



The Green Sheet

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

July 8, 2002
Issue 02:07:01

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Competing against the Web for Sales and Information



As ISOs, we know that today savvy merchants have more ways to educate themselves about bankcard acquiring than ever before. Competition is tough, and every merchant, even a new one, is solicited for business regularly by ISOs and banks. With the current competitive environment, it would seem that retailers would have plenty of knowledge about the choices they have in service providers, pricing and even equipment, but ISOs always have been able to reach the multitude of smaller merchants that are too expensive for a bank or bankcard acquirer to reach with their own employees or marketing efforts.

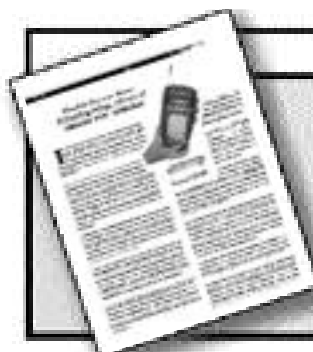
As the hype about the Internet grew over the last few years, many in the industry had come to wonder if the Internet would eventually replace the need for ISOs in reaching the small and medium-size retailer, or – perhaps even as devastating to ISOs – that pricing information, choices in equipment and even 

See COMPETE on Page 8

Notable Quote:

"We found in our pilot that 50 percent of transactions are debit. The pay-at-the-table devices makes using debit cards possible, and that means dramatically reduced processing costs for the business – the owners pay only 20 to 30 cents for debit transactions."

See Story on Page 24



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Winner and Still Champion

Paul,

As a member of the original advisory board of CCM (Credit Card Management magazine) back in 1988, I was excited to see a publication focusing on the credit card industry.

In the last 14 years, the two sides of the industry have changed dramatically. The number of card issuers has shrunk to a handful, while the number of merchant service providers has mushroomed into the thousands.

Now, as then, CCM still puts most of the focus on the issuing side. CCM should wake up, or it will end up like the ABA Bank Card Convention.

The Green Sheet does a great job and is much more than a direct competitor to CCM – it's the winner!

David Meyer
APEX, Inc.
St. Petersburg, Fla.

Looking for ISO Arrangement That Can Blossom

Thanks for your great information. Thought perhaps you could help me with a project that seems to be a process of brick walls.

I've been a sales agent/rep for several different ISOs for the last 10 years. I would like to pay the \$10,000 to \$15,000 to become an ISO. In short, I want to own my accounts. I would like to enjoy residuals for years to come even though I go a month or six weeks with

no deals (or even two months or two years). Most ISOs are quick to take residuals away after one slow month. Some offer lifetime residuals, which is intriguing, but I would prefer to own the accounts legally.

I don't know how to get started. A few of my specific questions and/or preferences:

1. I would like to be able to have all interchange rates -- approximately 1.46% for VISA and MasterCard, 17.75 cents per transaction, \$1.25 to \$2 for statement fee AND the "wholesale" rate on all non-qualifieds. For example: approximately 0.44% for hand-keyed, approximately .62% for EIRF, etc. I assume this is available, but how do I find it?
2. a.) Is there a list of all of the settlement banks looking for ISOs? b.) Is there a list of all of the networks and the available terms of service? c.) Is there a list of customer-service organizations that would be able to tailor their service to my needs?
3. What's possible regarding the software and writing of profiles? I could purchase all software to write profiles but probably would rather have profiles written at the network. Don't know how such an arrangement would take place. I assume I would need to pay for the service.
4. How do I pay the initial startup fee to VISA and MasterCard – i.e., the \$10,000/\$5,000, approximately?

I would like to look down the road five to 10 years and make some future building plans but don't know exactly how to begin – or where to get the necessary info.

Any help you can give me would be EXTREMELY helpful!

Thanks much.
Dave Murrow

Dave:

We're glad to hear that you find the information in The Green Sheet useful. We appreciate the positive feedback on our efforts.

It will actually be easier to answer your questions in reverse order.



1. Only banks are members of the Visa and MasterCard associations. To register as an independent ISO/MSP, you must be affiliated with a member bank or through an ISO/MSP.

2. The "profiles" are controlled by the BIN organizations. Again, you need to talk with a member bank.

3. No "list" exists of the acquirers and ISO/MSPs, although most that are currently hiring advertise in *The Green Sheet*. Our November issue of the *GSQ* is our annual report on bankcard acquirers. If you did not receive this issue, it will be available online shortly. Watch for an announcement in *The Green Sheet*.

4. Negotiating rates, fees, etc. is a function of your sales contract.

5. Most sales organizations are looking for consistent and growing revenue. We have no idea if the deal you seek exists in the marketplace. You can contact Heartland Payment Systems (888-963-3600); its program might work for you. Other than that, our suggestion is that you contact the various companies advertising in our publications and on our Web site.

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The Gift Card Dilemma

We read with interest Brandes Elich's article about gift cards ("Risks and Solutions in the Gift Card Business," *Green Sheet*, April 29, 2002, issue 02:04:02). Certainly the development of the electronic gift card process has allowed merchants to offer a program that previously had been denied them because of cost.

What was once a custom program is now an application service available to any business with a phone line and the equipment to process the transaction. The risk has evolved from petty theft and forgery of certificates as the nemesis of the merchant to chargebacks on credit card acquired gift cards from defunct merchants as the bane of acquirers.

What has helped merchants foil unscrupulous employees now allows unscrupulous merchants to dirty-deed their account acquirer.

Acquiring banks assess the risk of granting credit-processing privileges to merchants. Even if they have poor credit, many merchants can still obtain processing. And they can get a gift card program. Loss prevention may include whether this is too volatile a combination.

The statement in the article, "Businesses are being encouraged to sell gift cards to generate cash flow in tough times, and tough times often lead to business closings or bankruptcy," portends an Enron-like attitude that gift cards can be used as a last-ditch attempt by management to stave off disaster.

Worse, spurious activity by a business to generate cash immediately before a bankruptcy filing has all of the characteristics of criminal intent. No gift card processor can condone the unlawful use of its service, but to say gift cards are to blame just isn't the case.

We've come full circle to the question of prevention. If people who expect to profit from ill-gotten gains run a business, it's hard to stop them. Is prevention the monitoring of card activity? Maybe, if someone is willing to pull the trigger on shutting down a merchant's system if it APPEARS the merchant is up to no good.

But who pulls that trigger? The acquirer? The acquirer's ISO that sold the account? The gift card processor? And if the shutdown stops a legitimate merchant promotion for which no unlawful intent is uncovered, who shoulders the blame (and potential liability)?

Intuitive design found in the World Gift Card Program helps manage (not solve) these problems? Audit and follow-up come next. Recognition of abuse and swift action will, we hope, deter those who seek to exploit a gift card system. We are interested in reading more comments about this topic.

Very truly yours,
Thom Aldredge
Marketing & Sales
Gift Card Systems, Inc.

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COMPETE from Page 1

services would eliminate the potential of profit from their business.

The Internet was expected to be one of the most robust resources for gaining knowledge about bankcard acquiring. With the many dot.com failures over the last year, as well as a slowdown in new-equipment investment, we decided to take a look at how bankcard acquiring information has changed on the Web over the last two years and to review how good that information is today.

Some Information about Our Review

We took a look at the methods that a retailer might likely use to find information on the Web, and we searched these chains of data from start to finish. We began our search with the expectation that a retailer would choose one of two methods to begin: search the Web site of a particular bank or financial institution based on name recognition, or use a search engine to find related topics.

We will review the specific acquirers' sites in a moment; however, our initial look is at search criteria that might lead a retailer to an ISO or acquirer Web site. The top 10 search engines ranked in order of highest to lowest use are Yahoo!, Lycos, Excite, AltaVista, Netscape Search,

BY THE NUMBERS...		Top Keyword Searches	
Search: BANKCARD		GO	
Search Words			Web Sites
Bankcard			70,500
Merchant Services			1,057
Visa			566
Credit Card Transactions			343
Merchant Credit Card			332
Merchant Credit Card Services			328

HotBot, Teoma, AOL Search, Open Directory Project and MSN Search. In addition, the highest search word (see chart "Top Keyword Searches") is Bankcard, and the numbers decline rapidly to such things as Merchant Credit Card Services, Charge Cards, Merchant Services, Electronic Transaction, Visa/MasterCard Processing, Account Status, Visa/MasterCard Services, Small Business Processing, Credit Card Transactions, Visa Services, American Express and Discover Card.

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With these choices of how to search, retailers also would need to determine whether they are looking for Web sites or general information. This choice is very important to the success of a wild-card search, and a good example is the Yahoo! search engine using the words "Bankcard Acquiring." This search finds only two choices, the New England Bankcard Association and the Southeast Bankcard Association sites, both of which were developed largely to address the questions of financial institutions that might be interested in joining the association. While retailers might find their way to a member's site from here, it is unlikely.

Setting the Bar for All ISOs

While the choice "Bankcard Acquiring" listed above is a highly unlikely search choice for a retailer and would be more likely used by someone in the business and familiar with such terms, other words such as bank card (BankCard), Visa, MasterCard, credit cards and even merchant credit card are more likely choices.

