



The Green Sheet

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

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Publishing Excellence Since 1983

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More Than 26 Years in Payment Processing and a Lifetime of Achievement

Paul Green's Speech at the Midwest Acquirers' Convention

Editor's Note: On July 29, 2004, Paul H. Green was presented with a Lifetime Achievement Award by the Midwest Acquirers' Association at its Second Annual Conference in Chicago.

The award "honors the outstanding individual who has made significant contributions throughout a career of service to the merchant bankcard and electronic payments industry. The award is a unique tribute given only to the individual who is worthy of 'Hall of Fame' status." This is the text of Paul's speech.

I am honored to be recognized with this award. Of course, I would actually like to argue that I'm too young to receive a 'lifetime achievement' award.

"I want to thank the founders of the MWAA, Jim McCormick, Caroline Marino and Mark Dunn, the MWAA Board of Directors and all of you who voted to award me this honor.

"Last year a very good friend of mine, Bob Carr, who is Founder, CEO and Chairman of Heartland Payment Systems, received the first Lifetime Achievement Award presented by the Midwest Acquirers' Association (MWAA). I was not available to publicly congratulate Bob at that time and would like to take this opportunity now.

"I have now worked in the 'payments' business 26 years; I appeared in *The Wall Street Journal* for the first time at age 30 as President of Telecredit Check Services, just as we expanded our business from checks to credit cards by purchasing a small credit card processing business in central Florida. (My dream was to run a public company; however, this was not as much fun at age 30 as I thought it would be.)

"That was truly another era, as it was not until 1979 that the first bank in this country contracted with a marketing organization to sell bankcard services to retailers. That, of course, was my company, Unlimited Marketing Services



See Speech on Page 55



Notable Quote:

"Even when things are going slowly and you think you're in the wrong business, if you go through a few more doors someone will say, 'I'm glad you came by,' and that will turn your day, week or month around. A few days of hard cold calling can make a month."

See story on page 86

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- » Scott Wagner-GO Direct Merchant Services
- » Dan D. Wolfe-Barons Financial Group



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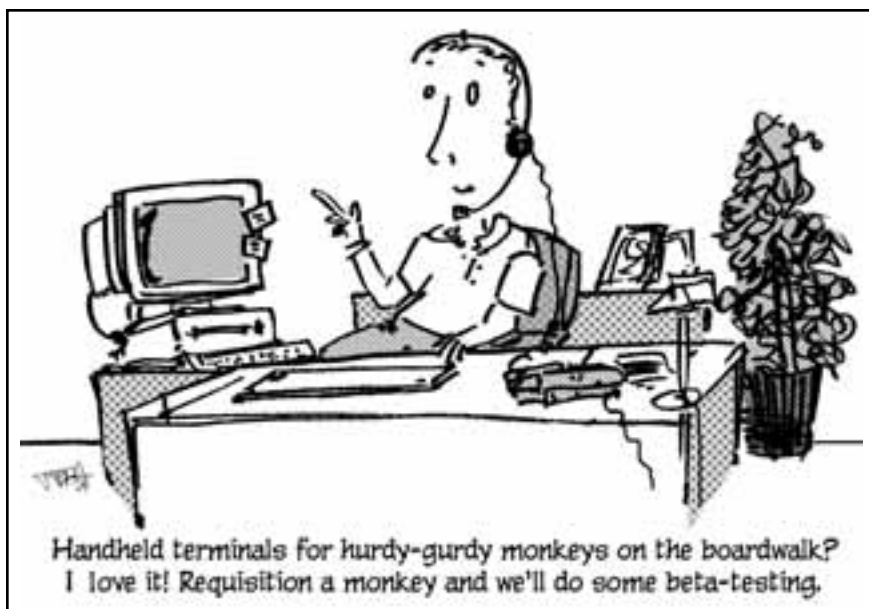
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space was quite small and as far as I could tell, there were only vendors there.

I called the ETA office the day before the event and learned that only 125 people had registered. I then counted the vendor list and saw that there were 49. In all candidness we tried to cancel and get a refund. However, we received no return telephone call so we went on down. One of my team was a new member of my ISO sales channel and frankly, I was embarrassed. It was really not representative of a multi-billion dollar industry.

It seems like the lights are on at the ETA but (no)one is home. I have called a few times over the last couple of years and e-mailed once as well. I have never heard a word back. Now to the question...should we cancel our membership or maybe just not let new employees attend? There was absolutely nothing gained except lost resources. What do you think?

Steve Bryson,
Global Electronic Technology

Damron forwarded Bryson's letter to ETA with this response:

I would ask that a review be held as to the wisdom of the ETA venturing out to compete with the existing regional shows.

Wayne Damron,
Lynk Systems, Inc.

ETA responded as follows:

Wayne,
Thank you for your e-mail regarding the ETA Expo Network show in La Jolla. I have contacted Steve Bryson directly to discuss his concerns.

ETA routinely evaluates all of its programs and services to ensure quality and value. The Expo Networks are no exception and we are reviewing all aspects of the show as we make plans for the future events. Your feedback is appreciated and always welcome.

Regards,
Diane Vogt
President, ETA

Giving Due Credit

I just read "Women Are Making Payments Happen" (The Green Sheet, July 12, 2004, issue 04:07:01), and I thought it was a great article, with one important exception. You stated that I was the first female president of ETA. That is not quite accurate.

ETA was formerly BSA and as BSA, the first female president was Joyce Cook. Joyce became the president of BSA back in 1992. I was the first female president in 10 years of BSA/ETA's history. However, Joyce deserves credit as the first BSA/ETA female president. I'm sure Joyce would appreciate it if you ran a correction.

Thanks!
Mary L. Gerds
POST Integrations Inc.

Mary,
Thank you for the correct information. Our apologies to Joyce Cook.

Editor

Was It Worthwhile?

Editor's Note: The following chain of correspondence was forwarded to The Green Sheet, Inc. by Wayne Damron of Lynk Systems, Inc. We are reprinting the letter he received, his response and the comments of Electronic Transactions Association (ETA):

Wayne,
It's been a long time, my friend. I hope that you and all of your family members are well. As my memory serves me (if it still does as an old man) you were an integral part of the founding of the ETA. I have often bugged you for advice that you freely provide, so here I am bugging you again. I hope that's OK. Last night several of my team members and I went to the ETA Expo Network in La Jolla, Calif. The

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INDUSTRY UPDATE

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NEWS

Celent Publishes Report on Future of Debit Cards

Global research and consulting firm **Celent** recently examined banks' key opportunities and challenges for a new report, *The Future of Debit Cards: A Global Perspective*. The report is based on interviews with over 40 banks, networks and regulators across 20 countries.

The study finds that there is room for growth for regular debit and pre-paid debit card products. It also discusses the challenges faced by banks, including the need to end subsidizing debit cards, to drive customers away from the ATM, and to resist merchants' and regulators' assaults against interchange fees.

Celent expects further consolidation among regional and domestic debit networks and anticipates more merchants supporting the development of their own debit networks. The report also predicts a migration of fraud at the POS from EMV-compliant countries to magnetic-stripe, signature-based debit card markets such as the United States.

LML Patent Corp. Files Patent Infringement Suit

LML Patent Corp. (LML), a subsidiary of **LML Payment Systems Inc.**, filed suit in the U.S. District Court for the District of Delaware against four companies. LML provides check-processing solutions and holds U.S. Patents No. 6,354,491; No. 6,283,366; No. 6,164,528; and

No. 5,484,988, which relate to electronic check processing methods and systems.

In the suit, LML alleges that **Telecheck Services Inc.**, **Electronic Clearing House, Inc. (ECHO)**, **Xpresschex, Inc.** and **NOVA Information Systems Inc.** infringe on Patent Nos. 5,484,988, 6,164,528 and 6,283,366. LML seeks damages, injunctive and other relief for the alleged willful infringement of these patents. In response to the suit, ECHO stated it intends to defend itself and to protect its right to lawfully compete in the marketplace and will work with the other defendants to defend the action.

MasterCard Reports First Quarter Growth in Online Debit

MasterCard International's online debit activity, which includes online debit program Maestro and ATM-only brand Cirrus, continued to show growth for the three-month period ending March 31, 2004. As of March 31, the Maestro brand appeared on more than 524 million cards worldwide, a 12.5% increase over the same date in 2003, and was accepted for purchases at over 10 million merchant terminals in 93 countries and territories. Additionally, there were more than 900,000 MasterCard, Maestro and Cirrus ATMs worldwide at the end of the first quarter in 2004.

Visa Processing Systems Prepared for Holidays

VisaNet passed its annual stress test to assure that **Visa** can sustain a peak of more than 6,000 transaction messages per second this holiday season. The test assumes



- U.S. Consumer Confidence surged to a two-year high in July 2004, climbing for the fourth straight month as the job market continues to recover, **The Conference Board** reported.
- The gift card market in the United States soared to more than \$45 billion in 2003, according to **Tower Group**. And according to **ValueLink**, 45% of Americans purchased a gift card in 2003, up from 23% in 2002.
- The **McDonald's** Happy Meal celebrated its 25th anniversary in July.
- **7-Eleven, Inc.** celebrated its 77th birthday on July 9, 2004 and gave out free Slurpees to customers.

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"I had nine merchant accounts, with a total of seventeen locations, approved in one month and was paid \$46,468.55 from AmericaOne. During my eight years of merchant services experience, I have worked with several other service providers and built many merchant portfolios, only to see them disappear without any personal benefits from their sale. I will never know that feeling again! Thank you AmericaOne!"

Michael K. Severna Park, MD



"After 14 years in this industry, someone has finally come up with a program that eliminates waiting years to get paid. AmericaOne's Upfront Cash Program is definitely one of a kind. AmericaOne is a true partner and is always there to help make every sale. I have six very satisfied customers and was rewarded \$6,827.30 by AmericaOne."

Lewis C. Worcester, MA



"I am honored that AmericaOne would offer me the opportunity to be in this ad. I had twelve merchant accounts approved in one period and I earned \$5,959.21. The AmericaOne Merchant Acquisition Program is the most rep-friendly program I have ever experienced. It is the best planned program, from the application, to the cash in my hand."

Ray E. Redding, CA

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a 20% increase in transaction volume. The 20% increase is based on Visa's volume projections and the results of a survey conducted by Visa USA. The survey data, gathered from interviews with retail store managers, showed 82% of merchants are optimistic about the 2004 holiday shopping season and 72% expect an average increase of 22% in holiday sales volume. Additionally, 45% believe the percentage of credit and debit transactions will increase during the holiday shopping period.

Visa USA CEO to Retire in 2005

Carl F. Pascarella, President and CEO of **Visa USA**, will retire when his contract expires in September 2005. Pascarella was named President and CEO in August 1993 and previously served as President of Visa International's Asia-Pacific region.

Some of Visa's milestones during Pascarella's tenure include reinvigorating the Visa brand following a market share slide in the early 1990s, establishing debit cards as mainstream payment products and expanding Visa's commercial card business.

G. Patrick Phillips, President of Card Services for Bank of America and Chairman of the Visa USA Board of Directors, will lead the search process with participation

from Pascarella and the search committee. The committee will consider both internal and external candidates.

ANNOUNCEMENTS

Carr Honored as Entrepreneur of the Year

Robert O. Carr, Chairman, CEO and founder of **Heartland Payment Systems, Inc. (HPS)**, was awarded the Ernst & Young New Jersey Entrepreneur of the Year Award in the category of Financial Services for 2004. Carr was selected from among 31 finalists nominated in 8 different industry categories across New Jersey. Carr founded HPS, a credit and debit card processing company, in 1997; it now has more than 1,100 employees and a portfolio of \$22.5 billion in annual card processing volume. Carr is now eligible for consideration for the National Entrepreneur of the Year 2004 award, which will be announced in November.

Hypercom Receives Customer Value Enhancement Award

Frost & Sullivan awarded **Hypercom Corp.** the 2004 Customer Value Enhancement Award in recognition of its delivery of enhanced value to its customers. Frost & Sullivan research indicated that Hypercom works hand-in-hand with its customers to create a market for their solutions and that Hypercom has been able to sustain enhanced profitability for its customers and itself.

Pipeline Data Expands in NY

Pipeline Data Inc. will establish its U.S. call center operations in St. Lawrence County, NY. Pipeline provides integrated transaction processing services and recently received board approval to expand its U.S. call center operations. Northern Merchant Services, a Pipeline subsidiary that currently employs 24 people, plans to build or purchase a facility that will have an initial capacity of 40 people. The company expects full implementation by 2005.

Industry Pricing Benchmark Study Underway

Strategic Management Partners (SMP), a consulting firm focused exclusively on the merchant acquiring industry, will release the 2004 edition of its Pricing Benchmark Study in September. The study, which first premiered in 2003, reveals the cost of individual pricing elements for different sized portfolios in the U.S. merchant acquiring industry.

The 2003 study provided comparisons of individual line-item costs as well the overall cost per transaction for both front-end and back-end settlement services. Participants included ISOs and processing associations, acquirers with varying sized portfolios and financial institutions. SMP is currently accepting subscribers to



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the study and is gathering initial study data for the 2004 edition. To subscribe to the study contact Kurt Strawhecker at kurt@smpbiz.com or 1-800-886-4465.

UBC Launches Residual Program and ISO Web Site

United Bank Card, Inc. (UBC) launched a new American Express (Amex) and Discover residual-sharing program. Under the program, UBC splits residuals from both Amex and Discover with its ISOs and agents on a 50/50 basis. The program applies to new and existing ISOs, and includes their entire portfolio of existing accounts.

Additionally, UBC recently launched ISOProgram.com, a Web site that provides information for ISOs interested in joining UBC. The site offers details about the different revenue streams available to ISOs and agents and the ability to send a pre-application to UBC for immediate responses and approvals. For more information visit www.ISOProgram.com.

Urban Most Influential ATMIA Member

Mike Urban, an inventor of Card Alert Services, won the **ATM Industry Association's** Most Influential

Member Award for 2004. Mike Urban was honored for his work in supplying members worldwide with regular fraud alerts. The aim of the award is to recognize those who influence both the association and the industry in positive ways.

Urban is a founding director of Card Alert Services, Inc., now owned by Fair Isaac Corp., a national U.S. risk management service specializing in counterfeit card fraud detection and control. He introduced fraud alerts to ATMIA and played a decisive role in the early stages of the formation of the Global ATM Security Alliance.

PARTNERSHIPS

CyberSource, I4 Commerce Bill Faster

CyberSource Corp., provider of electronic payment and risk management solutions, and **I4 Commerce** joined forces to make I4 Commerce's Bill Me Later online payment service more readily available to merchants. The new package is called Bill Me Later SmartConnect.

Bill Me Later is a credit-based payment solution designed for multi-channel retailers. Customers can make purchases online using an instant line of credit, without entering a credit card number. Instead, they provide their date of birth and the last four digits of their social security number. On the basis of this information, Bill Me Later makes credit decisions and informs customers within three to five seconds, and customers receive bills in the mail within 15 days.

Bill Me Later SmartConnect is a turnkey implementation of Bill Me Later. It installs Bill Me Later via a standard Internet connection and is easier and faster than coding a custom connection to payment processors or switching processing relationships.

MP2 and Samsung Partner on Mobile POS

Samsung Telecommunications America and **MP2 Solutions**, a provider of enterprise mobility solutions, collaborated on the first POS solution for a Windows mobile device, the SPH-i700 Pocket PC Phone.

The device enables secure credit card transactions, digital signature capture and receipt printing, all in the field. The application platform also offers asset tracking, field surveys, inventory management and delivery confirmation. Additionally, MP2 aggregates handheld transaction information and combines it with existing back office system data to produce end-to-end company reports.

Moneris Renews with Midwest Bank

After posting 27% growth in its merchant processing portfolio in 12 months, **Midwest Bank and Trust Co.**



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renewed its credit card processing contract with **Moneris Solutions**.

