



The Green Sheet

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

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Words Matter: Saying the Right Thing About Your Business

The payment processing industry is no stranger to serious competition. Merchant level salespeople (MLSs) compete just as aggressively to sign merchants as ISOs compete to sign MLSs. If you're an MLS looking for a potential ISO partner, or an ISO looking for new agents with whom to work, industry publications such as The Green Sheet and GS Online become an important tool in your research and education. But remember, others are reading them, too.

Not only do the articles and advertisements in the publication provide information about individuals and companies with which you might want to conduct business, but resources such as GS Online, including the MLS Forum, enable you to reach out to and connect with others in the industry for input about these companies other potential business partners.

Here are comments from some of our readers about The Green Sheet:

- "The Green Sheet is the bible of the bankcard industry."
- "The GS is the source of good information about the ISO sales channel."
- "The advertising helps me see who else is out there."

See Words Matter on page 59

NotableQuote

"In selecting equipment suppliers with which you want to partner, you should put reliability high on the list (we'll take financial stability as a given). Today's merchants assume that if you plan to install a card payment device in their stores, it's going to work regardless."

See story on page 36



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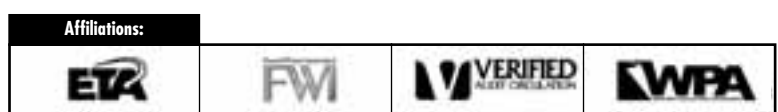
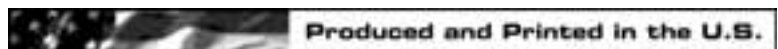
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Forum

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Historical records show that the first credit card imprinting was performed by the monks of St. Benedictus, but took 4 days.

This seems to be an important issue that people keep asking about, and it would be really helpful to direct these questions to a link on GS Online.

It's hard to have a set of guidelines since most ISOs, banks and processors have different policies, but this would be very helpful and a good start.

rhendrix76

rhendrix76:

This information has been available for a considerable period of time on GS Online (www.greensheet.com). It's included in the Industry FAQs, which is available in the MLS Portal section of GS Online. Visit www.greensheet.com/mlsportal/industryfaq.html.

Editor

Thanks for the Review

The book review looks great! Thanks for caring enough to share it with your readers. It never ceases to amaze me how dedicated The Green Sheet is to providing valuable, useful information to its readers. Keep up your good work!

Tony Ogden
BankCardLaw

Education Builds Confidence

The Green Sheet is terrific. I'm a rep for a credit card processor back East, and in the beginning I was never face to face with anyone in the industry. Having a publication like this has helped me open up and learn a lot more.

Stan Endres

Suggestion for GS Online

Can The Green Sheet add a section to its Web site's resources and tools that would provide general guidelines and "do's and don't's" for being compliant with the Visa/MasterCard rules?

Reviewing MLS Forum Posts

I have found it very interesting to view users' past posts on [GS Online's MLS] Forum, but the list only goes to the first numbers and then maxes out. I can't see some posts for the last years or so, and for some users I only see the first post. Is there any way to purge the first posts or have the most recent listed first?

Thanks,
Starsales

Starsales:

If you simply type in the person's name when using the Search function on the MLS Forum, by default, the search will order results by newest post first. However, if you select "View all posts by this user" from a user's profile, then the oldest posts are displayed first.

We have increased the number of posts displayed from 200 to 400. However, we don't really want to overload the database server so we recommend that if you want to find something specific on the MLS Forum then add keywords to narrow your search.

Editor

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IndustryUpdate

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NEWS

Hispanic Markets Report Released

A report from **Chain Store Guide** finds that Hispanic buying power is expected to reach \$926.1 billion by 2007. This represents 9.4% of America's total buying power. "Top 50 Hispanic Markets Report: Your Retail & Foodservice Guide to Hispanic Marketing" reports that among retailers, Wal-Mart and Walgreens are the leaders in serving the Hispanic community.