While the number of possible hits on such searches differs significantly between words and search engines, generally speaking the most often located sites are on the top of the lists, with additions to these lists now being supplemented by paid placement. That is the case with Yahoo, which

places what it calls "Sponsor Matches" ahead of the highest-traffic sites that actually meet the word-search criteria.

Bankcard Solutions	Bankcard Solutions Merchant Account Processing Rates
Discount Rate (Retail Swiped)	1.58%
Discount Rate (Mail/Phone/Internet)	1.99%
Transaction Fee (Retail Swiped)	\$.21
Transaction Fee (Mail/Phone)	\$.28
Transaction Fee (Real Time)	\$.35
Monthly Statement Fee	\$10
Annual Membership Fee	\$25
Application Fee	Free*
Terminal Programming Fee	Free*
Address Verification Fee	Free
Daily Batchout Fee	Free
Batch Header Charge	Free
Amex/Discover Fee	Free
Terminal Help Desk	Free

*These fees are waived for merchants who purchase or lease terminals or software-based programs from Bankcard Solutions. In the event a merchant has an existing terminal, the re-programming fee is \$75 and the application fee is \$75.
Source: www.bankcardsolutions.com/ProcessingRates.htm



Looking for a clearer future?

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As an example, the number one Web site listing using the search criteria "Bankcard" utilizing the Yahoo! search engine is Bankcard Solutions (www.bankcard solutions.com), and the number one Web page listing using the search criteria "Bankcard" utilizing the Yahoo! search engine is Meramak (www.meramakbankcard.com). However, Yahoo! now has three paid sponsors, the first of which is Merchant Warehouse, which has a front-page listing for equipment pricing (www.merchant warehouse.com/?source=goto).

Since Yahoo has the greatest search traffic and "Bankcard" is the most often used search word¹, it is safe to say that Bankcard Solutions and Meramak set the bar for information on this subject for all other acquirers when a retailer is searching the Web with these search criteria.

Bankcard Solutions is an Yreka, Calif.-based ISO representing U.S. Bank and Universal Bank. Bankcard Solutions notes, "We pledge to inform our clients about all costs and fees 'up front' during the quote and application process. We believe that honesty and integrity are the most important things that we can offer when working with our clients."

1. While "Bankcard" as a search word lists the largest number of Web sites on the Web at 70,500, many references are for bankcard issuing rather than acquiring. It is also important to note that "Bankcard" reaches a significant number of additional search sites and historical pieces on bankcards.

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With this statement, its site provides clear pricing and fees, noting that its lowest rate is 1.58% for swiped transactions with a 21-cent transaction fee and a \$10 monthly statement fee (see chart on Page 10, "Bankcard Solutions Merchant Account Processing Rates").

Meramak, an ISO located in Manalapan, N.J., lists three acquirers with which it has a relationship: HSBC Bank USA, NDC and National Bank of the Redwoods. Meramak has both an initial application and something called an online application; however, it appears that retail businesses are expected to complete the initial application, with a subsequent visit from a sales rep, while the online application is really intended for non-physical businesses.

Meramak notes that its prices range from 1.46% to 2.2%

Meramak Bankcard General Pricing Outline

Application Fees

Application fees range from \$0.00 Equipment/Software to \$295.00 depending on risk evaluation and means of processing.

Monthly Fees

Discount rates charged start at 1.46% for retailers and 2.2% for non-retailers. There maybe a transaction fee depending upon how you process your sales. \$12.00 statement fee and a minimum fee of \$5.00 to \$20.00.

E-Commerce Packages

Meramak Bankcard offers a variety of Draft capture terminals and e-commerce packages. We can accommodate the needs of any business.

Source: www.meramakbankcard.com/genpricing.asp

plus a \$12 monthly service fee, which may or may not have an application fee.

We found that by choosing just the first Yahoo! search (sites or pages) under "Bankcard" and picking the first natural listing, plus the first paid listing, a retailer is equipped with both a range of relatively low bankcard acquiring rates and low equipment pricing.

Providers and pricing are not all that retailers can find on the Internet. Assuming that retailers are going to the Web for some pre-sales call information, they also can find out that applications for bankcards can be processed quickly by some acquirers.

The sixth listing on Yahoo! using "Bankcard" for the word search is Premium Bankcard Service (PBS), www.premiumbankcard.com. The PBS site notes, "As all of us trek into the new millennium, the Premium Bankcard unique method of doing business has positioned us at the forefront of the bankcard industry."

"Founded as 'Premium Bankcard Service' in October 1999, coming from a four-year journey in the Internet technology and banking industry, the defined goal was to build an organization with a "PREMIUM" level of performance to the industry with an emphasis on customer service. This is still a 'point-of-sale industry.' We may have altered the necessity of the physical presence by utilizing the Internet for transactions, but we have not altered the formula of success ... it will always be 'serving the customer.'

"The philosophy of Premium Bankcard is simple -- do everything right that all other companies in the industry do wrong! This philosophy has quickly turned PBS into a doer, not a talker. The corporate office, located in Canoga Park, California, is responsible for all operational functions with departments dedicated to servicing merchants, independent sales personnel and other business clients."

This site notes that Premium Bankcard Service is a registered ISO for NBR and that Cardsync Processing is a registered ISO for Quad City Bank, Bettendorf, Iowa, making it less than clear how these two ISOs or banks interact with each other.

What the site does say clearly, however, is that a merchant



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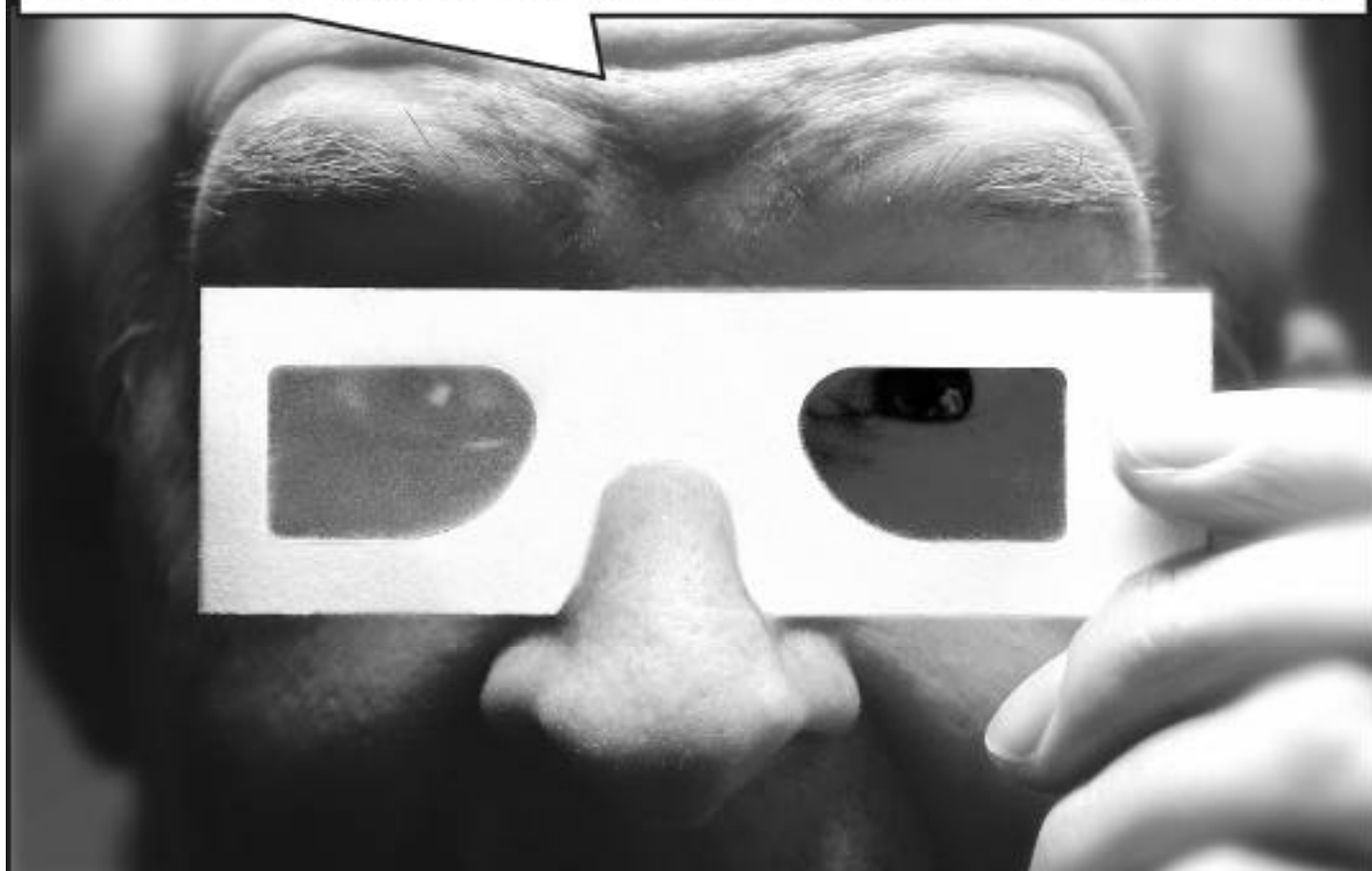
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So What Can a Retailer Learn from a Simple Web Search?