Under the agreement, Midwest Bank will continue to offer Moneris' credit card processing services to its business customers. The two also partnered to launch a joint sales and marketing campaign to communicate the benefits of merchant acquiring to current and potential business customers.

VeriFone Wins Placement in Burger King

Burger King Corp. is installing **VeriFone, Inc.**'s Omni 3750 payment terminals in all company-owned Burger King restaurants nationwide. The company also supports a program that offers the solution to Burger King franchisees. The systems have been rolled out to more than 2,000 company-owned and franchise restaurants in the past four months.

PRE Solutions Inc. and Food Lion Implement Prepaid Service

PRE Solutions Inc. and **Food Lion, LLC** implemented a prepaid services program that enables the grocery chain to sell prepaid products in its 1,200 locations throughout the Southeast and Mid-Atlantic states. PRE Solutions,

the largest company of its kind in the United States, delivers the prepaid products through an integrated solution involving Food Lion's existing POS system and a third-party payment gateway. The rollout began with 11 test stores before the full rollout of the remaining stores, for a total of 1,200 locations.

STS and GO Software Establish XML Interface

GO Software, Inc.'s PCCharge payment processing software is now integrated with **Smart Transaction Systems'** (STS) gift and loyalty card transaction processing system. The integration is one of the first certifications between a payment processing application and a gift card/customer loyalty application using eXtensible Markup Language (XML) to translate data. XML is an internationally accepted method of exchanging information, allowing differing software applications to communicate with one another. GO Software's PCCharge uses XML to format gift and loyalty program transaction data so it can transmit data to the merchant's bank processor.

ACQUISITIONS

Certegy to Purchase CariCard

Certegy Inc. will acquire the assets of Caribbean processor **CariCard Services, Inc.** for approximately \$7 million in cash. CariCard offers financial institutions, retailers and petroleum marketers in 16 countries services such as fraud monitoring, call center support, merchant acquiring and ATM/POS terminal driving. Certegy expects the acquisition to add approximately \$3 – \$4 million in annual revenue.

First Data Completes Acquisition of Payment Processing Unit

First Data Corp. completed the acquisition of **Delta Singular Outsourcing Services S.A.** (Delta) from Delta Singular S.A., a technology company in Greece. Delta provides payment-processing services in Greece, the Middle East and the Balkans and manages more than 12 million POS transactions annually.

Simultaneously, Delta entered a 10-year agreement to provide payment processing and related services to its largest client, **Alpha Bank**. Alpha Bank, Greece's second largest commercial bank, issues MasterCard cards, is the largest issuer of Visa cards and the only issuer of American Express cards in Greece.

PaySpot Acquires TeleBuck\$

Prepaid services provider **PaySpot, Inc.**, a subsidiary of Euronet Worldwide, Inc., acquired all the shares of Call

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Processing, Inc. (CPI), a Texas corporation that sells prepaid services under the brand name TeleBuck\$. With this acquisition, PaySpot and its affiliates obtained rights under CPI's licenses to U.S. Patents 5,511,114; 5,577,109; 5,721,768 and 6,502,745 for the provision of POS activation and recharge of stored value cards and accounts.

CPI provides prepaid processing services for 30 convenience store chains in 21 states and distributes prepaid services through a network of approximately 1,500 retail locations that have electronic distribution of prepaid services via POS terminals. PaySpot will pay for the CPI shares through the issuance of Euronet stock.

TransAKT to Purchase IP Mental Inc.

TransAKT Corp. will purchase Taiwan-based **IP Mental Inc.** IP Mental is a global voice-over Internet protocol ("VoIP") hardware and network provider. The company's products enable home and business users to circumvent the Internet and place calls from anywhere in the world with local rates. The proprietary U&Me network handles more than 23,000 calls daily with over 38,000 subscribers.

TransAKT is incorporating a new Taiwan-based sub-

siary, **TransAKT Taiwan Co Ltd.**, which will hold the assets of IP Mental. TransAKT expects the purchase to close by October. In the interim, TransAKT was granted the worldwide marketing rights for IP Mental's products and will generate revenue from hardware sales and global calling phone plans.

APPOINTMENTS

ISD Names Clark Vice President of Sales

ISD Corp., a provider of transaction management software, appointed **Ken Clark** to the position of Vice President of Sales. Clark brings nearly 20 years of sales experience in the software industry to ISD and enjoyed consistent success with Amdahl Corp., Computer Associates and Business Objects. Clark served as Vice President of Sales for two successful Silicon Valley venture-backed companies and most recently was the sales leader for an IT services firm.

ECHO Appoints Field to ECHO Board

Richard Field was appointed to the Board of Directors for **Electronic Clearing House, Inc.** (ECHO). Field has more than 35 years of experience in the financial services industry and served as an executive for The Bank of New York (BONY), Chase and Citigroup. At BONY, Field worked his way up over 19 years to Executive Vice President in charge of Retail Banking, subsequently joining BONY's Management Committee as Senior Executive Vice President. Since retiring in 1997, Field was a founding director of LendingTree and joined the boards of Providian Financial Corp. and HSPC.

Hoch Selected VP Sales for Pipeline Data

Debbie Hoch was named Vice President of East Coast Sales for **Pipeline Data's** wholesale merchant processing division. Hoch has more than 10 years' experience in the credit card industry. Prior to joining Pipeline, she spent several years at Mellon Bank as Credit Underwriter for the merchant processing division. Her most recent position was Southeast Regional Director of Concord EFS, Inc. Hoch also served on the Membership Committee for the Electronic Transactions Association.

GO DIRECT Hires Kingsley

GO DIRECT Merchant Services, an agent of **Cornerstone Payment Systems**, recently hired **Rhonda Kingsley**. Kingsley, an industry veteran since 1988, previously worked at POS Systems Inc., Banc One Payment Services and Hypercom. She has experience with new merchant signings, upgrading portfolios and selling new equipment. While at POS Systems, Kingsley upgraded more than 300 merchants. She also sold more than 1,500 terminals while at POS Systems and Banc One Payment Services. ■

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SVS Acquires Minority Stake in ProfitPoint

Stored Value Systems, Inc. (SVS), a wholly owned subsidiary of Brentwood, Tenn.-based Comdata Corp., acquired a minority interest in ProfitPoint, Inc. on July 27, 2004.

ProfitPoint specializes in providing and managing loyalty and gift card programs. Its target market is small- to medium-sized retailers and restaurants; it employs 35 people at its headquarters in Franklin, Tenn.

SVS' parent company, Comdata Corp., employs 1,400 people around the world and is a wholly owned subsidiary of Minneapolis-based Ceridian Corp.

SVS has provided electronic gift cards and other card-based transaction programs that international retailers rely on to generate customer loyalty and increase sales for

years; the company introduced the first-ever magnetic stripe gift card to shoppers in 1995.

SVS has accounts on the level of Gap, Target, Pottery Barn and K-Mart, so why the interest in ProfitPoint, which typically works with smaller retailers?

According to Profit Point CEO Vaden Landers, the attraction is the layering of services with existing relationships and the move toward the middle market the partnership will allow both companies.

"We have things they don't," Landers said.

"They have the top end of the market. Our primary focus is loyalty management for merchants with one to three locations, moms-and-pops, who typically do less than \$1

million a year in sales. SVS wants to enter that small- to mid-sized market. They'll be able to take advantage of our distribution channel and loyalty management tools, as we both work toward the middle."

Landers encourages any ISO struggling to get its reps to sell loyalty and stored value to call him.

Establishing strategic relationships with other companies, including processors, can free the ISO's agents to sell the products they know and leave the loyalty to ProfitPoint.

"It's our specialty," he said. "Working on their behalf, we can easily go into an existing base and nurture their merchants."

That lets their sales force do what they do, and let's us do what we do. We will help them put gift and loyalty cards into the hands of their merchants' customers." ■



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Making Contributions of Many Colors: An Eclectic Role in Payments

The payments industry has grown over the years, both in the volume of transactions processed and in its overall wisdom; this evolution is the result of contributions from countless people making an effort to give back to the business as much as they've received. Mary Dees' service to the industry over the past few years is comparable to what many bestow over their entire careers.

Serving first as a member of the receivership team for Certified Merchant Services (CMS) during its investigation by the Federal Trade Commission for deceptive business practices related to marketing credit and debit card accounts to small businesses, and then as Receiver and General Manager, Dees helped the company through a trying time. She is also the immediate past President of the Electronic Transactions Association (ETA), and President, CEO and founder of her own company: Plano, Texas-based Creditranz, Inc. How has she found time to do it all? "I juggle a lot," Dees said.

Like the Solomon Island Eclectus she has at home, an exotic bird sporting vibrant, multi-colored feathers, Dees has earned many bright feathers in her cap through the different roles in her career. She's worked with acquirers, banks, processors, issuers, ISOs and merchant level salespeople (MLSs). And this has helped her develop empathy for people in every facet of the industry.

"No matter who it is I'm dealing with in the business, I can probably understand the perspective of where they're coming from," she said. "I've worked across so much of the industry and have been involved in so many different kinds of projects. Even though I'm not a 1099 contractor or a processor per se, people may feel that I can't relate specifically to or understand their issues. But what they don't know is, where I've come from and the experiences I've had along the way are not so different from where they are or what they're feeling or experiencing."

Dees said that in her role in the merchant industry, she has gone door-to-door in strip shopping malls, trying to sell merchant terminals. "I've been there; I've done that," she said. "I know how many pairs of shoes you go through. I may have had a different business card when I did it, but I've still done it."

Dees began her career in financial services in 1978 as a broker for Merrill Lynch in New York. Although she earned a degree in broadcasting and worked her first few



years out of college as an Associate Director for CBS Radio News and Sports, she also was interested in financial services.

In 1979, she entered the payments sector by taking a job with Barclays Bank in the Visa Travelers Checks division; she moved to Dallas a year later as Barclays Regional Vice President and opened its first regional office there. In 1985 Citicorp Credit Services hired her to start its merchant sales office in Dallas.

"That's when they first started going national with their merchant business; in fact, back then Paul Green was the first ISO for Citicorp," Dees said. "Electronic draft capture was really just starting back in the 1980s. A lot of it was paper-based and very similar to check processing. That's when the market really started to explode." In her six years at Citicorp in Dallas, Dees grew that region to a \$6 billion portfolio.

In 1992, she joined First Bank as a Senior Vice President in the bank's merchant business and became National Sales Manager a year later. When First Bank acquired Rocky Mountain Bankcard, she managed the combined \$12 billion in merchant business.

In 1995, First USA Paymentech hired Dees as Senior Vice President of Product, Sales and Marketing for its commercial card issuing business. Over a three-year period, she assisted in the design and launch of the company's Visa Corporate, Purchasing and Business card products.

She also negotiated and co-managed a joint venture with PHH Vehicle Management Services, PHH/Paymentech, LLC, and helped design and rollout the combined organization's MasterCard-branded Fleet, Corporate, Purchasing and Business Card products. She became Paymentech's Group Executive of Third Party Processing in 1997, overseeing its wholesale acquiring business including network services, agent banks and ISOs.

In 2000, Dees left Paymentech to start her own company, Creditranz, a specialty company providing services in both the issuing and acquiring sides of the industry. "At Creditranz, we operate in slightly different types of applications in the payment processing market," she said. "We've helped develop closed loop processing systems that involve both issuing and acquiring. We're also heav-

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ily involved in pre-paid processing and with very large merchants that want to change and streamline their processing."

For instance, Creditranz works with EWI Prepaid Services, part of EWI Holdings, Inc., which offers processing on merchant terminals for pre-paid telecommunications products. Creditranz has also worked with large merchants such as Brinker International, owner and operator of the Chili's Grill & Bar and other restaurant chains. The company has also been involved in unique technology projects like introducing Radio Frequency Interface Devices (RFID) into the fast food market.

Dees said a lot of Creditranz' business comes from referrals, making contacts through her work with ETA and having 20 years' worth of clients from different companies in the industry. "In some cases, I have 20-year relationships with people who are also ETA members," she said. "We grew up together in the industry."

ETA President 2003–2004

Dees has served on ETA's Board of Directors since 1997, holding various positions including Secretary, Treasurer, President-elect and most recently was President for the

2003 – 2004 term. "My work in ETA has been the best experience in my entire career," she said. "It has allowed me exposure to the different nuances in the business and an understanding of all of the business issues and potential business solutions out there. I've met such a cross section of people who have incredibly creative business ideas, strategies and companies.

"While I always knew ETA had a lot of strong volunteers, people went above and beyond the call of duty in a lot of the things we put together (last) year. It could have been a very tough year because it was a very transitional year; we had a lot of different things changing at once. It was wonderful to see how many people in the industry really care about the greater good; to me, that's what ETA is about."

To be actively involved in ETA, you must have a genuine interest in supporting and giving back to the industry because the work is done purely on a volunteer basis, and most members already have full time jobs. Dees said while serving as ETA President there were many instances where she'd give at least half of her workweek. "It's really about a labor of love: At the end of the day being able to say the industry that you've worked in and loved, that has given you a career and given you an ability to earn a living, is better for what you've contributed to it."

CMS Receivership

During the investigation of CMS, and for a period after its settlement with the FTC, Dees took on the role as Receiver for the company. In September 2002, the FTC and the individuals involved in the action petitioned the court to have Dees appointed as sole Receiver and General Manager. The court ordered Dees' appointment on Sept. 16, 2002. She became instrumental in helping turn things around for a company that was barely treading water. With her partner, Don Krasnosky, taking over many of her projects at Creditranz, she was able to put her work there on hold temporarily and focus on the receivership.

"(Serving in this role at CMS) was something that I really wanted to do. It was a daunting task; my role was very complex, very visible and certainly very stressful. I wanted to do it because both parties asked me to do it, and I felt I could make a difference." Under the guidance of Dees, CMS took great steps to better its business. She helped the company improve its customer service stats, re-train its entire independent sales force and implement its first Ethics and Compliance Director position.

"From the first day that I walked in there, there wasn't anything that I saw that couldn't be fixed. Everything I saw at CMS I had seen somewhere in my career, and it was just a matter of identifying what the issues were, crystallizing them for people that needed to be involved

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in the solution, prioritizing what had to be done, attaching the right people to the right projects and everyone pulling together and managing through."

And Dees' ability to empathize with the people working at CMS helped her achieve success in her role there. "People have very emotional feelings about what happened, but one of the things that people don't understand or don't appreciate is that there were 330 people whose jobs depended on the outcome.

"These people answered phones everyday, opened the mail and got in their cars and drove home at night to feed kids, and the outcome determined people's lives. And it was very important to me, and to everyone involved, to reach a positive outcome."

And the outcome was positive: On Oct. 27, 2003, Fort Worth, Texas-based First American Payment

Systems, L.P. announced its acquisition of CMS. The deal closed 18 months of scrutiny and rebuilding for CMS and established a new beginning for it as part of a new company with a new name.

Looking Ahead

With both the CMS receivership and a term as ETA President under her belt, Dees said it's back to business as usual for her for a while; however she's already planning new initiatives at her company and at ETA through her committee work.


Her focus right now at Creditranz is expanding the company through acquisition to deliver more closed loop products and services. With ETA, Dees is working on what she calls the "hot button" of the industry: trying to better protect companies from fraud.

"As an individual company, it's often difficult to get attention from law enforcement around the kinds

of issues we have such as merchant fraud or cardholder fraud," she said.

"As an industry, it's important that we come together to have a greater voice so that our risk and fraud issues are seen in an aggregate, and therefore more attention is paid to them."

Although her interest in financial services goes back prior to working in payments, payments is the part of financial services that is always changing and growing, and that's what Dees loves about it.

"There's always something new to learn; you can't possibly ever get bored. But what that translates to is there's always something new, something different, something improved, something more efficient, something better about what you did yesterday or last year that can change for tomorrow." 

E-mail Mary at mdees@creditranz.com .

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Don't Be Bashful About Security at the POS

By Rob Regan

VeriFone, Inc.

Many people are complacent about letting older POS terminals and PIN Entry Devices (PEDs) live out long, useful lives. Thanks to a regulation that took effect Jan. 1, 2004, new POS PEDs had to be evaluated by a Visa-recognized laboratory for approval by Visa. MasterCard had its own evaluation program in place, known as the Compliance Assessment and Security Testing Program (CAST).

However, older POS equipment already installed does not have to be upgraded to meet PED standards for Visa or MasterCard until July 1, 2010.

(Editor's Note: As of July 15, 2004, Visa U.S.A. and MasterCard International aligned their PED security requirements, so that manufacturers must meet only one set of standards. The Associations agreed to a standard methodology for equipment testing and approval, known as the Payment Card Industry [PCI] alignment initiative. PCI allows acquirers to retain their protection from liability of PIN compromises with both Visa and MasterCard.

Laboratories must be ready to evaluate PEDs according to the new standards no later than Oct. 1, 2004; after that date, the labs will only evaluate PEDs to meet PCI requirements. Acquirers must deploy PEDs that have passed a laboratory evaluation and are approved by the central approval center. For further information, visit the following Web site: <http://international.visa.com/fb/vendors/pin/main.jsp>

As security becomes an ever increasing concern among consumers, and as organized criminals shift their focus away from international markets where EMV-standardized smart cards have taken hold, there is opportunity for ISOs/MLSs to help merchants understand the urgency to migrate to newer, more secure POS equipment.

Since it's easy for many merchants to figure if their current equipment works, why should they replace it? That's where the top ISOs/MLSs can step in, educating merchants about a number of significant reasons they should move more aggressively to replace older PEDs.

It seems that every week you can pick up a big city newspaper and find a story about the latest effort to hack Microsoft's Internet Explorer; "phishers" looking for consumer financial account numbers; or the misery of people who had their identities stolen by crooks who end up destroying their credit rating. Fraud in the high-tech age is big news, and when it reaches into the consumer's pocketbook and is associated with a particular merchant, it creates indelible impressions that can take years to erase.

Whether we're dealing with neighborhood "moms-and-pops" or a national big box chain, the biggest asset of any merchant is the goodwill of its customers. For the little guy, it can mean the difference between somebody buying milk at his corner store or the next one up the street. For the big guy, it can be a huge factor in whether the corporate "brand" is highly valued or disparaged.



You should be aware of the latest updates on security and the latest threats to POS equipment and be able to explain them all knowledgeably. Merchants must understand the potential goodwill liability they might face if they continue to use equipment that has been compromised.

Card skimming is one of the most common types of fraud. Skimming involves making a copy of a card's mag-stripe data and using that "skimmed" data to create a bogus card. Crooks then charge hundreds or thousands of dollars to the cardholder's account before he or she receives the next monthly statement. One of the most common locations for card skimming is restaurants, where dishonest servers use pocket devices to read and capture the card data before returning it to the cardholder.

Restaurants can go a long way toward making their customers feel more secure by using hand-held POS devices with a WiFi Internet connection. The entire card payment transaction takes place while the server is standing at the table in the customer's presence. This practice, which is already common in many international markets, keeps the card in the consumer's sight and possession at all times, and frees the restaurateur from the prospect of employees committing fraud.

Another primary factor for moving early to replace installed equipment is to ensure that merchants are ready for future mandates to implement Triple Data Encryption Standard (3DES). In fact, by 2010, the card Associations



have mandated that all PEDs must incorporate 3DES encryption. But it is not a stretch to imagine that any major single event or series of breaches involving less protected equipment will result in requirements for speedier retrofitting of older equipment.

Taking advantage of the computing power that now exists on affordable PC workstations, the criminals have designed programs that automatically try for hours or days at a time to discover PIN combinations or security keys used to protect critical data. The risk of losses is substantial (in the trillions of dollars) and growing larger each year.

With that much money being processed at the POS and switched across payment networks, it has attracted the interest of some of very savvy criminals, all focused on finding any weakness that would make

it possible to intercept some of those dollars. The 3DES algorithm increases the difficulty of breaking the cryptographic keys by extending the number of DES operations and the number of keys used.

There have already been a number of instances where older PIN pads have been compromised with tapping devices that are designed to capture account and PIN information. These attacks often involve "insider" cooperation, with the criminals paying a clerk to turn a blind eye to the changes to their hardware.

This type of fraud is extremely difficult for merchants to prevent if they aren't onsite all day. It's often devastating for merchants to be associated with this type of criminal activity; it can result in the looting of checking and savings accounts. Fortunately, a simple and inexpensive upgrade to the most current and secure PEDs

can make it virtually impossible for criminals to modify the devices and commit fraud.

So the next time you see an old PIN pad or POS terminal on a merchant's counter, instead of shying away from the equipment sale, use your knowledge of the standards and security issues to be a truly consultative sales professional. You will increase your direct earnings and earn the gratitude of a merchant who will rest easier about the possibility of fraud being committed in and against their business. ■

Robert W. (Rob) Regan currently serves as VeriFone's Director of Product Strategy, Global Financial Channels, reporting to the Vice President of Marketing. He is responsible for leading VeriFone's core product solution strategy, and managing VeriFone's relationships with card issuing associations. You can reach him at : rob_regan@verifone.com .



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Scrip Under Scrutiny

By Ann All

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It's all about the interchange. While interchange is calculated in cents, not dollars, those cents add up quickly considering that billions of electronic transactions are conducted each year in the United States.

Interchange fees, or more specifically, the way they flow, are at the center of a growing debate over scrip transactions. One scrip deployer has issued a legal challenge to Star, questioning why the network defines scrip as a point-of-sale, rather than an ATM, transaction.

"I've never heard it explained in a way that makes sense," said Dennis Ehling, a Partner with Kirkpatrick & Lockhart, the law firm representing California ISO EBT International (EBTI) in a suit against Star. "There doesn't appear to be a logical reason for why scrip transactions are treated as point-of-sale rather than ATM."

Scrip transactions are conducted at a point-of-sale terminal; a customer punches in his PIN and receives a voucher that can be redeemed for cash at the store where the terminal is located, along with a receipt detailing the transaction.

Visa, MasterCard and regional networks like Star have categorized scrip as a POS transaction for the past decade. As with all POS transactions, interchange in a scrip transaction flows from the acquirer to the card issuer.

ATM transactions, in which interchange flows from the issuer to the acquirer, are obviously preferable from a deployer's standpoint.

Walks Like a Duck?

Tom Lindell, President and Chief Executive of EBTI, contends that because scrip terminals support cash withdrawals, transfers and balance inquiries, they should be categorized as ATMs. While cash is not dispensed directly from a scrip terminal, he said the store clerk who exchanges scrip for cash in essence serves the same function as an ATM's cash dispenser.

Ehling found an April 1989 interpretive letter from the Federal Reserve's Board of Governors that appears to support Lindell's case. That letter, signed by an associate general counsel of the Fed, reads: "Staff does not believe

that the use of personnel of the retail establishment in dispensing cash, as opposed to dispensing cash through the terminal itself, so distinguishes these transactions from withdrawals at ATMs as to warrant different treatment under Regulation D."

In a presentation he gave at an ATM Industry Association trade show in February, Tim Boccia, Visa U.S.A.'s Director of ATM Products, said that generally a cash withdrawal must occur at a terminal to fit Visa's definition of an ATM transaction. Visa defines an ATM cash disbursement as "a cash disbursement completed at an ATM, for which the cardholder's PIN is accepted."

When non-cash items such as stamps and tickets are dispensed from ATMs, those transactions are processed as POS rather than ATM transactions, Boccia said.

Scrip is "completely confusing to the cardholder" if it is treated as an ATM transaction, Boccia said. "If a cardholder goes to a scrip terminal in a fast food restaurant and gets a receipt, walks to the counter and uses it to buy food, then in his mind he's just made a purchase (rather than a cash withdrawal)."

Yet customers are not required to make a purchase to receive cash with a scrip transaction, Lindell said. "With a POS terminal, you have to make a purchase to get cash back, but not with scrip. That's clearly stated on all of our terminals. We do not restrict the way the customer uses his money."

Lindell said that Star training materials specify that POS terminals must support several transactions that scrip terminals do not, including PIN-less transactions and purchase refunds. ATMs and scrip terminals, unlike POS terminals, do not allow merchants to refund returned items or cancelled sales directly to a customer's account.

"(Scrip terminals) are ATMs and they should be treated like ATMs," he said. "If it walks like a duck and quacks like a duck, then it's a duck, but Star is trying to say it's a chicken."

A spokesperson from First Data, Star's parent company, said that "First Data is unable to comment on pending litigation."

According to Ehling, Star contends that Lindell's complaint, filed in United States District Court's Central District of California, does not adequately describe some of the allegations made to support his claims. Ehling plans to file an amended complaint later this month and expects the discovery process to begin in August.

"There is no way this (complaint) is not going to see a

courtroom," said Lindell, who believes other scrip deployers may join his case. "The ATM industry stands to lose a lot of business if scrip isn't allowed."

Vested Interest?

Visa and other networks issued their rules regarding scrip in late 1992, just as they were beginning to promote PIN-based debit transactions, Lindell said. "I'd say that was a pretty anti-competitive reason for a rule," he said.

Neil Johnson, President of Texas ISO International Merchant Services (IMS), believes that a "vested interest" in debit may have influenced card associations' scrip policies. "Debit was available, but they couldn't sell it," he said. "Network rules are made to make somebody more money. When it becomes politically or financially expedient, rules change."

Johnson began deploying scrip terminals in 1992 when most networks still treated scrip as an ATM transaction. At one time IMS had up to 600 scrip terminals at retail sites, a number that has dwindled to about 100 today. Before scrip, he said, the only ATM option for retail locations was expensive, high-end machines. "Scrip gave us an opportunity to get into the smaller mom-and-pop locations."

At about the same time networks began categorizing scrip as a POS transaction, manufacturers Triton and Tidel introduced lower-priced, dial-up ATMs, Johnson said, which gave deployers and merchants "a viable alternative" to scrip.

Crack Down on Compliance

During his ATMIA presentation, Boccia indicated that Visa is trying to better address what he categorized as a longstanding problem: scrip transactions that are routed (knowingly or unknowingly) to Visa's Plus ATM network.

In those instances, he said, "The acquirers following the rules are harmed, the issuers are harmed and even cardholders are harmed."

Scrip transactions are allowed only in Visa's Interlink network, not Plus or Visa, Boccia said. Unlike Star and some other regional networks, Interlink does not allow deployers to collect a surcharge on scrip transactions.

Boccia said that ATM interchange is meant, in part, to compensate acquirers for the higher costs of managing ATMs. Compared to POS terminals, the hardware itself is more costly, as is service and maintenance. ATM deploy-



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ers also sometimes pay for cash replenishment, an expense that obviously does not occur with scrip terminals.

Interchange is "designed to balance the costs and benefits of transactions for all of the participants in a transaction," Boccia said.

Scrip Police

As with all compliance issues, the financial institutions that sponsor ISOs into the networks bear the responsibility for ensuring that ISOs follow network rules. Marilyn Kilcrease, President of Creative Card Solutions (CCS), a consulting firm that advises FIs on sponsorship issues, said "sponsor banks are doing everything they possibly can to comply," including adding language to ISO agreements indicating that ISOs will be immediately terminated if they operate scrip terminals as ATMs.

At sponsor banks' request, Kilcrease's company reviews ISO locations, looking for a large number of fast food outlets, which are popular sites for scrip. CCS has taken photos of suspected scrip terminals and sent the information to networks.

But the situation is difficult, Kilcrease said, because of the incentives ISOs and merchants have to deploy scrip terminals. Operating them as ATMs means the revenue potential is the same, despite lower operating costs. There is also less liability (due to lack of cash in machine) and fewer customer disputes (no misdispensed cash).

"Merchants want them, and cardholders use them. Processors generally cannot tell if it is a scrip terminal. With the current practice of ISOs becoming processors, it is an impossible situation," Kilcrease said.

"Sponsor banks have no way of knowing; their only reliance is with the processor. While it is an issue with the networks, they only have so much in the way of resources to be scrip police."

Lindell's attorney, Ehling, believes the rules are not being strongly enforced and that some networks and processors may have chosen to ignore scrip terminals operating as ATMs. "If they're flying under the radar, it seems to be OK," he said.

Lindell admits his company operated up to 1,000 scrip terminals as ATMs. He claims that three different companies that processed transactions for EBTI were aware of the practice.

Ron Schuldt, Chief Operating Officer of Columbus Data Services (CDS), said his company was not aware that Lindell's terminals were



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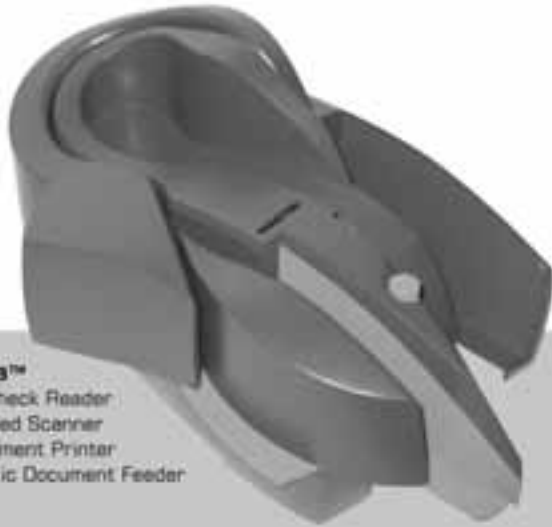
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scrip terminals until CDS was contacted by Star and asked to investigate.

The terminals were manufactured by Lipman, a company that produces both POS terminals and ATMs, and some of Lindell's terminals were ATMs. Before Lindell, CDS did not have any ISOs operating Lipman terminals, Schuldt said.

Lindell has the right to question the networks' rules on scrip, but he should follow the rules while doing so, Schuldt said. "He was running the machines wrong because it was more profitable to run them as an ATM. The right way to handle it would have been to run them right and file an objection with Star. If you're smoking something illegal, you can try to get it legalized—but you don't keep smoking while it's illegal."

Triton, which manufactures a scrip terminal, modified its software in early 2002 to help processors differentiate ATM transactions from scrip transactions, said Bill Jackson, Triton's Chief Technical Officer. However, he said, "It can be circumvented by using old code. We don't support or release that, but it's out there."

He added, "The messages are the same in scrip as they are

in the ATM world, so it's hard to tell them apart. Our change was a field to indicate the type of device. It works, but the processor must look for this."

Upping the Enforcement

Melanie Chewning, Vice President of ATM Services for transaction processor Lynk Systems, Inc., said networks are encouraging increased oversight of scrip as part of more stringent policies concerning ISO-operated ATMs.

Noting that "there are ways for people to get around the rules," Chewning said networks need to be more vigilant in their enforcement. Too often in the past, she said, networks have been slow to respond to reports of non-compliant terminals.

"I think everybody understands that the compliance process has to be pushed down to the processors and ISOs," Chewning said. "But we want the networks to take it seriously when it's pushed back upstream. If ISOs are going to play by the rules, they want to see the networks take action. They want a level playing field, and I just don't see that happening yet." ■

Link to the original article: www.atmmarketplace.com/news_story_19875.htm

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The global ATM industry is a \$14 – \$15 billion business. There are more than 1 million ATMs in the world with an estimated transaction revenue of \$10 billion. With a market that large, someone must go to bat and serve as a voice for this industry. The ATM Industry Association (ATMIA) has stepped up to the plate.

ATMIA is a six-year-old nonprofit trade association that stresses the aspects of the ATM industry that require collaboration. "The goal of ATMIA is to serve all businesses and groups in the ATM industry and promote 'co-opetition,' so that the ATM market 'pie' can be bigger and better, to everyone's advantage," said Lana S. Harmelink, International Director of Operations for ATMIA.