They will find that only a few of the most often viewed Web sites disclose their pricing structure, but for those that do, the average price is 1.48% and 25 cents a transaction for retail sales and 2.25% and 27 cents for Internet (non-swiped) transactions. They also will learn that there may be statement or other monthly fees, monthly minimums, annual fees, application fees and programming fees.

Last but not least, they will find that a word search is by far the most direct path to bankcard acquiring information. While one might think that the acquirers with name recognition might be building sites that would be easily found and easily navigated, this is in fact rarely the case.

Looking Directly at the Top Acquirers' Web Sites

Part of the problem for many of the big players is that they are just that – big. This means that they each have a million things they want to tell any would-be visitor to their site, and, therefore, finding bankcard acquiring information can be a challenge.

By way of example, it is virtually impossible to find your way to the bankcard acquiring information on the Chase Merchant Services Web site, www.chase.com. Given that Chase is the largest bankcard acquirer in the nation, this



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Web Sites in This Review

Bankcard Solutions

www.bankcardsolutions.com

Meramak

www.meramakbankcard.com

Merchant Warehouse

www.merchantwarehouse.com

Premium Bankcard Service

www.premiumbankcard.com

Chase Merchant Services

www.chase.com

NPC

www.npc.net

Paymentech

www.paymentech.net

U.S. Bancorp

www.usbank.com

Concord EFS

www.ceft.com

almost seems unbelievable. On the other hand, one must also realize that this is not how Chase expects to get business. While the site has much to say about bankcards, it is highly “issuer” related.

In spite of knowing what I was looking for, I was reduced to using the word search capability on the site, and it still took several attempts at a “word” that would get me to the acquiring information.

A retailer finally finding the meager information that does exist is given nothing more than, “If you would like to open an account with Chase Merchant Services, LLC so that you can accept credit cards at your place of business, call 1-800-801-0392 (Monday-Friday, 8:30 a.m.-6:30 p.m. ET)” – hardly a triumph in Web utilization.

As the number two acquirer in the country, NPC's Web site (www.npc.net) is about as far from Chase's as it can be. It is bright, informative, easy to navigate, and speaks directly to bankcard acquiring (I said it was everything Chase's is not).

Upon entering from the home page, a reader can choose merchant services and a merchant application, all in two strokes. While no pricing information is available, the site makes quick work of signing up although it isn't compelling about why a merchant should want to.

Paymentech, while on our charts among the top word-search results, is not in the first search and was number 18 in the second search at the time we did this research. The Paymentech site (www.paymentech.net) is quite robust, being more complicated than the NPC site and yet more easily navigated than that of Chase.

While it does take a couple of extra strokes to get to an application process for Paymentech, it is clear that the expectation is that physical merchants will begin with a face-to-face visit and virtual merchants will be taken down a separate path.

While the site does have references to pricing and the “apply now” application pop-up has a pricing tab, it is either simply cosmetic or was not working on the day that we tried.

U.S. Bancorp's (U.S. Bank Merchant Payment Services) Web site (www.usbank.com/merchant) is a lot like the Chase site, partly because there are both large financial institutions that have many other profit centers and business segments to promote.

The U.S. Bancorp site does have some straightforward information about why a retailer should be interested in choosing the company for a merchant account, and its application seems prepared to handle any kind of merchant, physical or virtual. No pricing information is available on the site.

The Concord EFS site (www.ceft.com/resellers) is not built to support a retailer looking for a processor at all. This site, while it is rich in information about Concord, is really a media site, with support information provided for sales channels.

Conclusion

As I noted at the outset of this story, many in the industry had come to wonder if the Internet would eventually replace the need for ISOs in reaching the small and medium-size retailer. And from the ISO perspective, some were concerned that disclosing pricing information on the Web, wider equipment choices and discount pricing would eliminate the potential of profit from their business.

For all of these concerns, we found the Web's development so far to be a very poor source of information about merchant bankcard, other than for the totally virtual business. In this case, a virtual sale seems to meet the need.

While discount equipment pricing or even bankcard-rates teases may keep a new merchant from accepting the first deal that is presented, so far, at least, it does not make an ISO's job much more difficult. ■



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GS Adds 2 More to Advisory Board

The Green Sheet is pleased to announce two additions to the Advisory Board: Ginger Hollowell and Vaden C. Landers.

Hollowell is President of Electronic Money Co., Inc. (EMC), an independent sales organization in Albuquerque, N.M., that Hollowell and her husband, Walt, who is Vice President, built from the ground up and incorporated in March 2000.

Electronic Money Co. has more than 400 clients that use EMC's credit and debit card processing, check conversion, ATM sales and age-verification services. EMC runs a regional office for Retriever Payment Systems.


"I welcome and am very excited to be on the Advisory Board for The Green Sheet," said Hollowell. "I am sure that I will learn and grow and benefit from the association. I hope my input will be beneficial for you."

Landers, a 15-year veteran of the merchant acquiring

industry, is President of Independent Sales Organizations for Global Payments Inc., a provider of electronic processing services.

"I am appreciative of the opportunity to be able to collaborate with this group of industry professionals on issues of importance to our business," said Landers. "The Green Sheet has done a terrific job over the years of delivering timely and valuable information that is key to the ISO community, and I am happy to contribute whatever insights I might have in order to further that cause."

Before joining Global Payments, Landers served as President and Chief Executive Officer of Bancard Consulting Group, a company he founded in February 1998 for the purpose of assisting ISOs in structuring and negotiating strategic third-party relationships as well as performing brokerage and other specialized services for its clients.

Landers also has held management positions at independent sales organizations such as NOVA Corp., PMT Services and Financial Alliance. 

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PayPal Gets OK from New York

Considering that nearly 7% of its business was transacted in New York last year, PayPal received some good news recently from the New York Banking Department.

Based on its review of PayPal's business model and the relationship between PayPal and its customers, the New York banking authority has concluded that PayPal is not currently engaged in illegal banking.

The Department encouraged PayPal to submit an application to obtain a New York money-transmitter license as soon as practicable. The company expects to submit an application by the end of the month.

Although PayPal recently obtained a license to operate as a money trans-

mitter in Louisiana and Idaho, there's no word yet on whether state banking regulators in either of these states have come to the same conclusion as New York. California state regulatory authorities also are investigating PayPal.

receive any proceeds from the secondary offering, the money raised will benefit a number of company executives, including PayPal's CEO, Peter A. Thiel.

According to PayPal's Director, Elon Musk, the board decided on a secondary offering as an attempt to manage expected selling when company insiders are free to sell.

In other PayPal news:

- PayPal has registered with the Securities and Exchange Commission for a proposed secondary public offering whereby executives and other shareholders will sell six million shares of common stock.

- PayPal announced that users no longer have to arrange for shipment of an item as a separate transaction. PayPal has teamed with UPS to provide its users with shipping functions within PayPal's Web site.

As reported in the Wall Street Journal, although PayPal won't

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PayPal service automatically sends payments from the buyer to the seller as well as all of the information necessary to print a shipping label for the buyer. PayPal populates the shipping label with customer information as a one-step process.

UPS bills sellers directly for shipping charges. The buyer receives an e-mail message with a linked tracking number confirming shipment of the product as well as an expected date of delivery.

As a result, sellers do not need to worry about collecting additional money for shipping, and buyers are not overcharged.

• PayPal has entered into an agreement to transfer its U.S. credit card processing services from Electronic Payment Exchange, Inc. to Wells Fargo.

GTCR Recapitalizes VeriFone

Nearly one year after Gores Technology Group acquired VeriFone from Hewlett-Packard Co., GTCR Golder Rauner, LLC, a Chicago-based private equity investment firm, announced a significant investment and definitive plans to recapitalize VeriFone. Gores Technology Group will retain an ownership interest in the company as a result of the deal. Doug Bergeron, CEO of VeriFone, has co-invested with GTCR and is now the largest individual investor in the company.

"After completing a successful turnaround of VeriFone, we believe that this is the logical next step in achieving VeriFone's growth strategy and maintaining its market leading position," said Alec Gores, Founder and Chairman of Gores Technology Group. "We are confident that

GTCR's significant expertise in the payments industry will add to VeriFone's competitive position."

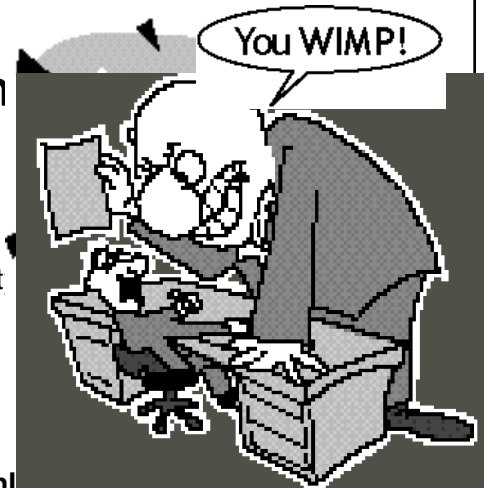
GTCR manages more than \$4 billion of equity capital invested companies ranging from the payments industry to communication, information technology, health care and outsourced business services. GTCR's other payments industry investments include Transaction Network Services, Genpass, TransFirst, and Risk Management Alternatives.