ATMIA's more than 500 members include manufacturers, deployers, ISOs, private owners and financial institutions, as well as providers of related products. Currently the Association has six chapters spanning 20 countries, but it's not show-

ing any signs of slowing down.

"We aspire to be the single premier global independent trade association for the ATM industry with fully operational chapters in every major market of the world by 2008," Harmelink said.

There are many benefits of ATMIA membership, but perhaps the most valuable is the opportunity to make a difference in the ATM industry through collective political representation. To that end, the Association established the ATMIA Government Relations Committee in January 2004.

The committee addresses state and federal legislation to regulate the ATM industry and provides members with an opportunity to contribute to the legislative process affecting their businesses. ATMIA has also established an Industry Mutual Defense Fund and is able to lobby on political issues through its law partners, Shaw Pittman, LLP.

Keeping an eye on political issues is important, but ATMIA also understands that the industry needs consumer confidence to survive. ATMIA members are committed to making ATM transactions safe and secure.

"Without the consumer confidence that has made the use of ATMs an everyday convenience for millions of Americans, our industry would suffer," Harmelink said.



"We are in a time where we must renew emphasis on the security of the ATM services infrastructure both in the U.S. and globally... industry growth, evolution of technology, the increasing sophistication of criminal attacks and the new realities after Sept. 11, 2001 make such security not a luxury, but a necessary mandate."

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"We are in a time where we must renew emphasis on the security of the ATM services infrastructure both in the U.S. and globally...industry growth, evolution of technology, the increasing sophistication of criminal attacks and the new realities after Sept. 11, 2001 make such security not a luxury, but a necessary mandate."

As part of its efforts to reduce fraud, ATMIA created the Global ATM Security Alliance (GASA) in June 2003. GASA is a worldwide alliance of card schemes, law enforcement agencies, ATM networks, associations and manufacturers. Its purpose is to combat the threat of cross border ATM crimes, such as debit card fraud, skimming and ATM scams.

The Alliance produces international security best practice manuals, global fraud alerts and analyses of crime

trends. In fact, earlier this year, GASA published an International ATM Crime Directory that categorized nine types of ATM crime.

It also recently achieved a world-first by launching a global ATM Crime Information System, which generates reports on ATM crime patterns. The global database incorporates the nine crime categories, enabling all users to apply the same global crime classifications.

In addition to the legislative information and research data ATMIA provides, members can take advantage of a variety of other benefits, such as discounts for ATMIA conferences and exhibitions and access to the member contact database. Members also receive a quarterly newsletter, *The ATMIA Post*, which includes regulatory updates.

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Additionally, in January 2004, ATMIA formed the ISO Committee to provide ISOs the opportunity to participate in making recommendations to the ATMIA Executive Board.

ATM Industry Best Practice Online Resource Center, which provides international security best practice manuals for the ATM business lifecycle so that those seeking to enter the ATM marketplace can have a complete understanding of what will be required.

ATMIA members can also take advantage of the members-only insurance program, which is tailored to meet the unique needs of the ATM industry. The program is underwritten by Lloyd's of London and offers worldwide claims handling and volume discounts for multiple ATMs and security enhancements.

In addition to coverage for unusual cash loads, high volumes and non-standard risks, the ATMIA insurance program offers coverage for physical ATM damage, armored car companies, loss of revenue and employee dishonesty.

ATMIA has also established advisory groups to ensure that all segments of the ATM industry have the opportunity to participate in making policy recommendations to the ATMIA boards. There are advisory groups for ATM manufacturers, ATM data processors and ATM service organizations.

Additionally, in January 2004, ATMIA formed the ISO Committee to provide ISOs the opportunity to participate in making recommendations to the ATMIA Executive Board. The Association also has a committee for sponsoring financial institutions. This committee's goal is to provide a forum for the discussion of risk associated with ATM ISO sponsorship and to form procedures for institutions to implement.

ATMIA is an organization created by and for the ATM industry. The Association understands that when members work together, the ATM industry continues to grow and prosper, which benefits everyone involved. Therefore, they provide a forum for education, networking, guidance and support.

"Our dream is to provide a voice for our members and our industry in order to protect, educate and grow the industry in our core markets today, and in every other major ATM market in the world," Harmelink said. ■

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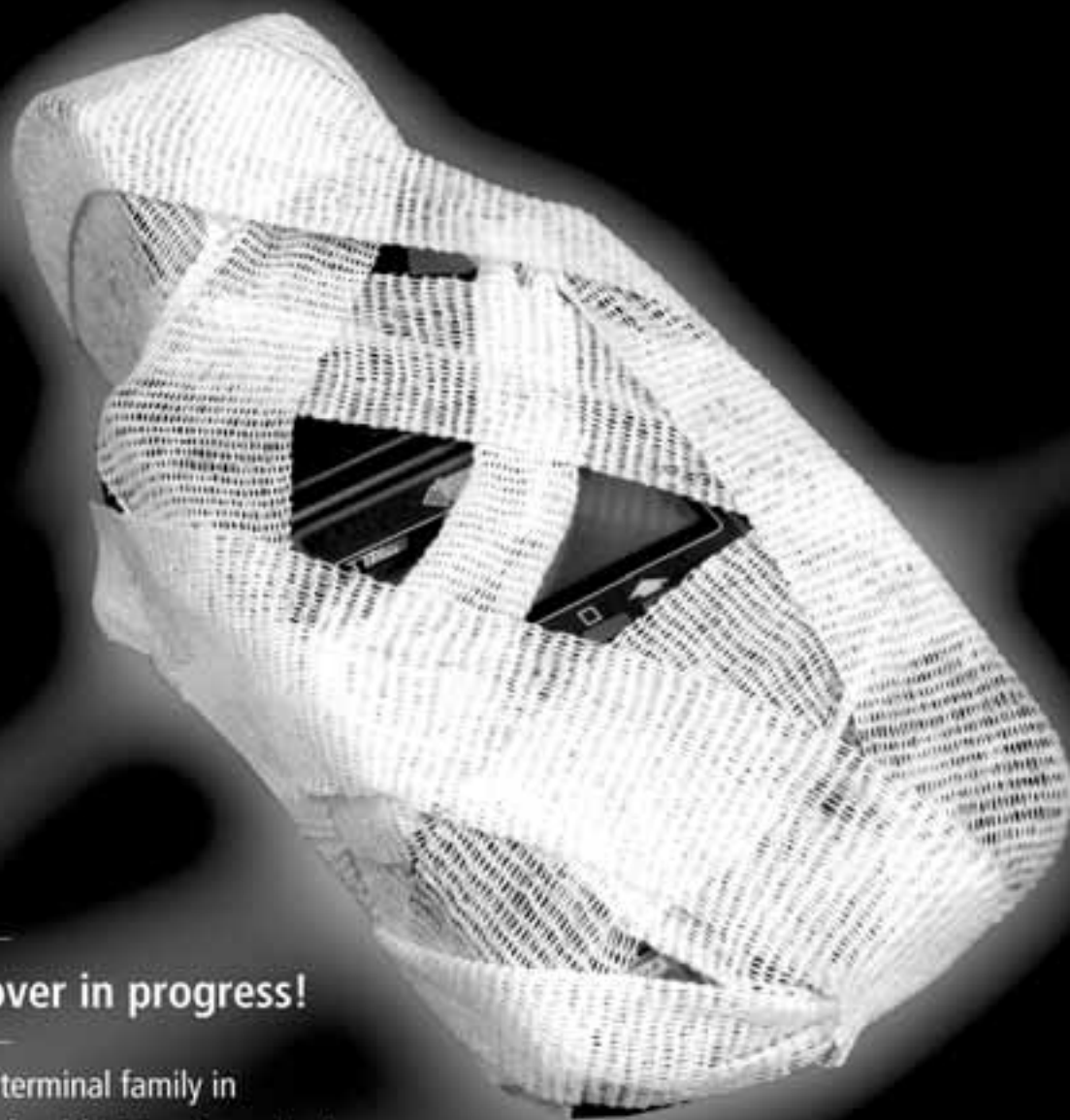
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NEW APPLICATION		Welcome Back	
STATUS: <input type="text"/>			
2 Wheelers Farms Road Hillford, CT 86-668 (203)462-8397		ISO Office: JOE SMITH ISO Number: 21499001 Rep: <input type="text" value="JOL.Joe.Smith"/>	Location: <input type="text"/> of <input type="text"/> Location: <input checked="" type="checkbox"/> New <input type="checkbox"/> Additional
MERCHANT APPLICATION <small>Your active session will expire after 30 minutes of inactivity (* optional field)</small>			
BUSINESS NAMES			
Legal Name: <input type="text" value="MIXES RESTAURANT"/>	<input checked="" type="checkbox"/> CHECK TO COPY FROM LEFT TO RIGHT	Name of Account(Doing Business As): <input type="text" value="MIXES RESTAURANT"/>	
Legal Address: <input type="text" value="1 PALM DRIVE"/>		Physical Address(No P.O.Box): <input type="text" value="1 PALM DRIVE"/>	
City: <input type="text" value="OCEAN CITY"/>		City: <input type="text" value="OCEAN CITY"/>	
State: <input type="text" value="AL"/> Zip: <input type="text" value="32208"/>		State: <input type="text" value="AL"/> Zip: <input type="text" value="32208"/>	
Corp Phone: <input type="text" value="240-684-8000"/>		Website Address: * <input type="text" value="www.mixs.com"/>	DBA Phone: <input type="text"/>

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BOOK REVIEW

What Are You Waiting For? You've Got 90 Days

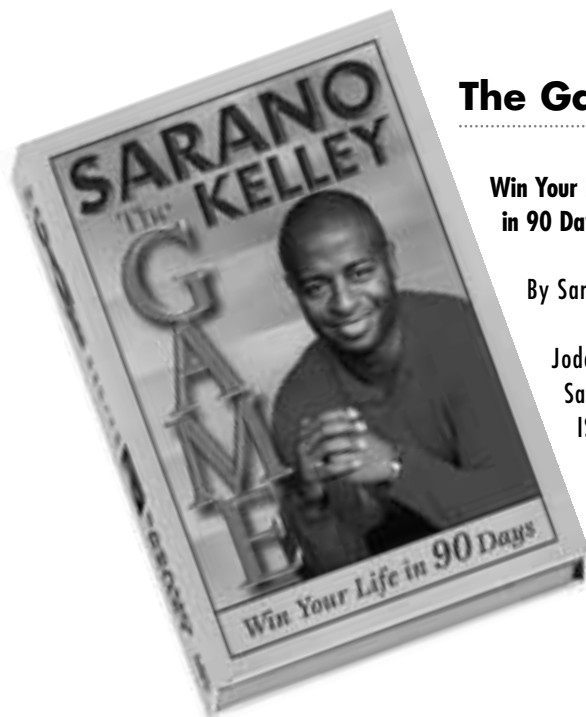
Given three months, if you really put your mind to it, what could you accomplish? Get in shape? Lose 15 pounds? Win 10 new customers?

Motivational speaker and coach Sarano Kelley challenges you to go for it using a system he developed called "The Game" that will give you the structure you need to make these changes. The Game is truly interactive, and you are one of the players, among many others. Kelley designed it, he said, to "help you win your life" in 90 days.

Kelley is not only an inspiring speaker who has instructed more than 250,000 people, but he has also overcome tough odds in his personal life. He grew up in a rough neighborhood in New York, but ultimately graduated from Vassar College, and by the age of 23, was earning \$400,000 a year on Wall Street. When family members close to him were lost in a fire, he became more introspective, and what ensued was a spiritual and philosophical journey, which inspired his new career.

His book, *The Game*, serves as a precursor for The Game itself. In the book, Kelley presents three parts. Part I is intended to function as that nagging voice in your head, popping up when you take a moment to reflect on your life; it gets you thinking about what aspects you want to change or make better and the areas that you need to address to do this: Time, Structure, Affinity, Community and Purpose.

As with New Year's resolutions, we often want to work on changing many things at once, but it's usually better to make only one or two per year. Part II of the book helps you narrow your focus and includes 18 chapters, each targeting a different area of your life: Your Body and Health (Chapter 7); Your Money (Chapter 8); Your Relationships (Chapter 9); Your Work (Chapter 16); Your Hobbies, Interests, and Art (Chapter 18), among others.



The Game

**Win Your Life
in 90 Days**

By Sarano Kelley

Jodere Group, Inc.,
San Diego 2001
ISBN: 1-58872-004-7
(Hardback) 300 pages

Kelley successfully intersperses relevant stories and testimonials from other players of "The Game" throughout each chapter, which serves as the catalyst to help us dig further into our own issues.

At the beginning of the book, Kelley also lays out some ground rules for The Game. For 90 days you must: 1) give up self-criticism; 2) pay close attention to what you're learning; 3) stop whining; 4) remember Kelley is never right; The Game is your own discovery process; and 5) have fun!

Part III explains how to play The Game. It helps you define your goals and determine how you can earn and analyze points. The point system has certainly worked for Weight Watchers, why not for The Game?



Sarano Kelley also has provided keynote speeches for a variety of companies and organizations across many industries, including:

- American Express
- Bank of America
- CitiCorp
- Merrill Lynch
- MetLife
- Safeco
- Salomon Smith Barney
- Wachovia
- Wells Fargo

Source: www.saranokelley.com

When there are points there are also prizes, and the grand prize, of course, is your life. "The Game's results show up in the life you win as you become profoundly present to the majesty of your own existence," writes Kelley.


Other prizes in playing The Game are support from the community of players and support from your partner: the person you've chosen to coach you through the 90 days.

Part IV is not included in the book (and it's not really called Part IV), but this is the next step. When you've finished the book, you then move to the Internet (TheGameInteractive.com) and sign up for The Game with your credit card.

Of course, to get 90 days of coaching and to play The Game, you must pay about \$1 a day. Here's how it

works: You register online, and receive a 30-day trial membership. If you decide to keep playing, Kelley will charge your credit card \$35/mo. over two months for the first 90 days of coaching.

After that, your card will be billed monthly for \$16.95 for as long as you choose to keep playing online. If you decide you've had enough of The Game, you can cancel before your 30 days are up, and you won't be charged.

After paying for and reading *The Game*, The Game might intrigue you, but unless you're a disciplined person, you might not want to kick down any more money. Perhaps try starting with the 30-day trial and see how it goes, first. Often we have the best intentions, but fail to live up to them. I guess that's why we decided to read *The Game* in the first place... 

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There's never been a better time to make the change to Total Merchant Services. To secure your financial future, take a few minutes to check out our partner website www.upfrontandresiduals.com where all of the specifics are laid out.

If you never want to hear me say to you – “What? Are You Crazy?” – then join the most trusted leader in the bankcard business that now has **THE BEST PERSONAL ATTENTION** program in the industry. I personally pledge that you'll never have to put your financial future at risk again!



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Speech from Page 1

Association (UMSA), and by 1983 draft capture was a reality; I then founded American Marketing Corporation (AMCOR), the nation's first ISO.

"With AMCOR, my vision was to build independent sales offices throughout the United States. With the signing of our five-year exclusive contract with Citicorp Bank, we began to do just that—by selling \$1.5 billion (with a "b") of new bankcard business our first year.

"While working first to build AMCOR and then for the next 18 years to build CrossCheck, Inc., my other job was always The Green Sheet. People inside the businesses, as well as industry people whom I met on the road, would always say, "It seems like you are always writing." This was my life for more than a decade, writing every word that The Green Sheet published.

"The important thing is that The Green Sheet has never been a business to me; it has always been a **mission**, and that mission is to help the sales individuals on the street know what they need to know to make a livable wage. For this reason, for more than half of The Green Sheet's life, the publication had no advertising and was financed by my other business ventures.

"Given a large and growing national sales force, all made up of independent companies and salespeople, AMCOR needed a way to communicate regularly with the "feet on the street." With this realization, The Green Sheet was born.

"The first issues bore a hand-drawn banner head that I thought gave it an Old World feel; in fact, the very first newsletters weren't green. But with the adoption of the green paper and a four-page format (produced in Microsoft Word and printed at

While I am proud of the fact that we have received 14 Awards for Publication Excellence (APEX) for The Green Sheet, GSQ and GS Online printed and online publications, what pleases me most are your comments that we have remained on target and relevant to the needs of the merchant level salesperson (MLS) in this industry.

a local copying business), The Green Sheet began to take shape.

"The first issues of The Green Sheet were only four pages and about 1,600 words each. In October 1986, we moved to a slightly more professional look. The first issue printed on green paper (October 31, 1986) announced that AMCOR had received approval from MasterCard and Visa for the use of bankcard logos on AMCOR business cards. Downstream independent sales offices were also permitted logo use.

"In the March 6, 1987 issue, we introduced our first industry cartoon, which has been a staple ever since. The April 7, 1989 issue announced the first Visa/MasterCard ISO regulations and restrictions in the industry and suggested that this was the result of a certain player in the industry. Following this story, Peachtree Bankcard sued The Green Sheet, the beginning of several suits against me and the publication, for a variety of reasons.

"The April 23, 1993 issue was the first to grow to six pages, and it later became a tri-fold layout for the July 25, 1994 issue. In January 1995, The Green Sheet became an independent corporation for the first time. After 11 years of publication and support by UMSA, AMCOR and CrossCheck, The Green Sheet published its first issue without a co-logo.

"Also in January 1995, we created the recurring feature "Resource Guide," with a three-quarter-page layout and 11 categories. With Green Sheet independence, the publication launched its Web site in July 1995. Modest as the site was, it began to pave the way for our adoption of more robust computer systems for managing the 11 years of previously published text and the readership database. In 1995 alone, The Green Sheet published more than 75,000 words with a staff of three, including the Webmaster.

"We did not move from our tri-fold, six-page, 3,200-word formats from April 1993 to March 1997. The current magazine format began with 10 pages in 1997 and has grown to as many as 104 pages, from 4,800 words to 28,000 words per issue. The Green Sheet now has more to say in three issues than it said in an entire year in 1995.

"With the growth of the initial publication and its online alter ego, The Green Sheet also launched in 1997 its GSQ full-color magazine, a supplement to The Green Sheet, publishing four issues per year both in print and online.

"I am pleased to say that today The Green Sheet is a household name in the industry, and with continuing praise from our readers, we regularly find new opportunities such as the GS Online's MLS Forum, Registered ISO Network and our new monthly online poll "You Tell Us" to improve our overall offering.

"While I am proud of the fact that we have received 14 Awards for Publication Excellence (APEX) for The Green Sheet, GSQ and GS Online printed and online publications, what pleases me most are your comments that we have remained on target and relevant to the needs of the merchant level

salesperson (MLS) in this industry.

"Through the years, we have taken on many issues and some players. We regularly lambasted the earlier stages of the Bankcard Services Association (BSA), charging that its focus was too narrow and that the direction was too exclusionary. We never let up until the BSA became the ETA (Electronic Transactions Association) and we still have been outspoken about things we thought the association should address.

"We didn't like that ETA never discussed the changes in equipment distribution from ISO and bank to retail locations such as Costco, and we thought that ETA should be the advocate for the industry when the Federal Trade Commission went after Certified Merchant Services (CMS).

"We made no friends when we first

published bankcard interchange and later received very hostile comments from the equipment manufacturers when we first published equipment pricing.

"Our ongoing efforts to share the results of salespeople losing bankcard business to Discover reps with whom they worked eventually led to the Discover ISO program and to American Express finding interest in ISOs. From the changes in check processing to the opportunities in ATM and private-label cards, I have used The Green Sheet to educate, inform and lobby.

"Currently The Green Sheet is co-sponsoring all of the regional training events across the country; both the events sponsored by the regional acquirers' associations and the ETA Expo Network meetings.

"I realize that there is a controversial

'turf-war' currently underway between these trade associations; however, I steadfastly insist that The Green Sheet remain the 'Switzerland' of our industry. We support any and all initiatives that I personally believe will benefit the individual sales person.

"I will continue to actively support the MLS through print and online publications and books and by sponsoring industry events and trade associations. I believe that sales is the most honorable of professions, and I will support this industry through The Green Sheet, as long as someone is still interested in what we have to say.

"Thank you again for this Lifetime Achievement Award. I pray that you are all blessed with the joy and success that I have been graced with in this industry. 📧

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Equipment Sales Under Pressure?

GS Advisory Board to the Rescue

In response to a number of inquiries we received at The Green Sheet and comments posted on the GS Online MLS Forum, we asked our Advisory Board members the following questions:

"Many comments in the MLS Forum suggest that income from equipment is hopelessly low, and upfront fees and residuals are at the lowest point in five years. If so, what can be done? How can we educate MLSs on the business models available for financial success in this marketplace in the face of reduced equipment income? Can the regional and national associations help with this education? If yes, how? And what do you plan to do to support these educational efforts?"

Judging from the number of responses we received, this is indeed a hot topic of discussion.

Tony Abruzzio, GO Software, Inc.

"Needless to say, as we move forward in the future, there will always be pressure for merchants to control cost. So, we must improve our cost structure to remain competitive. It's not business as usual. We should look in the mirror at our technology and delivery systems to improve our own operational efficiencies so that we can keep margins. In addition, we must embrace new products that provide value to merchants and add them to our portfolio of products. Our merchant customers have been doing this for years: Would you like an appetizer before your meal? How about dessert? What about that extended service contract with the new car or a gap insurance policy?"

Adam Atlas, Attorney at Law

"Concerning the reduction of income from equipment, I have heard that the margins are so small as to make earning money very difficult. MLSs now look at equipment sales as a way of closing the important deal: the processing agreement. Here are a few solutions I see to this problem:

- Look for new equipment to sell. There are prepaid and loyalty programs for which more sophisticated and expensive equipment can be sold or leased.
- Consider offering better customer service as a basis for higher prices on equipment.
- Do thorough research on merchants to make sure they are in the appropriate credit category (i.e. A, B, C or D). The wrong classification could cost the ISO profits.



The changing face of our industry has many MLSs concerned about their ability to generate a good income in the future. These changes seem to be diminishing traditional lines of revenue.

However, most of our Advisory Board members agree that these changes also present MLSs with new opportunities. New technologies and equipment make it possible to combine value-added products and services never before available and offer them to merchants. The key is education.

- Negotiate with leasing companies for volume discounts to match the size of your business.
- Start your own leasing company; it's not hard. You can build a leasing company one lease at a time."

W. Ross Federgreen, CSRSI

"Clearly we are dealing with a commodity both in the cost of equipment as well as in the revenue for ongoing merchant services. Our company works with many large companies to place payment systems inclusive of merchant services. Unfortunately, the average MLS is very poorly educated. By and large, the information base that they work with is severely limited by old models of competitive sales. There is always someone else who will undersell whatever product or service they are offering. My only advice is to draw a line in the sand. You must have the knowledge to really add a value-add to the proposition. DO NOT SELL PRICE!"

Alan Gitles, Landmark Merchant Solutions

"I don't agree that equipment income and residuals are hopelessly low, as long as the MLS is selling more than just equipment. If you combine true value-added services to the merchant and reliable lead generation and understand the concept of building a brand, there is still great money to be made. Building a brand takes time, money and integrity. Reliable lead generation may be even more difficult. Value-added services mean understanding more than just bankcard. It's not easy, but it can be done. We support these efforts by providing this kind of program to our MLSs."

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— Stuart Rosenbaum

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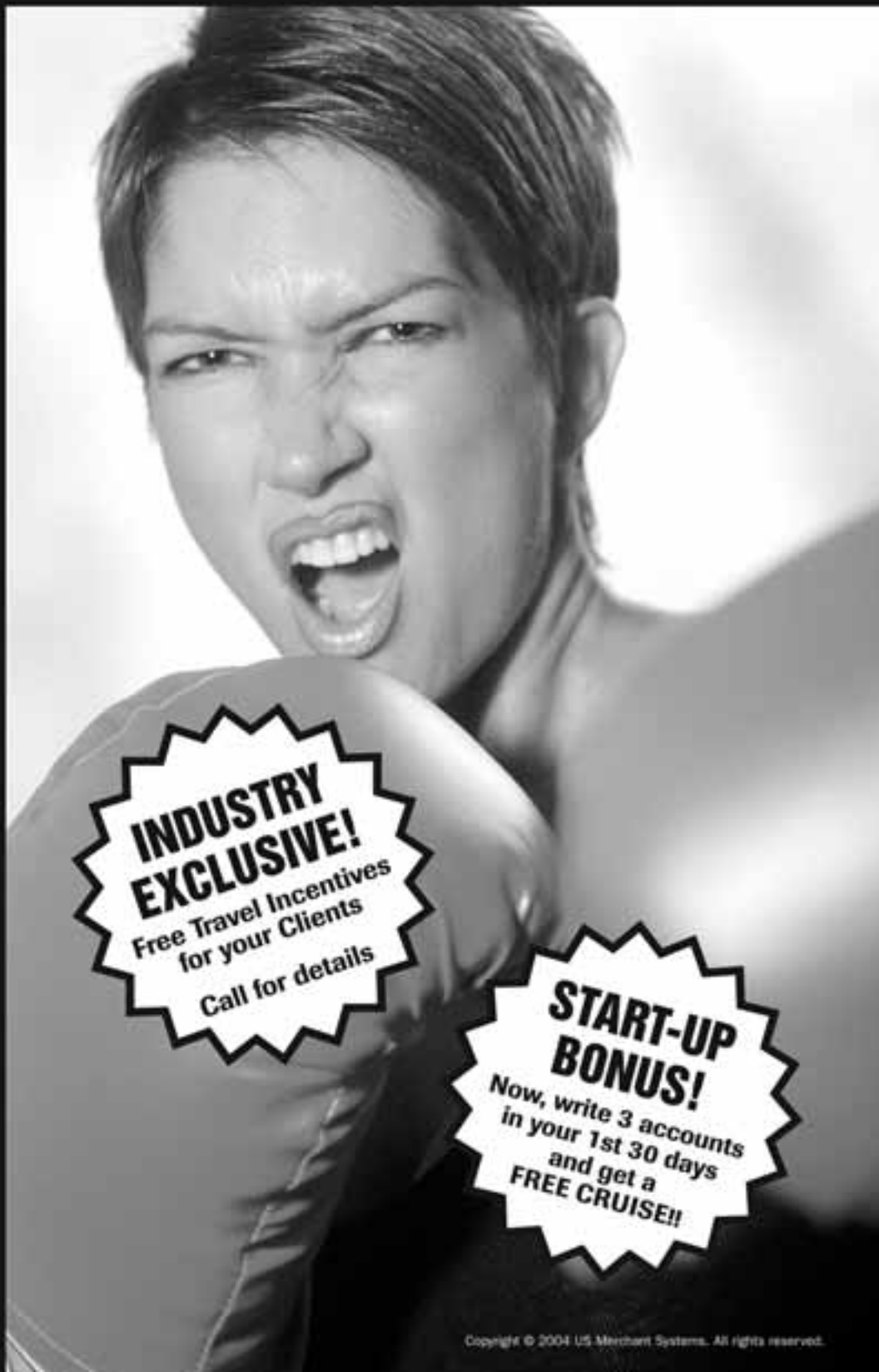
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Larry Henry, L. Henry Enterprises

"From the viewpoint of an equipment provider, this situation is one that has been five to 10 years in the making. We, as an industry, have made a commodity of the equipment side of this business. The evolution of feast-then-famine has ended with merchants going directly to eBay to purchase terminals and printers. There is no end to the sources for our precious equipment. How long is the list of equipment advertisers in The Green Sheet Resource Guide? Also, check the listings for Agents, ISOs, Relationships, MSPs and Portfolios. It's no wonder individual residuals are diminishing.

"Our industry is changing at a rapid pace. What we really need is an intense education of the sales force and then an intense education of the merchants. Transaction processing now encompasses many different fields: check conversion, check guarantee, medical transactions, debit, credit and loyalty programs. How many of our sales people know how and when to sell each of these? How many ISOs have sufficient knowledge in wireless technologies to train the sales people to sell solutions to the merchants, not just equipment?

"As with any business, there are three high-cost items associated with a client base. Acquisition and retention are the first two. This is where it all begins, and hope-

fully the results are worth the costs. The third cost item is attrition, or, more positively, client retention. It definitely has a dollar value, and the MLS is the first to feel it.

"A client retention program should be part of the MLS training. Why did the merchant leave? Did they have the wrong program? Did they have the wrong equipment? Did the MLS understand their business well enough to help them? The answers to these and other questions might help the MLS to retain the merchants they have worked so hard to win and to sell the equipment that is productive and economical rather than the merchant's choice based on low cost."

Jared Isaacman, United Bank Card, Inc.

"I personally don't think the income generated from equipment sales or leases is suffering the way some play it out to be. Granted, things have changed in the last few years. Without a doubt the presence of online equipment retailers like MerchantWarehouse have changed the equipment game slightly, but have not all-out eliminated it. Before MerchantWarehouse, there was always eBay.

"The fact is that an educated merchant looking for just a 'box' will always find the right price. I still firmly

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believe this is just a small minority of the tens of thousands of new merchant accounts issued each month. As Mike Grossman from Lipman USA says, 'You have to sell more than just a box.' That is a very true statement. If an MLS is offering a terminal for \$699 and the merchant finds it on the Internet for \$399, that is a 'no brainer.' However, there should be more to the sales process than just terminal for terminal.

"An example I use over and over again involves a little role reversal and picturing myself as a merchant. I consider myself a somewhat savvy businessperson, so I believe I can spot a fair deal when I see it. If I were a merchant and a salesperson came in and offered me a terminal that processes all major credit cards, debit and check guarantee (which saves me money on bounced check fees), age verification, electronic gift and loyalty cards, or even signature capture to prevent chargebacks, and this whole package was rolled up for \$49.99/month or some other equivalent lease, I would say it sounds like a good deal.

"As a business owner I would do some quick math. That whole package for \$49 helps create more revenue for my business and saves money, and it still costs a heck-of-a-lot less than my cable TV bill. Where do I sign up?

"The point to my statement is that not all business owners are looking for the rock bottom price. If they are, you are probably not presenting the product or the service correctly. Granted, I have certainly seen the price shoppers and the above example does not apply to everyone, but the situation still remains that leasing and generating some decent money from equipment sales is still possible. If you believe that your market is too competitive, or there is no chance of making a living on equipment alone, then consider revamping your strategy and refining your sales techniques because there are people out there doing it."

Mitch Lau, Money Tree Merchant Services

"While income when selling conventional equipment and services has certainly 'tightened,' opportunities for earning a very nice living still abound. The potential income from non-qualified transactions is just one source of income that did not exist in the 'old days.' Check guarantee and conversion allow for additional upfront and residual income and gift card services have just begun their growth.

"The power of the new terminals allows for many extra services to be added such as time & attendance and the ability to greatly reduce transaction time via a wireless or Internet method. In addition, certain ISOs offer finder's fees, reprogram fees and bonuses that assist the salesperson in making money for today while growing their residual income for tomorrow.

"I believe the responsibility of education and training belongs to the merchant processors and the ISOs. In order to thrive in a world that is changing fast, sales representatives must find an ISO that not only has the services to sell, but also takes the time to educate the salesperson on what the service does and how it can be sold."

Lisa Lersner, Consultant

"Income from equipment sales had been very high in the past. It's not surprising that this flow, through market forces, has leveled out. I think the market needs to continue to explore other ways to compensate for the reduced income levels by offering other value-added services and products.

"I think the MLS can be educated in regard to the business models available. This needs to be done with a focus on the value provided to the customer in order to prevent a backward movement on the integrity front. Improvements in quality and fairness to the customer have been made over the same period in which revenue from equipment has declined. We need to make sure we do not jeopardize the improvements that have been realized.