"VeriFone occupies an exceptional market position in the payments industry. We believe that the company will continue to grow as it further leverages its brand, customer service capabilities, and technology to serve the needs of merchants, transaction processors and financial institutions," said Collin Roche, Principal at GTCR.

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Florida Buzzes about Skimming Sting, Advent of Tabletop POS Terminals

It's just one tip of the iceberg, but seven people have been indicted and five arrested in Miami and Orlando, Fla. in a credit card skimming scheme. Two of those arrested were the waitresses who craftily swiped customers' cards into encoding devices; they were paid \$20 for each card from which they skimmed information.

The United States Secret Service says the fastest growing form of fraud, and one of the fastest growing crimes in the United States, is credit card skimming. The advent of compact, palm-size encoders has made the process of swiping a card, once legitimately and a second time for the purpose of siphoning information illegally, as easy as ... swiping a credit card through a POS terminal. More recently, bugging devices that affix inside the terminals themselves have made it even more difficult to catch those doing the skimming.

Skimming is a worldwide problem that occurs most often in restaurants. Diners hand over their cards at the end of their meals and waiters whisk them off to run through the POS system located somewhere in the establishment. The cards are out of the owners' hands and vision for minutes, and it takes only a couple of seconds to get all the information necessary to forge cards.

Credit card skimming is a crime that by nature has an international flair – card information is stolen in one location and then travels the globe electronically to be made into fake cards that are then sold and purchased, often several times. Interpol, the international criminal police organization that oversees universal classification of counterfeit payment cards, has worked with MasterCard International on a training guide for its investigators.

Here in the United States, legislators at the federal and state levels are writing and passing laws to make the consequences of being caught skimming more serious. POS equipment manufacturers, card issuers and payment processors are developing terminals, software and systems to make it more difficult for skimming to take place in the first place.



Hypercom's ICE 4000

Ackerman authored legislation creating stricter penalties for card skimmers; it was approved by committee and most likely will be passed into law this year. SB 1259 will make it easier to prosecute criminals in California who are in possession of scanning or re-encoding devices with the intent to defraud. The bill carries penalties of up to one year in jail and/or a \$1,000 fine.

But Florida seems to be the real hot spot when it comes to this particular brand of fraud. South Florida in particular, according to the U.S. Secret Service, has become the skimming capital of America. As a branch of the U.S. Treasury Department, the Secret Service investigates and prosecutes financial and electronic crimes. It estimates that the cards of one out of five people in South Florida have been tampered with and that restaurant customers were hit for \$1 million a month in 2001.

A year later, that amount has increased to between \$1.5 million and \$1.75 million a month. Those figures don't include costs resulting from law-enforcement expenses like investigation, prosecution and housing criminals.

Arrests in this recent case were the result of indictments handed down by the Sixteenth Statewide Grand Jury and stem from a four-month investigation conducted through a statewide task force called Operation LEGIT (Law Enforcement Getting Identity Thieves), which is comprised of personnel from the Florida Department of Law

Yet, despite the increasing frequency of card skimming and the financial implications for all involved, not everyone is embracing these solutions.

According to California State Senator Dick Ackerman (R-Tustin), California has the highest number of identity-theft victims in the U.S., of which credit card skimming is merely one form.

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Enforcement, Florida Highway Patrol and Office of Statewide Prosecution.

The ring recently broken up in Florida involved not just the waitresses but a series of people responsible for carrying out the scheme. The women skimmed the information and were paid, and the stolen numbers were then sold for \$30 to be turned into a card or sold as lists of numbers for \$80 each. In the end, phony credit or debit cards sell all over the world for \$500 or more.

George Devitt, CEO of CardSwipe.net, a transaction-processing provider, said his company is wrapping up a pilot for a tabletop system that will eliminate card skimming. With this system, servers bring the POS terminal to the customer so the card is never out of possession or sight.

Orion Commerce Group is a soft-

ware development firm and Hypercom value-added reseller (VAR). Their pay-at-the-table solution is designed to run on the ICE4000 line. Rick Stroud, president of Orion, said his company is completing a 60 day beta with zero failures in preparation for roll-out in October.

Coincidentally, both companies are based in Florida, where both pilots are also taking place. CardSwipe, with headquarters in Altamont Springs, is testing in Orlando. Orion and its test site are located in Tampa.

"Right now, the CardSwipe system is being tested very successfully in one restaurant in the United States. We have about 30 days to go in the pilot, and we have 75 restaurants ready to sign up," Devitt said. "These solutions prevent skimming, which can result in a monetary fine from Visa or MasterCard or can even result in the merchants' card-acceptance priv-

ileges being revoked.

"The pay-at-the-table devices are already widely used in France and other parts of Europe, where skimming has been virtually eliminated."

Solutions based on wait staffs bringing POS terminals to the table are not being embraced wholeheartedly by restaurateurs and hospitality associations. Jot Condie, Vice President of Government Affairs and Public Policy for the California Restaurant Association, thinks legislation mandating the use of tabletop POS equipment is a bad idea.

"There will be establishments who will go out of business because of the expense of having to install new machines. Lots of small restaurants just won't be able to afford it," Condie said. Stroud agrees that most restaurant operators can't afford to just get rid of their existing systems in favor of table top POS.

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The challenge for Orion has been to "stabilize software and write code to integrate with touchscreen POS applications," he said. As far as I know, ours is the first system of its kind in the world. Our software integrates with and is designed to function with touchscreen POS applications like ALOHA. Restaurants want an overall solution. They don't want two systems."

Condie also feels that requiring pay-at-the table POS would complicate the job duties of already frazzled wait staffs, he said, if they have to bring a terminal to every table at the end of each meal.

Devitt said that restaurateurs who see this as a bad thing are "ill-informed and missing the opportunity. Beyond the issue of skimming, there are other benefits to the restaurant in using the tabletop systems."

CardSwipe.net's system uses hardware from manufacturers like Hypercom and VeriFone and its own proprietary software with industry-specific features and encryption capabilities. Customers also are able to use ATM/debit cards to pay for meals at the table.

"We found in our pilot that 50 percent of transactions are debit. The pay-at-the-table devices makes using debit cards possible, and that means dramatically reduced processing costs for the business – the owners pay only 20 to 30 cents for debit transactions," Devitt said.

The Orion system also works with credit as well as debit transactions. "The restaurant operators understand they're getting beaten to death with debit transactions. This system lowers those fees for the businesses," Stroud said.

CardSwipe's software includes a feature that automatically calculates and makes suggestions on tips. Using the same terminal, Orion's system lets servers input the orders right at the table, so it's accessible immediately to kitchen staff, speeding up the process.

"Our experience in the pilot is that the wait staff is better off," Devitt said. "They don't have to make so many trips back and forth to the fixed-location card terminal, so they can turn tables faster. The software is designed to automatically calculate and make suggestions on tips. There is certainly an initial investment in the devices required, but for the average restaurant, even if you take skimming as a separate issue, the pay-at-the-table systems make sense." ■

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Editor's note: Every ISO has turnover in the staff that creates an ongoing need for quickly educating new hires on the nature of the POS funds-transfer business. This column is dedicated to serve this need.

WHITE PAPER

REVIEWED BY

Eric Thomson

Evolution of Payment at Point-of-Sale

Author: Ingenico

Date: 2002

Size: 20 Pages

Relevance Rating: High

Web Address: http://www.ivicheckmate.com/PDF/wp_evolution.pdf

This white paper represents a good starting point for understanding POS financial transactions from the perspective of both store operations and the consumer. As you might expect from a paper authored by a major terminal manufacturer, there is considerable emphasis on what to expect from current hardware in terms of security, speed, reliability and after-sale support. Your staff will learn some of the early history of retailer card-based transactions, online authorization and, eventually, the emergence of customer-activated terminals for online debit transactions.

Check cards, electronic benefit cards and loyalty cards also are described in layman terms. Paperless transaction from the retailer's standpoint are explained and made possible with digital signature capture, achieve and retrieval. Touch screen terminals are next introduced as part of the evolution of POS terminal transactions, driven by their ease of use and low training costs. These simple devices use ATM-type transaction lead-throughs, taking the store personnel and eventually the consumer on to self-service kiosks.

The document closes with a summary of leading-edge technology components such as smart cards, wireless terminals and biometrics. All in all, it's a very good starting point in your training program for new hires to your organization.

What is Point-of-Sale?

What Happens When You Buy with Plastic?