"The regional and national associations can act as facilitators and coordinators of training courses. They can go

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out to their memberships and request members with specific abilities or knowledge to volunteer to aid with training. I would support this effort by offering my services."

Doug McNary, First Data Merchant Services

"More and more agents face tougher sales challenges to stay competitive. Merchants have become increasingly astute about products and pricing and are able to shop around for the best offers. Their knowledge has created fierce industry competition and has ultimately produced diminished equipment sale profits. Agents are earning less money to support overall business operations.

"Cardservice International recognized this trend a couple of years ago and came up with a solution for their sales force known as the Cardservice Agent Alliance Program (CAAP). CAAP is a revenue sharing plan that helps agents cut through the challenges and reinforce revenue generation. The program is specially designed to increase agent profits from their existing revenue streams and to extend new opportunities in order for agents to build a more profitable business. We are doing everything we can to create residual revenue opportunities for our agents to help offset their lower upfront income.

"Regional and national associations can assist with continued agent education; however, ISOs and acquirers should take the lead. For example, here at Cardservice International we are revamping our intensive three-day new agent training. The new training will focus on helping the agent build a comprehensive business plan and road map to success. We want to help them build long-term goals so they can succeed.

"The training also focuses on a consultative sales approach. This approach requires that the agent educate the merchant about the product and service benefits during the sale as well as fully disclosing all details of the relationship before asking a merchant to sign an agreement. By immediately establishing an honest relationship based on integrity, the salesperson elevates himself to a business consultant, resulting in long-term loyalty and merchant retention."

Bill Pittman, TPI Software, LLC

"The merchant services business has been unique. In most businesses, companies try to commoditize their complements. For example, if you sell cars, you want gas to be cheap, and if you sell gas you want cars to be cheap. However, the merchant services business has tried to have it both ways.

"MLSs maximized revenue from both payment processing services and equipment sales. This compensation practice created an inefficient market where mer-

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chants were at times taken advantage of and paid many times over for equipment costs via leases. This inefficient market invited competition.

"Times have changed. You can now buy equipment on eBay; the price of a complete computer system is less than a payment terminal; and cell phones, which can be obtained for free from the carrier (because they commoditized their complement: the phone), have more processing power than payment terminals. The net effect is that MLSs will continue to see pricing pressure as new entrants enter the market with greater value propositions and more efficient business models. We have a white paper that discusses these changes titled 'Next Generation Payment Terminal' available at www.tpisoft.com/downloads.

"What is an MLS to do? In my opinion, they need to embrace change and become comfortable with new technologies that allow them to provide more value and differentiate themselves. When the commoditization of computers happened, the computer businesses that survived either became the lowest cost producers (Dell) or became solutions providers versus box pushers.

"I believe successful MLSs will become solution providers that sell more than just merchant services: integrated solutions that allow businesses to become

more efficient. Integrated solutions are much stickier and provide more value.

"Tying these technologies together in innovative ways (for example, you have the POS system send a text message to the business owner's cell phone when a credit card is processed, or you solve their merchant statement reconciliation problem) will provide these opportunities for the enterprising MLS. In my opinion, MLSs need to learn about new technologies and partner with the new entrants and technology companies to provide these complete solutions."

Lisa Shipley, Hypercom Corp.

"Though the income on the commodity aspect of this transaction is lower, this does bring up an interesting opportunity for this industry. The income stream for these MLSs is shifting from hardware to transactions/value-add/recurring revenues. MLSs need to sell more than equipment to survive; they have to sell their 'value added services.'

"Since the existing merchants have already purchased a payment device, up-selling the merchant on software applications or services associated with that device (such as loyalty or gift cards) becomes a potential recurring revenue stream. Currently, training on these appli-

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This event includes a half-day workshop entitled Maximizing Multi-functional ATMs that will focus on ATMs that go beyond simple cash dispensing and are able to perform other functions. ROI of ATMs and Kiosks for deployers, future trends in the industries, smart cards, security and legislative updates, and controlling cost of cash are a few of the topics that will be discussed during the event. The Third Annual Global ATM Industry Awards Banquet will also take place during the conference and top companies within both industries will be showcasing their products in the exhibit hall.

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cations/services and how to incorporate them into the current MLS product offering is available from many sources, such as online forums, ETA, regional acquirers' meetings, processor/ISO shows, etc. Education is about action, not position. The goal is to not just focus on the MLSs, but to work with them to create market opportunities to understand the demands of the end-users: to become instrumental in helping them drive new business and new business lines.

"Having an extensive and diverse service- and application-development network can help introduce MLSs to the array of value-added services available; it can also help them decide which is most applicable to their existing business model and help them realize the opportunity that this new service means to the MLS and their customers. Active participation in the 'networking' of these organizations will improve the industry for all segments."

Dave Siembieda, CrossCheck, Inc.

"I think it's important to be aware that there are many opportunities to make money in the payments industry today. However, this may require some diversification into other services; check guarantee, gift cards and online and wireless solutions come immediately to mind. MLSs should look for a program that is in

line with their own objectives for financial growth. Does the program offer lifetime residuals that can mean a hefty return in a couple of years?

"On the other hand, maybe the program is flexible, letting them choose from a selection of compensation plans each time they sign an account: a one-time payment for small accounts or lifetime residuals for larger accounts. Also, they should check to see if partnership opportunities are available.

"Businesses are out there with these options, and MLSs can find them at the shows put on by ETA on both the national and regional level. We've been very pleased to see the emergence and interest in the regional shows over the past year. These types of shows are great places to discover the many opportunities out there for MLSs. In addition to exhibiting at these shows, we also participate by speaking at the seminars and training sessions associated with these shows and strongly recommend them as great resources for MLSs looking to increase their income."

**Scott Wagner, GO DIRECT
Merchant Services, Inc.**

"Isn't eBay the greatest...or the worst!? Yes, it's true that income from equipment is way down. And furthermore,

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income from fees and residual income is tougher and tougher to come by. I think in order to get a better handle on this it helps to have a brief historical perspective. In the '80s and even the '90s merchants were on the wrong end of a feeding frenzy. From the start of time, or the beginning of electronic draft capture (EDC), there have been many honorable and forthright companies in our industry.

"However we have had, and still have, our share of rotten apples. When merchants were less educated and unaware of how the bankcard process worked, they were slammed. Merchants were coerced into equipment leases at unfair and unrealistic monthly prices. And at the same time, those same merchants were 'taken to the cleaners' on their processing deals. All in all, many nefarious salespeople and similarly shady bankcard companies all got rich at the expense of unsuspecting and unsophisticated merchants.

"Fast forward some 20 years, and oh, how the times have changed. A little thing called the Internet has come along. Furthermore, merchants have learned from previous mistakes and now have a real handle on how our industry works. So what do we do now? We do what we were always supposed to do: offer goods and services at a fair and reasonable price and back it up with proper

customer service. Like most things in life, our industry is cyclical.

"So the next time technology and/or innovation swing our way (and it will), let's not take advantage. Whether it will be terminals that go IP, gift card programs, check truncation or whatever the next hot product or service is, let's police ourselves. Let's weed out the churn-and-burn types and handle our business in a professional and forthright manner. No gouging, please. No bait and switch, please. No hiding fees, please. Just goods and services from the top of the deck, and back it up."

The Green Sheet thanks the members of the Advisory Board for their responses. These industry experts help to educate MLSs by sharing the knowledge and experience they have acquired during their years in the industry. These individuals enable The Green Sheet to provide its readers with valuable insight and information to use in their future endeavors.

If you have an idea for discussion that you think would benefit a broad number of individuals working in the payments industry, please send it to Julie O'Ryan, Vice President and General Manager of The Green Sheet at julie@greensheet.com. We will incorporate your suggestions in upcoming Advisory Board inquiries. ■



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Blueprint for MLS Success: Part I

Recently, I had the privilege of speaking at the collaborative education seminar, "Field Guide for the Developing ISO," held July 28, 2004 at the Drake Hotel in Chicago. The seminar provided information and insight on how to succeed as an ISO. It was open to all merchant level salespeople (MLSs) nationwide. The seminar wasn't just about selling. Most MLSs know how to sell merchant accounts, but not many know how to parlay that skill into achieving financial success as an ISO.

More than twenty experts were invited to participate in this unprecedented event, and I was honored to be one of the presenters. My topic: Blueprint for ISOs. I went to Chicago and gave my presentation to a packed audience of MLSs. It was a terrific topic and very well received.

Many people came up to me afterwards and insisted that I find a way to share my presentation with all the MLSs unable to attend, not just with the seminar participants. They were adamant that this information needed to be in the hands of every MLS. I agree.

So, I've revamped my presentation into a two-part "Street Smarts" article. The first part of the "Blueprint for MLS Success" looks at getting set up. The second part will focus on execution. If you read no other columns this year, read these two.

For those of you who don't know me and are wondering why you should read this column and listen to me tell you how to run your business, let me assure you I started out in this business right where you are.

Have you ever been working out at a gym and some guy comes up to you and starts telling you what you're doing wrong? He insists you don't have the right form or aren't using the machines correctly.

You look at this guy—overweight and out of shape—and realize he's not credible. You pay no attention to him.

Well, I am credible. I am a certified trainer at the payment processing gym who has put in years of hard work.

I started out in the streets just like you. I personally sold my first 1,000 accounts just like you're doing now. I built my company, Total Merchant Services, into one of the largest and most respected ISO/MSP organizations in the country.

The company has a 15,000 square foot state-of-the-art facility and more than 30,000 merchant accounts processing over \$3 billion in sales annually.

We aggregately pay over 500 sales partners more than \$1 million each month in accurate, on-time commissions (excluding all types of lease findings).

Because of these achievements, I can put myself in front of you with total sincerity and honestly share my secrets of success.

Let me help *you* succeed. I've designed a blueprint for any MLS who aspires to achieve this level of success. The main sectors of the blueprint include:

- The Contract
- Compensation Plan
- Effective Vendor Partner Selection
- ISO Partner Selection
- Lead Generation
- Closing Deals
- Value-added Services
- Industry Involvement
- Doing the Right Thing

This column (Part I) will cover the first five items on the above list.

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The Contract

Without a solid foundation, you will never get where you want to go, and the foundation of every successful MLS begins with the contract. I can't emphasize this point enough!

What do you need to look for in a contract? Here are the key components:

- Residual protection
- Merchant loss liability protection
- Absence of exclusivity clauses
- Absence of forced portfolio sales clauses
- Knowing with whom you do business
- Qualified legal review of the contract

Compensation Plan

An equally important cornerstone of your business foundation is compensation. Consider the following when you consider compensation plans:

- Not one best program for everyone
- Depends on needs, likes, personal situation and financial status
- Companies getting creative with compensation programs
 - » Upfront money vs. residual payments
 - » Signing bonuses
 - » Production bonuses
 - » Conversion bonuses
 - » Rewards programs
 - » Free services
 - » Leasing
 - » Liability

When it comes to evaluating and comparing compensation programs, here are the questions to ask:

- What is my exact cost structure (every line item)?
- What percentage do I receive (on each line item)?
- Regarding free services, who pays for business cards, marketing materials, welcome kits, Web site, PIN pad encryption, PIN pad swap out, merchant training, reprogramming merchants, wireless activation fees and Internet/gateway license fees?
- What type of signing bonus, production bonus payments and conversion bonus payments are offered?
- What is my liability for merchant credit losses?
- What reputation/experience does this processing partner possess?

Effective Vendor Partner Selection

We've laid out the steps for building the foundation with a solid contract and a strong compensation plan. Another area that can make or break the foundation of any professional is partnerships. Neither you as an MLS nor your

Don't forget: The "Street Smarts Feedback" contest is in high gear! We've asked you to tell us how you improved your game by implementing something you read in any of the "Street Smarts" columns.

In return, The Green Sheet will provide a one-year paid membership to the National Association of Payment Professionals (NAOPP) for every MLS who responds in writing to "Street Smarts Feedback" at StreetSmarts_Feedback@greensheet.com.

Each month, we will select the best response and award the winner a one-time paid conference fee to the regional conference of his or her choice (i.e. ETA Expo Network or a Regional Acquirers'

merchant acquirer can do everything on your own. We are all very reliant on vendor partners. Because of this, effective vendor partner selection has never been more important.

What's the most effective way to select the best quality vendor partners to ensure your success? The following three words must be at the forefront of your mind during your discussions and selection:

- Compatibility
- Service
- Price

ISO Partner Selection

Your ISO Partner is the most important vendor selection you will make to achieve success. According to countless responses I received from MLSs around the country, the #1 issue is reputation and experience in the industry. I am in total agreement with this.

As I previously stated, a contract is only as good as the people who stand behind it. Many merchant account providers have an image of MLSs screaming, "Show me the money!" when, in reality, you're saying very politely, "Please treat me and my customers fairly." It's all about respect and fairness. Insist on that with your ISO/MSP. As with your vendors, base your ISO/MSP choice on:

- Compatibility
- Service
- Price

Lead Generation

Equally important to productive partnering is securing lucrative leads. When successful MLSs are asked how they get business, they respond quickly and intelligently: they are effectively marketing their business. Local com-

Association meeting).

In January 2005, we will select the best response to "Street Smarts Feedback" for 2004. The grand prize winner will receive a fully-paid trip to the 2005 ETA Annual Meeting and Expo, including full registration fees, airfare and three-nights' hotel accommodations at the ETA venue. Please send your "Street Smarts" feedback to: StreetSmarts_Feedback@greensheet.com .

The winner for June 2004 was Todd Sumrell. Todd's story appeared in the July 12, 2004 issue of The Green Sheet ("June Winner Selected for 'Street Smarts' Contest," issue 04:07:01). Congratulations, Todd!

munity banks, trade organizations and other strategic referral partners endorse them.

Unsuccessful MLSs struggle because they're not dedicating an ample amount of time developing quality lead sources. The difference between a sales agent making \$50,000 – \$100,000 per year and another agent making \$250,000 – \$400,000 per year is just one thing. The MLSs who generate the leads are successfully expanding their businesses. Every MLS has to spend as much time as possible developing quality lead sources.

I see two distinct groups:

- Group #1: Lead Generation Methods, Non Third-party Endorsement
 - » Cold calling
 - » Telemarketing
 - » Direct mail
 - » Lead generation companies
 - » Media: newspapers, Yellow Pages, advertisements
 - » Internet: search engines, banner advertising
- Group #2: Lead Generation Methods, Third-party Endorsement
 - » Referrals from your existing merchants
 - » Marketing partnerships
 - » Trade/business association endorsements
 - » Local business lead exchange groups

I recommend focusing on Group #2. Here are some suggestions on good types of businesses to contact to develop lead generating relationships.

- For retail storefronts and restaurant leads:
 - » Companies that sell Micros Systems products and other cash register types of solutions in stores
 - » Restaurants
 - » Hotels
 - » Wholesale restaurant supply companies
 - » Trade associations (doctors, dentists)
 - » Local chambers of commerce

- For new business leads:
 - » Printers of stationery and business cards
 - » Sign shops
 - » Commercial real estate agents specializing in leasing retail stores
- For wireless merchant leads:
 - » Trade show operators
 - » Service-oriented business associations (electricians, plumbers, locksmiths, towing companies, etc.)
- For Internet-based merchant leads:
 - » Web hosting/design firms
 - » Internet marketing/advertising firms
 - » Domain name registration companies
 - » Search engine submission services


You now have in your hands the first part of the "Blueprint for MLS Success." It is a detailed guide to setting yourself up to succeed. My next column, "Blueprint for MLS Success: Part II," will focus on the effective execution of this guide.

We will look at closing tools, value-added services to enhance your blueprint, getting involved in the industry to enhance your professional positioning and embracing a business philosophy to ensure your financial and personal success. Don't miss it!

As always, I'd love to hear from you. Please send feedback on this topic (and any others) to Streetsmarts@totalmerchantservices.com . Your voice is an invaluable part of this phenomenal industry.

"Success in business requires training and discipline and hard work. But if you're not frightened by these things, the opportunities are just as great today as they ever were."