Author: Hypercom Corporation

Date: April 25, 2001

Size: 12 Pages

Relevance Rating: High

Web Address:

http://www.hypercom.com/_Documents/_Whitepapers/WhatisPointofSale.pdf

This document takes you down to a level of detail that I would bet most of you reading this document don't fully comprehend. We can thank Hypercom for publishing this document, which contains no self-serving content that I could locate. It's a dry but clear description of what happens when you buy with plastic.

That same transaction may have traveled around the world in order to accomplish this objective – all within an envelope of security and controls that ensure valid transactions are being executed. The fact that this process takes less than 20 seconds to complete and occurs more than 30 billion times a year is quite amazing, especially when you consider that in the time it takes you to read this sentence, more than 5,000 transactions of this type have been processed successfully. What is missing is any description of the settlement process among the merchant and his bank and the acquirer bank and the cardholder bank.

Online Debit

Author: Ingenico

Date: 2002

Size: 16 Pages

Relevance Rating: Medium – High

Web Address: <http://www.ivicheckmate.com/PDF/debitwp.pdf>

Debit cards are the fastest-growing form of electronic payment for a number of reasons, as explained in this document from Ingenico. It is estimated that the more than 150 million debit cards in circulation will generate close to 9 billion transactions this year. The two forms of debit (offline and online) are described and compared against the costs of alternative methods of payment.

The analysis says that online debit is cheaper for a retailer to handle than every other method of payment except cash. One section of the document compares online and offline debit and concludes that offline is 3 1/2 times more expensive for a retailer than an online debit transaction.

By doing an excellent job of explaining this low-cost, low-risk transaction differential, Ingenico shows how easy it is to cost-justify the addition of a PIN pad to enable online debit transactions. From the standpoint of educating your new hire, the document has very clear process flow charts to diagram both the offline and online debit transactions.

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Controlling Online Credit Card Fraud

Author: Window Six
Date: Jan. 2002
Size: 10 Pages
Relevance Rating: Medium - High
Web Address:
http://www.windowsex.com/whitepapers/Controlling_Online_Credit_Card_Fraud.pdf

This short report does a very good job of introducing the reader to the various types of online fraud merchants are exposed to and suggests precautions to take to minimize losses. The theoretical maximum loss that a cardholder can experience from credit card fraud is \$50. When card fraud occurs from online transactions, chances are that the merchant will be the party that absorbs those losses.

The document goes on to explain the three primary types of fraud: organized, opportunistic (e.g., when a waiter records the cardholder's number, expiration date, etc.) and cardholder (e.g., when a cardholder makes a purchase on an authorized card and then claims that the transaction never occurred).

The document goes on to provide 12 recommended precautions to minimize these types of online fraud.

Check Imaging and the Check Conversion Process

Author: VeriFone
Date: 2001
Size: 15 Pages
Relevance Rating: Medium - High
Web Address:
http://www.verifone.com/pdf/CheckImaging_wp.pdf

Check conversion appears to be the "next big thing" in the ISO product list, and this overview document from VeriFone explains why. It starts by stating why consumers continue to use checks as their preferred method of payment – second only to cash. While

consumers enjoy writing checks, the white paper does a very good job of explaining and detailing the merchant costs of settling this method of payment.

Next, the document goes on to explain the electronic check conversion process with special emphasis on why incorporating imaging into this EFT transaction is so important. A little-known fact is that credit cards experience charge-backs at the rate of one in every 1,000 transactions. Checks, on the other hand, have a return rate of one in every 100 transactions.

Under the NACHA regulations for check conversion, the check is returned to the consumer at the completion of the transaction. Without an image of that check, the collection of a return item is going to be very difficult, if not impossible. This document does a good job of explaining why more and more merchants are going to have check imagers on their checkout lines in the future.

Industry Primer on Smart Cards

Author: Electronic Transaction Association & First Annapolis Consulting
Date: Oct. 2001
Size: 40 Pages
Relevance Rating: Medium
Web Address:
<http://www.sctn.com/pdfs/ElectronicTransactionsSmartCardPrimer.pdf>

No list of introduction documents would be complete without including one of the ETA's reports. This is a rather weighty document containing an extensive amount of research on the history of smart cards, their various types and the technology platform needed to deploy these devices.

The three primary drivers behind the smart card's eventual deployment are also detailed: security features, multiple applications and reduced fraud. There is also a good glossary included in the document for your new employees.

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United Bank Card 

United Bank Card

ISO contact:

Brendan Lauber, ISO Relations
Phone: 800-201-0461

Company address:

140 West Main Street
Highbridge, NJ 08829
Phone: 800-201-0461
or 908-647-6089
Fax: 908-626-1483
Web site: www.unitedbankcard.com

ISO benefits:

- Interchange pricing to ISOs/agents with less than 6 cents per transaction
- ISOs can design their own program and choose services to offer their merchants, increasing the revenue stream(s)
- 100% auto approval on retail and 98% on MO/TO/Internet
- Strong emphasis on hands-on approach to customer service and establishing and maintaining excellent relationships with ISOs nationwide
- Same-day approvals
- Interactive ISO system for portfolio management

'We're Just Here To Approve the Deals'

It's a rare workday that doesn't last well into the night for Jared Isaacman and his partners at United Bank Card (UBC). They operate with a hands-on approach toward every aspect of the business – and for this credit card processing company, that includes everything from setting up merchant accounts and processing transactions to providing equipment and tech support.

Isaacman, UBC Director of Operations, said even though the hours are long, "It's very rewarding. I started this company with friends from college, and it's a privilege being able to work with them. The fun part of this business is doing it on my own, not working for somebody else."

Energy and determination to succeed have fueled the company's growth for five years. Isaacman and 12 others started United Bank Card in 1997. A registered member service provider (MSP), UBC offers the full gamut of services to all major retail venues.

Working through an FDIC insured national bank, it processes and approves transactions for gas stations, grocery and supermarkets, retail locations, mail and telephone order businesses, the hospitality industry, Internet merchants and home-based businesses.

The business was built on setting up new and existing merchant accounts

to accept Visa, MasterCard, American Express, Diners Club and a variety of private label cards; providing access to a nationwide network of debit card processing centers; and authorizing fleet, corporate and EBT government cards.

UBC has been in expansion mode from the beginning, with a focus on being a leading-edge credit card processing solution and at the same time keeping prices competitive and emphasizing customer service.

A recently purchased two-story building in Highbridge, N.J., is the corporate headquarters where the staff of 26 handles customer service and tech support. While the bulk of UBC's business is generated through ISOs, a small direct sales staff takes care of accounts in New Jersey.

UBC works with agents and ISOs nationwide. It originally set out to make it easy and attractive for ISOs to come on board and has stuck with that plan since. Its goal is to keep its ISOs profitable and happy.

A "Design Your Own Program" lets ISOs do just that – choose revenue streams and areas of profitability to offer their merchants from UBC's available services.

These include same-day approvals and equipment deployment; true 24-hour tech support; selecting interchange plus pricing programs; being able to set your own buy-rates; nationwide debit and EBT access;



Discover, American Express and Diner's Club signing bonuses; and a free Web site hosted by UBC. All ISOs have a dedicated manager to work with at UBC.

At UBC, it's all about relationships – establishing and maintaining excellent relationships with everyone. The close connection within the management is passed on to UBC's merchants as well as the ISOs it works with and translates into a roll-up-your-sleeves approach to customer service.

"We definitely don't have the 500-pound gorilla mentality here," Isaacman said. "When somebody calls with a question, we'll never say, 'I don't know.' We'll always find out the answer for them."

From customer service to tech support, nothing is outsourced. "We are here to sell credit card machines and processing to merchants. I hate relying on third parties," Isaacman said.

"We'll be here forever. We are absolutely in the acquisition mode right now. We're here to help our ISOs build their portfolios, and when the time is right they will hopefully sell to us. We also intend to pursue acquisitions of other large ISOs."

– Jared Isaacman
Director of Operations
United Bank Card

UBC carries state-of-the-art card processing equipment at wholesale pricing to its ISOs and agents, Isaacman said. Each machine is pre-programmed to only dial a toll-free number for authorizations to help eliminate overhead. ISOs can offer Hypercom, VeriFone or Nurit equipment to fit its merchants' specific needs.

There is also a strong emphasis on offering ISOs the lowest rates in the industry. "We give a 5.75-cent transaction fee over

the interchange rate. On The Green Sheet Forum, we advertise the lowest transaction fees in the industry. No one has challenged that so far," he said.

On the transaction-processing side of things, Isaacman said all processors are pretty much on the same page. UBC isn't really all that different from the competition in terms of services being offered. What really sets UBC apart, though, is its aggressive dedication to being better than the rest with pricing and support.

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"We undercut everybody. We have to keep up with what our competition is doing and we have to beat them," he said. "We're far more aggressive. We control every aspect, so our costs across the board are lower.

"ISOs are the lifeblood of our business, and we have to give them what they want. The ISOs and agents can do one app or 100. The long-term relationships are essential. Our ISOs don't leave."

If UBC's 25 to 30 percent quarterly revenue growth rate is any indication, it must be doing something right. Overall, company revenue went up \$3 million last year. Isaacman said UBC is increasing its new application count by 15% a month. "It's never gone down yet."