—David Rockefeller

See you next time where the rubber meets the road. 

Ed Freedman is founder and President/CEO of Total Merchant Services, one of the fastest-growing credit card merchant account acquirers in the nation. Freedman is the driving force behind all business development activity as well as the execution of Total Merchant Services' marketing plan, including recruiting and training independent sales offices and establishing strategic alliance partnerships with leading vendors, so that Total Merchant Services can provide its customers with the highest quality and most reliable services available.

To learn more about Total Merchant Services, visit the Web site at www.totalmerchantservices.com . To learn more about partnering with Total Merchant Services, visit www.upfrontandresiduals.com or contact Freedman directly at ed@totalmerchantservices.com .

Time to Review Your Merchant Agreement?

By David H. Press

Integrity Bankcard Consultants, Inc.

At Integrity Bankcard Consultants, Inc., we've been astonished numerous times recently while reviewing some very inadequately drafted merchant agreements.

For example, some didn't include any provision allowing the acquirer to terminate the agreement when a merchant declares bankruptcy. In these instances, the acquirer could be forced to process for a merchant involved in a Chapter 11 proceeding.

Another merchant agreement had no provision allowing the acquirer to hold merchant funds. Many others didn't even cover the card Associations' basic merchant agreement required provisions.

If your merchant agreement has not been revised yet in 2004, it's probably time to review it and see if it complies with the current Visa and MasterCard rules and regulations. For example, no later than Jan. 1, 2002, acquirers were to have updated their merchant agreement to require e-commerce merchants to display the following on their Web sites:

- The merchant's consumer data privacy policy
- The security method the merchant uses to transmit payment data

Many merchant agreements still do not have these provisions, and now in 2004 Visa has added additional requirements.

Generally, most of the form, content and appearance of a merchant agreement is at the discretion of the acquirer. However, each merchant agreement must contain at least the required provisions in the Visa and MasterCard rules and regulations to the extent permitted under applicable law.

Here is a partial list of Visa requirements that must be included in the merchant agreement:

- Provide for the immediate termination of a merchant for any significant circumstances that create harm or loss of goodwill to the Visa system

- Ensure that the merchant acknowledges and understands the importance of compliance with Visa security requirements relating to transaction information, storage and disclosure
- Require that the merchant notify the acquirer of its use of any agent that will have any access to cardholder information
- Require an e-commerce merchant to display the merchant outlet's permanent establishment address and its country of domicile on its Web site
- State the terms required to satisfy payment directly to the merchant, including, but not limited to, the name of the financial institution to which the acquirer must deposit funds for payment of transactions
- Clearly state the acquirer's name and location in letter size consistent with the rest of the merchant agreement printing and in a manner that makes the acquirer's name readily discernible by the merchant

In its case against Certified Merchant Services (CMS), the Federal Trade Commission (FTC) alleged that CMS failed to disclose various charges or fees in its merchant contracts.

- A merchant must not deposit transactions until it completes the transaction, ships or provides the goods or performs the purchased service
- The merchant must obtain the cardholder's consent for a recurring transaction
- The merchant must not deposit a transaction that it knows or should have known to be either fraudulent or not authorized by the cardholder
- The merchant is responsible for its employees' actions while in its employ
- The merchant may deposit a prepayment, within specified time limits if the merchant advises the cardholder of the immediate billing at the time of the transaction, or for prepayment of services, or for full prepayment of custom-ordered merchandise, manufactured to the cardholder's specifications

A disclosure that states compliance with the provisions of the Cardholder Information Security Program (CISP) is also required.

It gets even more complex and confusing because there are additional provisions that must be included in merchant agreements for certain types of merchants, such as:

- "Limited Acceptance Merchants"
(A merchant that accepts either, but not both Visa credit and business cards or Visa debit cards)

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Another related violation of the Visa rules and regulations that we've seen in merchant agreements we've reviewed recently is that they have not been signed by the member bank, as required, and are not on file at the member bank's place of business, also as required.

In its case against Certified Merchant Services (CMS), the Federal Trade Commission (FTC) alleged that CMS failed to disclose various charges or fees in its merchant contracts.

The FTC said "that in many instances CMS deceptively failed to disclose, clearly and conspicuously, that they would charge merchants certain fees, including a minimum of \$25 if the merchants did not reach a certain level

of card sales; a semi-annual fee of between \$33 and \$50; and a cancellation fee of between \$300 and \$400 for canceling within three years of signing a service contract."

Some ISOs still have similar fees, which are still "buried" in the fine print of their merchant agreements. These contract provisions should be revised to clearly disclose all the fees including any cancellation fee.

If the ISO continues to include provisions, the provisions should be adequately disclosed, and consideration should be made to developing a process to make sure merchants are fully aware of the provisions.

When calling the merchant, the ISO can use a checklist and re-verify all the rates and fees quoted in the merchant's contract. It's essential that the ISO maintain a record of the conversation and make note of the name of the person with whom the fees were verified, along with the phone number called, time and date, etc. ■

David H. Press is Principal and President of Integrity Bankcard Consultants, Inc. Phone him at 630-637-4010, e-mail dhp@integritybankcard.net or visit www.integritybankcard.net



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►► EDUCATION [CONTINUED]

Marketing 101: Reach Your Customers Directly With Direct Mail

By Nancy Drexler

Cynergy Data

Direct mail can be used effectively in two ways: to generate a response from a prospect or customer, or to maintain awareness and build brand through "drip marketing."

Drip marketing is the process of delivering a connected group of promotional mailings over a defined period of time. Drip marketing was a response to the "Law of 29," the belief among some marketing pros that it takes 29 "hits" for a marketing message to successfully turn a prospect into a client.



A newsletter is a perfect example of drip marketing. Mailing a newsletter once every month is a good way to keep your brand in front of your prospects and customers and, with luck, keep customers coming in the door all year long.

In addition to newsletters, drip marketing can take the form of postcards, promotional materials, new product announcements, or virtually anything else the U.S. Postal Service will deliver. The trick is to build your brand equity by reinforcing a message, image or theme.

That, of course, is the goal of all direct mail. And come to think of it, the goal of most marketing. Every time you put your brand in front of a customer or potential customer, you create an impression, which impacts the perception of your brand. When that perception is consistently repeated, you build a brand that becomes easy to recognize and remember.

In every piece of marketing you send out, your unique selling proposition (USP) should be reinforced in as many ways as possible. Without being boring, and thus losing readership or attention, make sure your tone, look and at least some part of your copy addresses your USP.

Equally important, you want your readers to feel that you know them and understand their needs. You do this by your tone and look, but most importantly by ensuring that the product or service you sell is one that they need.



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...The first step, of course, is to determine what response you want. Remember that direct marketing should be used to generate leads, not sales. The purpose is to open doors, gain share of mind and, hopefully, access. So decide if you want your reader to call, return a card or fax, agree to an appointment, request more information...

Standard direct mail differs from drip marketing in one significant way: Rather than slowly and steadily building awareness and recognition, direct mail is used to generate a response.

So the first step, of course, is to determine what response you want. Remember that direct marketing should be used to generate leads, not sales. The purpose is to open doors, gain share of mind and, hopefully, access. So decide if you want your reader to call, return a card or fax, agree to an appointment, request more information or even opt out of your mail program.

Be very clear about what you expect, and make sure to communicate it clearly. You want to make it as easy as possible for your prospects to do exactly what you want them to do. In fact, the harder it is NOT to do, the better your response will be.

Following are my thoughts about maximizing the potential of direct mail marketing:

It begins and ends with the list

No matter how effective your communication is, or how great your offer, nothing will happen if you don't reach the right people. It's not enough to pull a list of companies from the Yellow Pages; you need to find the ultimate "purchaser" of your service.

And you need to know as much as possible about your group of decision makers, because your direct mail has to speak directly to their needs.

Plan your approach

Wouldn't it be lovely if we could say something once and get our point across? But as any parent knows, it's not likely to happen. Direct mail, with its standard response rate of less than 5%, requires a series of carefully timed communications with a consistent look and feel.

Create a mailing calendar that spaces mailings from

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- 100 Bees = Laptop or Desktop Computer with flat screen or \$1500 CASH
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three to 10 days apart, making sure they don't arrive on Mondays, or immediately before or after holidays.

Get past the gatekeeper

I don't know about you, but when a package of mail lands on my desk, the first thing I do is "toss the junk." Not the bills, but everything that looks like a mass mailer and doesn't immediately capture my interest is history. Trash.

And in some companies, where decision makers have the luxury of a secretary or executive assistant, promotional mailings never even get as far as your prospect's office. So...

- Disguise yourself. Send a box with a gift or premium item enclosed. It's unlikely that it will remain unopened.
- Make sure a relevant benefit is immediately visible. In fact, make it hard to miss.
- Choose postcards over letters. They're cheaper, for one thing. And you can make them oversized, brightly colored, artistic, creative, or any other kind of eye-catching thing you can think of.

- Do anything you can to make your mailings look personal, rather than mass-mailed. Hand address or hand stamp them, even write a personal note on each card. You want your readers to feel that you are speaking only to them.

Make your point

At the beginning, in the middle and at the end, tell your readers what's in it for them. Keep it short, simple and clear. Speak in terms of benefits. Your readers don't care how many features you offer, what your company culture is, or why you think you do a better job than anyone else.

They want to know how your service can make their business lives easier, more effective and more profitable. Keep your tone personal and conversational, but be clear and to the point. If you confuse, you lose. If readers have to "focus" at all to get your point, consider them gone.

Do the little extras

These are not things that will make or break a deal, but every little bit helps, and the following have been known to make a difference:

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- Use white space. If readers see too much copy, they'll put the piece aside. Bullets, spacing, indented paragraphs and short sentences all help.
- Use the postscript (P.S.) if you're sending a letter. Understand that the eye will go to two places: to the bold, indented words or paragraph, and to the P.S. Use this space to reinforce a main benefit or make clear the required response.
- We call it the "call to action." It's the place where you tell readers what they should do and when and how they should do it. Typically, it's the last paragraph before the signature, and is often reiterated in a P.S. Just remember to KISS: Keep it simple, stupid.
- If you include a return card or envelope, stamp it.
- Certain keywords are usually effective in direct mail: "no-risk," "free," "one-time offer" and "guaranteed" are among them. You get the idea.
- Testimonials from well known people in the marketplace lend credibility.

Remember: Like every other form of marketing, direct mail speaks to your professionalism, leadership and level

of service. Even if you don't have a large budget, you can still create a professional mailing piece. Design simply and maturely. And of course, proofread!

To read more articles in the Marketing 101 series, please visit www.greensheet.com and browse the print archive. 

Nancy Drexler is the Marketing Director of Cynergy Data, a merchant acquirer that provides a wide array of electronic payment processing services while continually striving to develop new solutions that meet the needs of its agents and merchants.

In addition to offering credit, debit, EBT and gift card processing, along with check conversion and guarantee programs, the company offers its ISOs the ability to borrow money against its residuals, to have websites designed and developed, to provide merchants with free terminals, and to benefit from state-of-the-art marketing, technology and business support.

Founded in 1995 by Marcelo Paladini and John Martillo, Cynergy Data strives to be a new kind of acquirer with a unique mission: to constantly explore, understand and develop the products that ISOs and merchants need to be successful, and to back it up with honest, reliable, supportive service. For more information on Cynergy Data contact Nancy at nancyd@cynergydata.com.

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Balancing Family Time With the Pursuit of Residual Income

By Matthew Swinnerton

Merchant Services Direct

Living next to the Silicon Valley, I'm all too familiar with people working 12 – 14 hour days: living at work, missing out on their kids growing up, and not spending enough time with their mates. It happens too often. Our industry is no stranger to this either.

Most of us "feet-on-the-street" guys and gals entered this business to make a lot of money, but many of us also did it to spend more time with our families. This can be hard to accomplish; it can take years to build up our residuals. And with margins shrinking on equipment sales and rates, we have to work harder, or hopefully, smarter.

"I am a dad first. That is one of the reasons I like this business; it's family friendly. On school mornings, I do not leave home until after I make lunches and a hot breakfast for everyone. I do a school run, and then I walk. I am usually out of the house around 9:00 a.m. for work."

— Steve Slagle

By the late 1990s, I was ready for a change and was looking for an independent contractor-type relationship: a no-salary, commission-only type deal so I could set my own hours and have some decent income. I was also looking for a residual income.

A rep came into my store one day trying to sell what I already had: bankcard. I quizzed him, and to make a long story short, soon thereafter liquidated my store and found myself in the bankcard business. I "repped" for a rep for 18 months and after that started my own sales office.

MS: Give us an idea of a typical day in your life.

SS: I am a dad first. That is one of the reasons I like this business; it's family friendly. On school mornings, I do not leave home until after I make lunches and a hot breakfast for everyone. I do a school run, and then I walk. I am usu-

ally out of the house around 9:00 a.m. for work.

On Tuesdays and Wednesdays I have 8:00 a.m. leads clubs. I work appointments, installs and cold calls until between 4:00 – 5:00 p.m.

If a customer needs to meet later or earlier, I work it out. I am available for emergencies most days; however, in most cases, I will not interrupt church or family functions for phone calls or work. I am always at home for dinner by 6:00 p.m. (Once my kids are older, I might adjust that schedule).

I send in deals and do office work after the children are in bed. I can work later...but I can't replace lost time with family.

MS: What are some obstacles you face in this industry?

SS: I think the biggest obstacle is generating leads, and the second is facing competitors who lead with tiny margins on the qualified rate.

Once you find a good lead, it's difficult to make a profit if the merchant has already talked to someone that is willing to price at 1.59 and 0.20 on an account that will be lucky to produce \$3,000 in volume.

MS: What interests you the most about this industry?

SS: Although this is not a brand new industry, it does have a new feel. There are so many twists and turns every day posing a new challenge.

I think that it takes a unique individual to succeed in this industry, and although I'm not trying to put myself up on a pedestal, I am proud to have been able to make it three years.

I feel like the next three will be easier and more prosperous than the last; not because of something I know is changing in the industry, but I just think my business is getting a little easier on a day-to-day basis.

MS: We've all had bad days in the field. Many of us have even had bad months selling. What do you do to get out of the "gloom"?

SS: All I need to do to increase my revenue is go through more doors. That is easier said than done. Cold calling is by far the fastest way for me to sell more accounts.

Even when things are going slowly and you think you're in the wrong business, if you go through a few more doors someone will say, "I'm glad you came by," and that will turn your day, week or month around. A few days of hard cold calling can make a month.

"Gloom" is relative. I have a customer who is quadriplegic and runs a grocery store. My family and I are healthy and together. I have not had a bad day in three years that could not be cured by shaking more hands.

MS: What goals do you have in this industry?

SS: For my residual income to cover my family's needs. Once it does, I will start hiring and training. I want to cover a 250-mile radius like a glove.

When merchants think of payment processing, I want them to think of my company. I like to provide face-to-face service so I will train my sales team to provide it. Long term, if this business is half as good in 15 years as it is now, I intend to be in it.

MS: What advice do you have for someone who started selling merchant accounts yesterday?

SS: Stick it out. Average intelligence and above average determination will pay off. Do not hop from one processor to another. Find a good one quickly, maybe two, and stick with them. Find someone you can trust to talk to who does not have a stake in your business.

The GS Online's MLS Forum is good if you have to resort to virtual contact. Work on little customers for a couple of years; build your confidence; and then you can go to the bigger ones with no fear.

Stay close to home. Be the best you can be in as small a geographic area as possible. And network: chamber of commerce, leads clubs, etc.

MS: Is there any other advice you have, Steve?

SS: Don't interrupt a sales presentation to take a call.

(The only exception is my wife. I owe her that respect to put her before the customer. If my wife calls and I'm talking to someone, I tell the client "This is my wife and as much as I like you, she comes first." They all smile and say "No problem." I do not get up, and I make it short and polite.), but otherwise always answer the phone unless you are talking to a customer.