As Director of Operations, Isaacman oversees UBC's ISO programs and relationships. Brendan Lauber heads up the day-to-day ISO relations.

Isaacman said agents can count on UBC to be there in the future.

"We'll be here forever," Isaacman said. "We are absolutely in the acquisition mode right now. We're here to help our ISOs build their portfolios, and when the time is right they will hopefully sell to us. We also intend to pursue acquisitions of other large ISOs."

To prove his point, Isaacman cited the investment of "hundreds of thousands of dollars" UBC is making in tech development. The new headquarters gives additional elbow room to expand tech and customer support, and new systems will offer more automated features.

For example, ISOs can track account information through the Interactive ISO System (IIS), an online advanced tool for ISO and agent portfolio management, communication and residual reporting. The sys-

tem is free and essential for every ISO and agent working with UBC.

For ISOs, working with UBC is a win/win proposition with nothing but profits on the horizon, according to Isaacman. Its fixed Interchange rates and fees are guaranteed to be the lowest in the industry. There are no application charges, start-up costs or miscellaneous fees.

UBC approves 100 percent of all retail and 99 percent of mail, phone, and Internet business applications it processes, and those merchants receive their funds as fast as 24 hours after settlement. UBC puts the full contract control in the hands of its ISOs and agents.

UBC is trying to make it as easy as possible for ISOs to be as successful as they want to be. As Isaacman put it, "We're just here to approve the deals." ■

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Shell Sharma
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P.O. Box 67555
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Phone: 800-486-0950 or
717-237-5560
Fax: 717-237-5570

ISO benefits:

- Collections services that work well for large nationwide chains and for smaller businesses, too, to boost bottom lines with high recovery rates.
- Area of business specialty more important than geographical location.
- Sees ISOs as critical to defining markets because of their contacts and familiarity with markets.
- Comprehensive programs go beyond professional bad-debt collections to include account tracking, reporting and business-development consulting.

More Than Just a Debt Collector

Realizing high recovery rates in collections is the goal of any check guarantee service. By going beyond that and combining proven account-collections methods with additional business-development consulting services, Capital Recovery Associates (CRA) of Harrisburg, Pa., has become one of the top-rated companies in the industry.

Because CRA has been in operation since 1978, it has the perspective and experience to be more than an account-collection service for its clients. CRA offers comprehensive collection services for a variety of commercial and consumer debt claims along with being able to offer customer-development consultation services.

CRA will design a service based on each client's needs. It specializes in the retail and health fields, and its clients include many of the largest retailers, financial institutions and hospitals in the nation. For these clients, CRA is able to provide collection services ranging from telephone calls and letter writing to account tracking and reporting.

Shell Sharma, CRA Vice President, said that finding its niche in the marketplace has made the company one of the nation's top 10 recoverers.

"We specialize in bad checks. It's been a big business opportunity for us," he said. "The most key factor, though, has been our ability to not disassociate ourselves from the clients."

While CRA's forte is the recovery of delinquent accounts and dishonored checks, its hallmark is flexibility to meet the needs of its customers as defined by the customers themselves.

Most businesses today have staff limitations and lack the resources to be able to promptly collect past-due accounts. "We understand the importance of minimizing loss and maximizing profit and offer our clients the opportunity to increase their recovery percentages while maintaining the goodwill of their customers," Sharma said.

CRA represents more than 500 clients across the country with tens of thousands of merchant locations. The list includes big names like Rite Aid, Barnes & Noble, Starbucks (2,300 locations), Foot Locker, Sonoco, Wal-Mart, GNC and Pizza Hut. Its clients also include smaller companies and merchants.

To locate, develop and land those accounts, Sharma, a former "independent guy" himself, said CRA works with ISOs nationwide: "It's not the regional requirements so much as the area of specialty and expertise we look for. ISOs are critical to our business – defining the markets as we get to the next level, utilizing their contacts, and knowing their localized and regional markets."

ISOs can recommend services for its customers, he said. That can include referring the client to a CRA business-development consultant. Working together as a team helps



establish "an innovative vision, an ideology to build an infrastructure. We help them understand how they can achieve their goals in the most cost-effective way."

Sharma said his company approach is to focus on individual needs. CRA examines the present collection needs of new clients and future collection needs of current clients. For example, if a store has repeat offenders, the detailed account analysis that CRA provides leads the client to see where mistakes in the system are made.

"We create customized reports for each specific client," he said. "We monitor their accounts and performance and design a service for them. Of course, we'll cater to our clients, but if there's something wrong, we will act as consultants."

Current status reports on accounts are customizable and provided regularly and frequently. The information can be communicated in a variety of ways to get it to the clients how and when they need it. Account referrals and information, including statements and contracts, can be mailed, faxed, phoned, downloaded on disk or sent electronically. To make good on the bad debts, CRA focuses on professionalism and keeping lines of communication with debtors open. The company has a 100-member staff of

ACA-certified collections professionals who attend ongoing seminars in advanced telephone-collection techniques. This means being able to explain options to debtors, creating a sense of urgency and guiding them to overcome roadblocks on the path to timely payments of outstanding debts. The staff also includes bilingual members.

Account reps adhere to all federal laws and regulations that fall under the Fair Debt Collection Practices Act and govern the activities of the collection industry.

A CRA account representative is assigned to partner with each client and make contact by phone and mail with customers who have bad debts. Open and ongoing communication continues to be an essential part of CRA's successful collections program. Its clients always know the status of the accounts in question.

When accounts are forwarded to CRA, the information is immediately entered into its computer system. The collection process begins within 24 hours with a letter explaining the request for payment. Within seven to 10 days, an account rep contacts the debtor with the intention of moving the account toward resolution – and payment of the balance.

Thousands of telephone calls are placed throughout each day. All accounts are placed on the Mosaix 4000 predictive dialing system. When the dialer reaches the debtor, the call and accompanying files are transferred to the collector and displayed on a computer screen. The collector can instantly identify the debtor, the amount due the client and all other pertinent account information.

CRA collectors at 60 workstations are able to contact an average of 32 accounts per hour using this system. Each phone in the call center is randomly monitored to assure that collectors comply with agency policies, Fair Debt Collection Practices Act rules and any other regulations.

Skip-tracing capabilities cover nationwide verification of change of address, telephone, zip code and bar code; the ability to use debtors' names, addresses, phone numbers or neighbors' names, phone numbers and addresses to locate the debtor; 24-hour online access to billions of public records, such as driver and criminal histories, property and corporate information, and liens and judgments; credit-profile reports; a database to provide property owner, address, purchase date, mortgage amount and mortgage holder information; and bankruptcy databases.

Because of the nature of the collections business, Capital Recovery Associates needs to be focused on results. Achieving those results means a professional team approach to high recovery rates for maximizing its clients' revenues and increased profits. ■

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Say Hello to Stay-at-home Shoppers

Suppose you have a merchant who is enjoying a fair amount of success with an online presence. Suppose you can increase that success considerably. Would you make such a service available to that merchant? Of course you would. Well, that's the premise that 3PEA Technologies, Inc. is banking on.

3PEA Technologies is the brainchild of two guys who recognized the need for a solution that enables PIN-based debit processing on the Internet. Daniel Spence, CTO for 3PEA, called upon his IT background, and the other co-founder, 3PEA President Mark Newcomer, relied on his extensive financial management background to develop an embedded Internet financial transaction-processing solution to meet a new market demand. They opened the door to 3PEA Technologies in Torrance, Calif., in February 2001 and got to work. The result: an innovative product called the PayPad.

The PayPad is a computer peripheral that plugs into a home PC or laptop, in effect creating a home POS terminal. A different approach, to be sure, having the point-of-sale located at the consumer as opposed to the merchant. It's truly "pay at the table" with 3PEA.

The core of 3PEA Technologies is the strong belief that authenticated access to debit networks for Internet payment processes has become necessary in certain markets. According to Newcomer, using online check

processing for access to personal bank accounts is growing, but it will never achieve the broad acceptance of other Internet payment processes.

"If consumers are concerned about giving credit card information to merchants over the Internet now," he said, "then they certainly are wary of giving out personal bank account information to merchants."

3PEA sees the alternative as online debit transactions, and what an alternative it could prove to be. According to 3PEA, there are about 100 million debit cards in circulation in the United States and 34 million in Canada. That's a lot of potential for Internet payments with the PayPad.

3PEA Technologies is not alone in its quest. There are several Internet debit vehicles being proposed, many that utilize Public Key Infrastructure (PKI), proprietary cards or a combination of both. Spence questions their effectiveness. His contention is that while these schemes may be sound in their design and security, they still involve the issuance of special cards or digital certificates or, in some cases, both. Some may also require back-end process and infrastructure modifications, increasing issuer and processor costs of deployment.

These solutions may be hardware independent on the client computer side, requiring no additional hardware on the consumer computer, but they cannot authenticate the existing magnetic cards and associated PINs (several hundred million worldwide)

in circulation today. 3PEA Technologies offers a different design with a different application.

3PEA believes that since these new systems involving PKI schemes require upgrades for the processors and issuers, they cannot fully leverage the existing EFT infrastructure. Since they also come with significant administrative and logistical overhead, acceptance of these solutions, particularly for U.S. card issuers, has been less than favorable – a factor that may work favorably for 3PEA.

The first generation of Internet payment-processing platforms was created by third-party processors, 3PEA's target market. These solutions were driven by merchant needs, and third-party processors provided those solutions. These solutions were and are autonomous; they can process almost any issued credit card.

Today, there are merchants who are looking for a second-generation solution that provides authenticated access to debit networks. Third-party processors are again looking for a solution that is independent of card issuers and does not require upgrades for back-end processors. The independence comes from the ability to process debit cards that are not associated to certain issuers or require proprietary implementations to support their security schemes.

3PEA addresses these issues by providing cost-effective consumer hardware peripherals that can act as ATM/POS terminals on the perimeter of the Internet for a third-party processor. How exactly does it work?

Using ABA (ANSI/ISO) accredited cryptographic, key and PIN-management standards, the 3PEA PayPad reads Track2 data and encrypts a consumer's PIN in firmware before routing the transaction via a secure layer over the Internet to the third-party processor's payment gateway.

Once the processor has acquired the transaction on the front end, the transaction then can be securely sent to the associated back-end processor for PIN translation and a handoff into the EFT network for routing to the card issuer for authentication of the PIN.

The price of the PayPad is less than \$50 in orders of several thousand for a payment-solution provider. In most business models, the merchant foots that bill, so there is no cost to the consumer. 3PEA has set it up so that merchants purchase the equipment and provide it to their customers.

The PayPad has received Microsoft Windows Hardware Quality Labs certification (WHQL 2000), supports Windows 98/NT/ME/2000/XP, and has been specifically designed for seamless end-user deployment in mass quantities for the payment-solution provider. The PayPad is comprised of an IC card reader, a magnetic stripe card reader and an encrypting PIN pad with USB connection.

The PayPad also has received USB and EMV certifications.

Installation is easy. It is a simple plug-and-play device for any home PC or laptop. One boot and the customer is up and running to the merchant's Internet storefront. The turnaround time is estimated at four weeks from the time contracts are received until the point at which accounts are set up and equipment is deployed. 3PEA also will private-label for ISOs and merchants.

The target market for PayPad is definitely third-party processors. "We will work with anyone providing third-party payment solutions for the Internet," Newcomer says. "Someone who has demographics that can take this product to their merchants. Someone who has a real need, whose customers have a real need."

3PEA Technologies is not specifically working with any ISOs. "Our processing partners will work with ISOs," Newcomer says. "We see third-party processors and ISOs working together to get our product out to the consumer."

Just how is 3PEA getting it to the consumer? Via direct marketing to third-party processors and possibly high-end ISOs. According to Newcomer, residual income will be

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realized through commissions paid on each terminal sold as well as a standard Internet per transaction Internet rate, paid through the processor.

A side note: What's up with the company's name?

"The name 3PEA has no special significance," says Newcomer. "Although it is often a question asked, the truth of the matter is that we were looking for a short name that was available as a dot-com and one we could trademark, as well as something catchy in the way of branding."

"The end result: We have grown quite fond of the name and enjoy the fact that along with our unique approach to developing inexpensive hardware solutions geared toward PIN-based e-payment alternatives, our unique name helps us to stand out in the crowd."

Recently, PayPal was integrated into a well-known processing network in a reasonably short period of time. Third-party processor Citadel Commerce certified the unit as well as the complete transaction flow and will begin rolling out PayPal to its merchant base this summer.

"For ISOs looking to resell an existing complete solution, they can contact Citadel Commerce," says Newcomer. "For ISOs looking to create a payment solution using their own processing partner, they would contact us. We're hoping ISOs will read this article, like what they read and call their processors to get on board with the product."

Toward that end, 3PEA is counting on many more processors following Citadel Commerce's lead. "This is an emerging industry because other solutions offering online authenticated debit are not viable," says Spence. "There's no uptake for any other

authenticated debit schemes right now. However, this is a niche market. This is not a mainstream e-commerce alternative at present."

Spence adds, "Certain niche models do have a need for access to authenticated debit. I think it will be a slow growth but one we're willing to make. It takes awhile for the industry to wrap its mind around something new. But the numbers are large. There's money to be made."

3PEA Technologies is optimistic it will achieve its goals based on those numbers. It sees other customers coming in as the market emerges, and as that happens 3PEA will be there.

"For us, providing the best and least expensive product is the ultimate solution," says Spence. "We are absolutely pioneers in this industry."



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NEW PRODUCTS ◀◀◀

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MOSAIC SOFTWARE

Mosaic Software has introduced PostCard, a complete debit card management and issuers services system. PostCard is designed to help Mosaic customers better manage card production and associated authorization services.

PostCard integrates with Postilion Realtime for a complete debit card management and issuer services solution. It provides services for multiple issuers, flexibility, card production management, speeding up card delivery to cardholders, fraud protection, full PIN processing management, a full range of validation and authorization services and Internet interface access.

Debit card management using PostCard lets processors provide service and support to multiple issuers. Issuers will receive the services they require, when they require them. Issuers often have different needs, and PostCard is able to accommodate any number of issuers as well as their specific needs. Card management programs are customizable within the system.

PostCard simplifies the process of implementing a fully functional debit card system for each issuer, and the system's flexibility ensures that issuer services can be designed individually so they are always customer

driven. PostCard can be used alone or with an existing card base as an authorization service. The software scans the system on a regular basis to perform card management functions, such as defining new cards and updating or deleting existing cards.

Issuers can choose from PostCard's full range of authorization services, including address verification, EMV authorization or account-balance authorizations. Issuers are able to give their cardholders new cards, or replace lost or stolen cards, with temporary cards created by PostCard.

Cards are sent out only in inactive mode and can be used only when the cardholder goes through a validation process. Fraud prevention measures also include PIN activation on a secure device and PIN management using either the IBM or Visa verification scheme.

All PostCard user interfaces are Web-based and accessible through any computer running Internet Explorer; users access the services through a secured browser. There is no client software to be installed at the issuer location, and its compatibility with wizards simplifies configuration for the issuers.

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AmStar Systems partnered with EFT DataLink, Inc., an AmStar affiliate, and Travelex Worldwide Money Ltd. (TWML), a wholly owned subsidiary of Travelex plc, to provide a better way to transfer money. EFT DataLink is the network-certified payment processor for the eca\$hier, and TWML supplies its Internet-based money transfer and foreign-exchange calculation services. Customers can wire funds to more than 130 different foreign countries. The eca\$hier accepts 32 foreign currencies and calculates conversion rates on transfers.

Providing a self-service alternative to current wire-transfer methods, the eca\$hier captures bankcard, cash and stored-value products.

The eca\$hier will accept cash to complete transactions such as ATM cash, money orders, wire funds transfers within the U.S. and from

the U.S. to Mexico, payroll check cashing, gift certificates, prepaid debit cards, prepaid Internet and local telephone service, long-distance calling cards, postage stamps, movie and transit tickets, and utility bill payments.

What does this mean for ISOs? The enhanced functionality of the eca\$hier provides additional revenue sources from a single location.

Another benefit: Soon customers no longer will have to wait in line or leave the airport to transfer money. The eca\$hier is scheduled for release to airports in North and South America by September 2002.

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New Way to Track Merchant Accounts

OfficeSolutions
KADEG CONSULTING

Kadeg Consulting, LLC has released a Web-based version of OfficeSolutions, an out-of-the-box application designed specifically for ISO/MSP/agent offices selling merchant accounts and credit card terminals.

OfficeSolutions provides full workflow automation, allowing an office to track and manage its merchant accounts through their entire life cycle: from initial customer contact and gathering of installation information to a breakdown of each commission check for sales representatives.

OfficeSolutions was previously a client/server-based product, but now you can input and access account information over the Web using Internet Explorer 5.0. To access your accounts, enter your OfficeSolutions security credentials, which include a unique, authenticated user ID and password. Account information is then saved and stored in a secure SQL Server 2000 database.

For detailed reporting, you can use the reports that come with the product or export your data to desktop applications such as Microsoft Access or Excel. ■

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NEWS

Citibank to Block Internet Gambling Transactions

In an agreement expected to significantly impact illegal Internet gambling, Citibank and New York State Attorney General Eliot Spitzer announced that Citibank has agreed to block online gambling transactions using its credit cards.

As part of the agreement with the Attorney General, Citibank will no longer process transactions with online casinos and other Internet gambling ventures. Internet gamblers usually make their bets on credit, so Internet transactions are particularly damaging. Such gamblers can drive themselves deep into debt and bankrupt their families, Spitzer said.

Citibank, the nation's largest issuer of credit cards, controls about 12 percent of the nation's credit card market. Several years ago, credit card issuers such as Bank of America, Direct Merchants Bank, Fleet, MBNA and Chase Manhattan Bank began blocking Internet gambling transactions. Citibank also has agreed pay \$400,000 to groups that help those addicted to and hurt by compulsive gambling.