Return messages quickly, even to angry customers. Turn dealing with an angry customer into an opportunity to do what you said you would do before they signed: Provide SERVICE. This will keep your customers loyal.

MS: Thanks, Steve. It seems to me you have your priorities in order. You're a good example for all of us. Keep up the good work. 📧

Matthew Swinnerton of Merchant Services Direct is an independent agent for AmericaOne, Comerica Merchant Services and POS Card Systems. He has been in the credit card processing business for seven years selling merchant services to small- and mid-sized retail and online establishments.

To find out more about Merchant Services Direct, visit www.msdirect.net or contact Matthew directly by e-mail at matt@msdirect.net or by phone at 831-335-1616.


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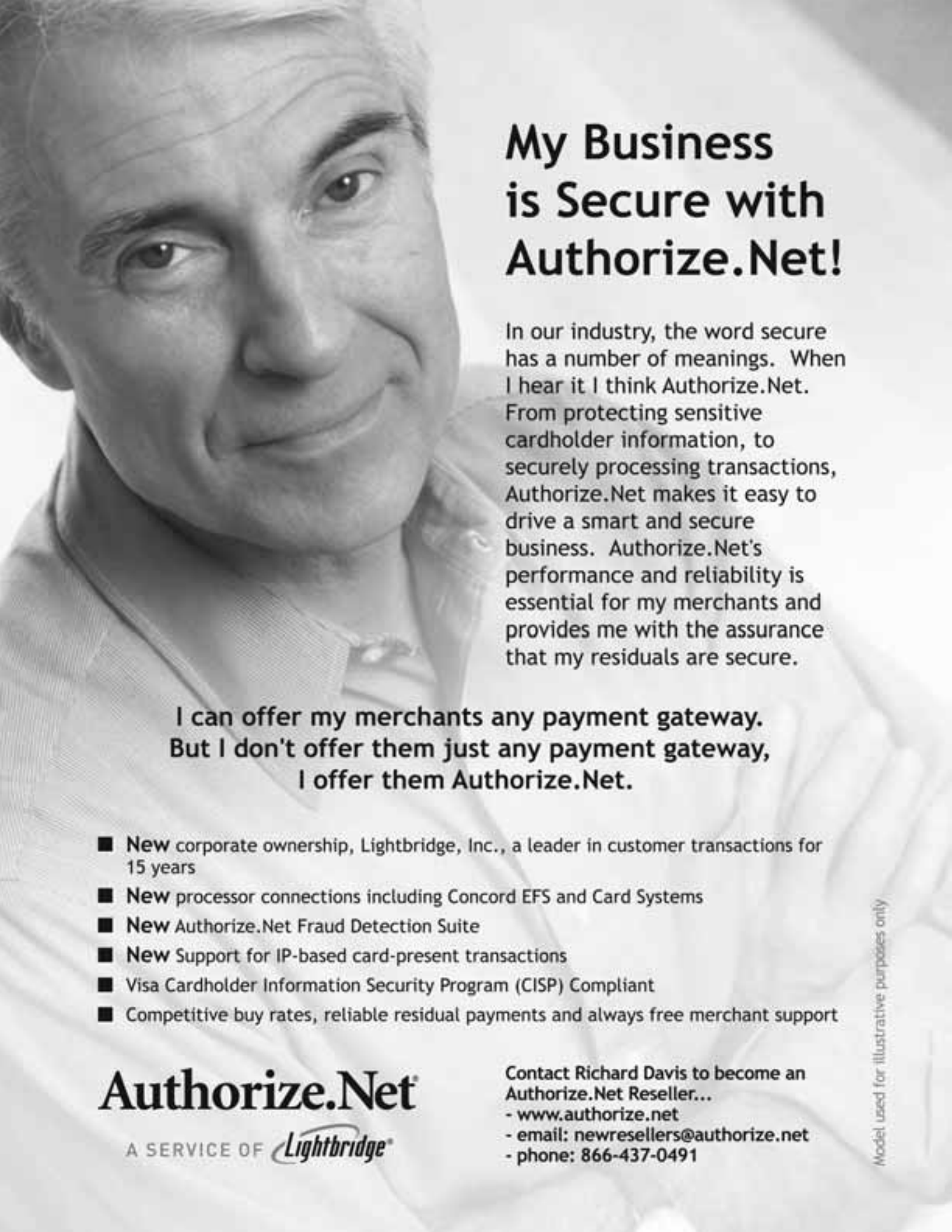
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Point Transaction is targeting the ISO/MLS sales channel selling to second- and third-tier merchants. The terminal does not include any smart card functionality, which lowers manufacturing costs and allows Point Transaction to offer the product at an "aggressively priced," lower price point, making it an affordable POS solution.

The company successfully completed merchant pilots with 24 devices, and the terminals are already installed at locations in more than 30 U.S. states. FDMS Omaha, Vital Processing Services and the National Check Network have certified applications for the terminal.

Point Transaction Systems USA, Inc.

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GO Software Announces New and Improved PCCharge

Company: GO Software, Inc.

Product: PCCharge 5.7

GO Software, Inc., a subsidiary of Return On Investment Corp., made numerous upgrades to its point-of-sale software solution, PCCharge, which enables merchants to accept and process electronic and check transactions using a personal computer; the latest version of the product is called PCCharge 5.7.

New Hand-over Terminal Sails Into U.S. Waters

Company: Point Transaction Systems USA, Inc.

Product: Dionica OmeroX Lite

Imagine one day a distant Italian cousin comes to your town with news that you could be part of a family fortune. Not a likely situation, but here's one that's seems a bit more promising for merchant level salespeople (MLSs).

A new POS terminal, the Dionica OmeroX Lite, is part of Italy-based Dionica's Omero family of POS products, some of the first hand-over, all-in-one terminals in the global marketplace. Point Transaction Systems is a value-added reseller of the Dionica brand in the Caribbean, South America, Central America, India and now the United States. Perhaps that long lost cousin and your ship have arrived.

Don't be fooled by the name. The OmeroX may be named "Lite" but it's not light on functionality. The terminal supports credit, debit and value-added applications such as

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PCCharge 5.7 now supports Canadian debit transactions on Global Processing Network's platform and provides better security related to Visa's Cardholder Information Security Program (CISP), among other enhancements.

Under Visa CISP requirements, merchants must perform CISP validation on any systems where Visa cardholder data are processed, stored or transmitted. An audit conducted by Ambiron, an enterprise security advisor firm, found that the use of PCCharge 5.7 in a secure environment would not prohibit a merchant from meeting Visa's CISP requirements.

Other upgrades to the software include: the requirement for merchants to provide more data with consumer credit card transactions and the ability for merchants to do this by regularly requesting updates to number sequences (BIN ranges), which change frequently on commercial cards; American Express Direct Settlement of level two data, through select networks, which enables merchants to send transactions in more detail to bank processors and present an itemized cardholder statement; client updates; and additional gift card certifications and updated support for hardware.

GO Software offers a suite of products under the PCCharge brand. The company developed PCCharge Pro for medium to large merchants and designed PCCharge Express for smaller merchants. Both products enable businesses to accept not only credit and debit cards, but also checks, EBT and gift cards using a PC rather than a point-of-sale terminal. Other products in the PCCharge suite include PCCharge Payment Server, PCCharge Perks and PCCharge Development Kit.

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Company: Smart System Technologies, Inc.

Product: PowerPay Contactless Payment System

Whether you call it "contactless" or "cashless," payments made with a growing number of devices using a variety of technologies are catching on.

Payment card issuers and service providers are coming

up with cards, fobs and imbedded tags that let consumers wave, not swipe, to pay for purchases and make it easier for merchants to track inventories. These devices use wireless, infrared and radio frequencies to transmit transaction information and other data.

Smart System Technologies, Inc. (SST) has a new solution that makes it possible for consumers to make contactless payments with transaction speeds of less than five seconds, and that delivers rewards automatically to the consumer at the moment of the transaction.

Because the solution is built on radio frequency identification (RFID) technology, there are no wires or cables to limit range, making it ideal for venues including sporting and entertainment events.

SST's solution, called PowerPay, has been launched nationally and following in-season testing last year, has been adopted by two NFL teams, the Philadelphia Eagles and the Seattle Seahawks, for official use this season.

With PowerPay, consumers wave an RFID-enabled tag in front of a PowerPay reader. Transactions are fast, easy because they're cashless, and secure. For merchants,

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including franchises like the football teams, the technology allows them to accept payments easily and quickly, but one of the solution's best features is the marketing capabilities it offers.

For merchants and retailers, the system's strength is its potential for gathering marketing data. It lets purchase information to be merged with customer demographic and affinity information in real-time.

Merchants are able to deliver automatic rewards to their customers who use PowerPay, including rewards points that they can accrue and redeem for merchant-themed merchandise or benefits, and special offers.

The system is currently in place on the club level of Seattle's Qwest Field for fans attending concerts, football games and other events. Fans attending events at

Philadelphia's Lincoln Financial Field are now able to pay for concessions and merchandise throughout the arena without shuffling around for cash or a plastic card to hand over.

The pre-rollout tests at both locations showed that when using PowerPay, average transaction times were twice as fast as cash and nearly six times faster than credit or debit.

Both facilities also experienced increased revenue resulting directly from the PowerPay system. According to a survey conducted by New York University Stern Business School, 83% of PowerPay users said they were "extremely satisfied with using the PowerPay system."

PowerPay was designed specifically for sports fans and consumers who want to receive rewards and loyalty offers. It can be linked by consumers

to any of their existing credit, debit or checking accounts, and can be piggybacked with other rewards programs the consumers may be currently using through those accounts.

PowerPay tags are free to consumers; they're available now in Philadelphia and Seattle.

SST has deals pending to deploy the PowerPay system to other teams, arena venues and cash-intensive retailers such as QSRs, movie theaters, grocery chains, pharmacies and convenience stores. ■

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"Anyone can do any amount of work, provided it isn't the work he is supposed to be doing at the moment."

— Robert Benchley

Managing Workplace Interruptions

How many times today were you interrupted? Did the phone ring while you were composing an e-mail? Did a co-worker come by to update you on her weekend plans, just as you picked up the phone? Did a colleague have an "emergency" and need your help?

Interruptions cost us time and productivity, which translate into money. While you can't eliminate them entirely, you can manage them and limit their frequency. Below are some helpful tips for managing workplace interruptions.

Determine What's Important

Let's face it, no matter how hard you try, it's impossible to eliminate interruptions. Since they can't be avoided altogether, the key is to decide ahead of time which types of interruptions are worth tending to immediately and which requests you can deal with later. Then, when you are interrupted, you will have already decided if you will tackle that issue now or later.

Schedule Interruptions

Schedule time for interruptions into each day so that you can set realistic goals for the time you do have to work. Set hours for when you will take calls, visitors or meetings. Make sure your co-workers know the times that are convenient to stop by and the times that are not. During your work time put a "do not disturb" sign outside your office or cubicle and forward your calls to voicemail.

Set Yourself up for Success

Examine how your office is situated. If you face the door, you might be tempted to look up each time you see someone go by, or people might be tempted to stop in and chat with you.

Move your desk so you don't face the door. Also, keep your area neat and organized so you can find what you



need when you need it, rather than stopping your work to find a lost file or e-mail.

Don't Worry About Hurt Feelings

It's OK to tell someone you would like to hear about his vacation but you just don't have the time now. You are allowed to say "not now" when an officemate wants to chat. If a co-worker asks you to do something because it's easier than him learning how to do it on his own, there is nothing wrong with declining.

Stop Before They Start

When a colleague interrupts you, stop her before she gets too far into her issue, and ask how long it will take. Then you can decide if you will deal with it now or later.

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Define "Emergency"

When a co-worker comes to you with an urgent issue, ask if it needs to be taken care of immediately or if it can wait. If it's an emergency, determine whom it's an emergency for. For example, if an associate wants to turn in a project early to impress her supervisor it might be an emergency for her, but it's not for you.

Are You the Best Choice?

Find out if the person asking for help really needs you or just needs someone. Ask questions to determine if he is asking you simply because you are most likely to say yes. If so, suggest someone who can handle it, or better yet, offer suggestions of how he can do it himself.

Stand Up

Get out of your chair when someone comes to your office unexpectedly. That way, she doesn't sit down and become too comfortable and overstay her welcome. When you are ready to end the meeting, you can edge back toward the door and escort her out.

Keep a Log

Keep a record of when your interruptions occur. Include the time of day; how long it lasted; who brought it to you; why she came to you, and if you benefited from the encounter.

After a few days, review the log and look for patterns and address them. For example, if the same employee comes by consistently, find out why. Does she need more assignments? If so, maybe you could delegate some responsibilities to her. Is she looking for recognition? If so, maybe you need to provide more unsolicited feedback so she won't feel the need to come by as often.

Follow these tips to limit interruptions and disruptions and make the most of your workday. Be honest. Explain that you have deadlines to meet and that you want to make the most of your office time so you can complete your tasks and enjoy your free time with a clear conscience.

It might be hard at first, but be disciplined and consistent and your colleagues will catch on and respect your wishes. ■

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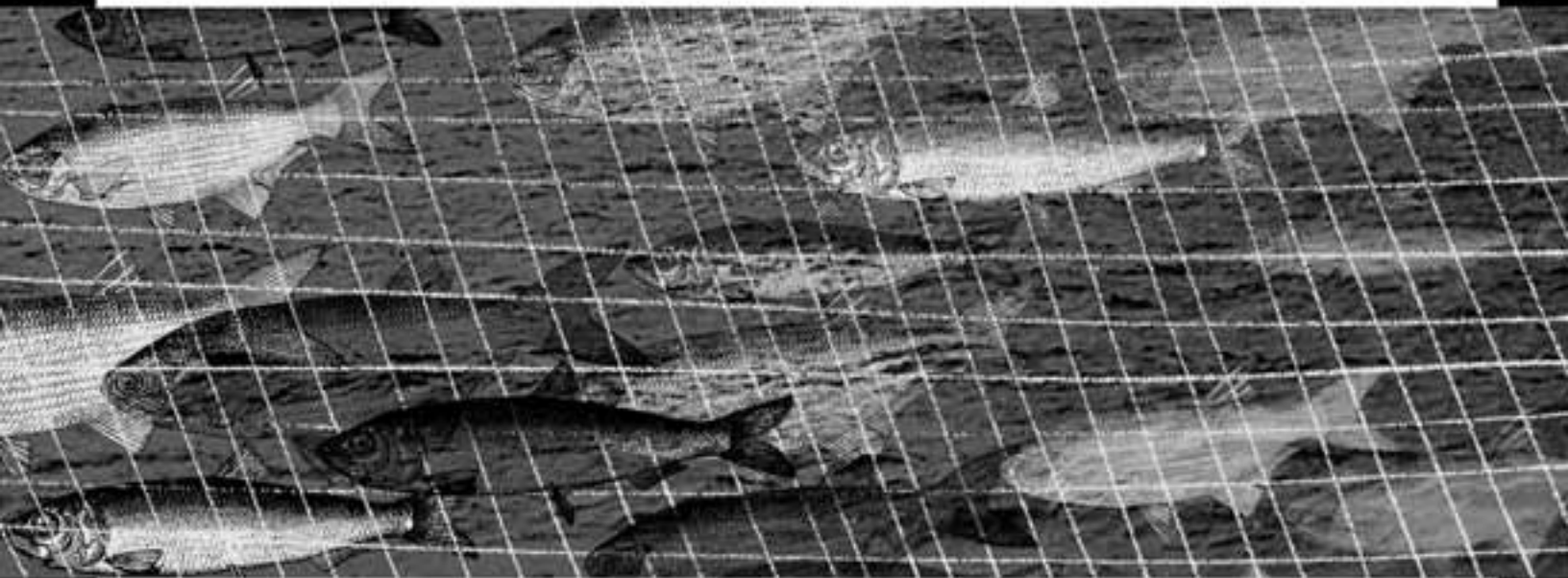
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