Stars and Swipes Uncovered

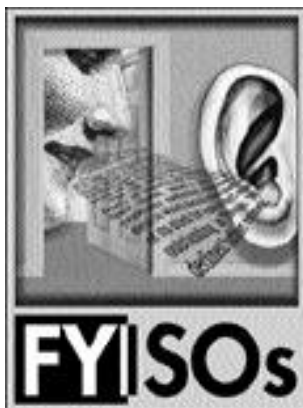
Eight New York businessmen were arrested after an eight-month investigation for allegedly swindling more than \$5 million from credit card companies.

The criminal investigation, called "Operation Stars and Swipes," exposed the merchants' scheme of plotting with numerous cardholders by making phony purchases on various credit cards. The businessmen and cardholders then allegedly divided the money. According to authorities, some of the cardholders created as many as 50 different accounts, running up the credit limit and never paying off the debt.

Alogent's Sierra Clearing Attracts Big Bank

Less than 30 days after announcing that its Sierra Clearing software could run IBM 3890/XP high-volume check sorters using a server, Alogent Corp. attracted the attention of a multibillion dollar bank.

IBM 3890s, hardware used for high-volume check sorting and processing, are prevalent at 80 percent of the top 100 U.S. banks and have traditionally been controlled by IBM's mainframe-based Check Processing Control System (CPCS).



Montgomery, Ala.-based Colonial Bank, a \$13 billion institution, uses both 3890s and mainframe-based legacy systems at its two major processing centers. The centers process check-payment transactions for more than 260 full-service offices throughout the South.

An independent validation test performed by Global Concepts confirmed Sierra Clearing's ability to run image-enabled 3890s at rated speeds and multiple types of transports using a common interface. A copy of the test is available at www.alogent.com.

Research: Companies Save With E-Billing

Reducing costs and achieving return on investment has been the driving force behind e-billing initiatives. In both B2B and B2C e-billing markets, organizations can increase savings by changing use of paper bills to electronic bills and automating payment receipt.

According to recent research published by Gartner, Inc., the average large U.S.-based company sending invoices to businesses over the Internet can save at least \$5.7 million per year, while the average large company sending invoices to consumers via e-billing can save at least \$13.1 million. Gartner says the main issue for billers is persuading customers to realize the benefits of e-billing.

Patent Issued for Prepaid Debit Cards

Default Proof Credit Card System, Inc. has received the Certificate for Patent No. 6,405,182 for "Sale and dispensing of prepaid debit cards through merchants and point-of-sale terminals" from the U.S. Patent and Trademark Office.

Capital City Bank Replaces Arthur Andersen

Capital City Bank, principal subsidiary of Capital City Bank Group, Inc., announced it has replaced Arthur Andersen LLP, its auditor for the past eight years, with KPMG.

Super ATM Tracks Terrorist Transactions

Under the U.S. Patriot Act, banks and other financial services institutions are instructed to monitor and report banking network transaction activities, including verifying their customers' identities, maintaining records and consulting government lists of terrorists and terrorist organizations by the end of October 2002.

Capital Security Systems (CSS), which owns several patents in the areas of smart card and electronic bill payment procedures, announced that its Super ATM, an auto-



mated teller machine that can automatically cash a check with the aid of intelligent character recognition and cursive handwriting technology, may provide a solution for identifying potential terrorist threats.

APPOINTMENTS

Global eTelecom Creates Chief Accounting Officer Position

Destin, Fla.-based Global eTelecom announced the appointment of Douglas T. Ingram, Jr., CPA to Chief Accounting Officer, a newly created position necessitated by the company's explosive growth. For the past two years, Ingram has served as Independent Audit Manager at Global eTelecom.

Coinstar Appoints New Board Members

Coinstar Inc. announced the nomination of Deborah L. Bevier and Robert D. Szniewajs to its board of directors. The nominees will succeed David E. Stitt and Coinstar Chairman Ronald A. Weinstein, whose terms expire this year.

Bevier is President and Chief Executive Officer of the Laird Norton Financial Group and Laird Norton Trust Company. She is also Chief Executive Officer of Wentworth, Hauser and Violich.

Szniewajs is President and Chief Executive officer of West Coast Bancorp.

PARTNERSHIPS

CrossCheck Announces 2 New Customers

America's Network, Inc., a provider of credit card processing, ATM and POS leasing and check collection and verification services, will include CrossCheck Inc.'s check guarantee services as part of its merchant offerings. DOMICO plans to incorporate CrossCheck's check guarantee services into its self-storage software, allowing DOMICO users to safely accept checks for payments and deposits on self-storage facilities.

Certegy and Staples Form Exclusive Partnership

Certegy Inc. will be the exclusive provider of check risk management and loss-prevention services for Staples, Inc.'s retail and mail-order operations nationwide. Staples is an \$11 billion retailer of office supplies and business services.

TSYS To Implement Experian Software

TSYS, an electronic payments processor, and Experian announced a strategic partnership whereby TSYS will implement Probe SM, Experian's industry strategy and management software. With the use of Experian's software, TSYS hopes to make it possible for its credit card issuers to improve process efficiency by being able to more quickly tailor their account management strategies to fulfill the needs of customers.

Biometrics Coming to Texas Grocery Stores

Customers in Lopez Supermarkets in Brownsville and Harlingen, Texas, soon will be able to cash a check and pay for purchases with a touch of a finger. Lopez and BioPay, LLC have partnered to bring biometric technology to the Texas stores.

BioPay's Paycheck Secure electronic identification system will allow all of Lopez Supermarket's affiliated stores to share customer information in real time. Store employees will be able to access a customer's enrollment information and check transaction history with a fingerprint scan. Grocers, convenience stores and businesses in 18 states are using BioPay's technology. ■



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INSPIRATION ◀◀◀

Uncovering the Facts

Good investigative reporters rely on the basic "Ws" to put together a strong story – who, where, when and why. They already know what they're going to write about. The successful sales professionals utilize these same principles. They know what they're selling. They need to find out the why, where, who and when of the sale.

Why

Identifying a reason for buying is paramount to a successful presentation. Knowing what motivates your prospect will help you position your product or service to make the sale. How do you identify the why? The prospect's answers to the following questions will provide invaluable info:

- What motivated you to meet with me?
- You haven't used a [check, bankcard service] in the past, have you? What prompted you to shop for one today?
- How does my service fit with your business plan?
- What do you expect from this service?

Where

Once you've investigated why a merchant wants a service such as yours, now you need to find where the decision power lies. Ask these questions to determine the decision-maker:

- Is the responsibility of this decision spread across several people?
- How many people are involved in purchasing decisions?
- Will your supervisor have any input?
- Who will sign the contract?

Who

Awareness of the competition is critical. Knowing who your competition is will motivate you to perform at your peak. You'll also be in a position to highlight the special features and benefits your product and/or service offers that your competition doesn't. When the inevitable comparison is made, you'll be ready with answers to objections. Put these queries on the table:

- What prompted you to meet with a representative from my company rather than another company?
- What other solutions have you considered?
- From your point of view, do we have any competition?

When

You've asked appropriate questions and have uncovered why the merchant is shopping for a payment service, where the decision power lies and who your competition is. All that's left is knowing when to go for the close. Go in too soon, and the prospect will feel threatened and back off from signing a deal. Go in too late, and the prospect will surely go elsewhere. Once again, posing pertinent questions will help you move at the perfect pace:

- Are you planning to start right away or do you have a long-range plan?

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- What steps do you normally take when making a purchasing decision like this?
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Take Your Pick

Choices. We're faced with them every day in every way. Paper or plastic. Full or self-serve. Window or aisle seat. Those are the easy ones, the obvious ones. Then there are the choices we're unaware of. Did you choose to close two deals today? Did you choose to lose that new merchant account? You say "no." But, in actuality, you did.

Successful salespeople don't rely on luck. They choose to enjoy good fortune. They choose to be prepared. They choose to stay committed. They choose to remain positive. How do they make those choices? They figure out what they want and they CASH in. If you're ready to choose your destiny, choose the following:

- **Be Creative.** Break out from under the old rules of selling. Start thinking creatively, even if you think your old ways work fine. Try something new with each call and presentation you make.
- **Assume the unexpected.** If you're ready for something out of left field, you won't be so shocked when it does happen. Whether it's a high fly or line drive, you'll be there to make the play.
- **Become a Sponge.** Every call, every meeting, every presentation are all opportunities for you to learn. Knowledge is power – power to build your self-confidence and selling skills. Keep the momentum going. When you're not chasing down a deal, spend time reading trade publications and listening to CNN or NPR. Soak it all up.
- **Say Hello.** Every person you come into contact with is also an opportunity. Strike up a conversation while dining at a restaurant or shopping in a store with clerks and owners. Exchange business cards. Make a connection. And, just as important, maintain existing relationships. Pick up a phone to rekindle conversations with old friends, ex-schoolmates. It could lead to referrals and revenue.

CASH in on your potential. Believe you can, and you will. In the words of Walt Disney, "If you can dream it, you can do it."

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