Wal-Mart's average market share is 37.3% among discount stores while Walgreens' average is 40.3% among drugstores. You can purchase the report by calling 800-927-9292 or visiting www.csgis.com.

Web Sites Moving to Subscription-based Models

A study from the **Online Publishers Association** "guesstimates" that approximately 1,700 Web sites charge their users for content. The study revealed that consumers spent \$675 million for online contents in 2001, which is almost double what they spent in 2000. During the first quarter of 2002, Web users spent more than \$300 million for online contents, a 155% increase over the same quarter in 2000.

The trend indicates that many of the portals want to increase their subscription-based revenue, as advertising becomes a less dependable source of revenue. About 12.4 million U.S. consumers paid for online content in the first quarter of 2002, 5.3 million more than the same

period of the year 2001. Also, the average spending per person increased 46% in the first quarter of 2002 compared to the same period in 2001.

Smart Card Security Report Released

Smart card technology can provide organizations with strong authentication and enhanced user convenience for logical access security, according to a new report from **The Smart Card Alliance**. The Alliance is a not-for-profit, multi-industry association working to accelerate the acceptance of smart card technology,

The report, "Logical Access Security: The Role of Smart Cards in Strong Authentication," provides a review of issues surrounding secure information systems access, alternate approaches for authentication and business considerations for investing in and implementing technology for strong authentication. The report also includes profiles of several organizations currently using smart ID cards for information systems access.

Lead contributors to the white paper included representatives from Axalto, CardLogix, Datakey, IBM, Identix, Sun Microsystems and VeriSign. The report is available at www.smartcardalliance.org.

ANNOUNCEMENTS

BankServ Honored for Rapid Growth

Three national and regional business publications recognized **BankServ** as one of the fastest-growing corporations in America. As a result of its growth between



- **The Conference Board's Consumer Confidence Index** declined again in October 2004. The Index, which also declined in September, now stands at 92.8 down from 96.7 the previous month.
- Toy retailer **KB Toys** plans to close as many as 238 stores by the end of January 2005.
- **E.W. James & Sons**, a Tennessee-based chain, bought **Winn-Dixie** stores in Kentucky for an undisclosed amount and plans to convert the stores by year's end, the Associated Press reported.

"Simply The Best!"



"I had nine merchant accounts approved in one month and was paid \$46,468.55 by 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

"I had six very satisfied customers approved and received \$6,827.30 from AmericaOne. After my 14 years of experience in the industry, I found someone who has finally come up with a program that eliminates waiting years to get paid. AmericaOne's Uplift Cash Program is definitely one of a kind. AmericaOne is a true partner and is always there to help make every sale."

Lewis C. Worcester, MA

"I had twelve merchant accounts approved in a one month 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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Industry Update

1999 and 2003, BankServ earned its second appearance in "Inc." magazine's Inc. 500, a list of the 500 fastest-growing private businesses in the United States. With a 218% annual growth rate, the company ranked 144.

BankServ was also named to the Deloitte Technology Fast 500, which ranks the growth of all publicly and privately held technology firms in North America over a five-year period. Posting 1,090% growth since 1999, BankServ placed 195th on the list.

BankServ was also awarded the 58th spot on the "San Francisco Business Times" Fast 100, a list of the 100 fastest growing private companies in Northern California.

First Data Reports Quarter Results

First Data Corp. reported that revenue for the third quarter 2004 grew 21% to \$2.5 billion. POS activity for Western Union money transfers and merchant transactions were major contributors to the company's performance.

Merchant services' results were driven by 65% transaction growth. Revenue was \$983 million, up 47%. Card

issuing services' revenue and operating profit were \$620 million and \$154 million, respectively. A total of 51 million new accounts were converted during the year.

ATM Security Best Practices Published

The **Global ATM Security Alliance (GASA)** published its international "Best Practices for ATM Transactional Security" manual, which features guidelines for information security and data integrity for ATM networks. The new manual is available from GASA at www.globalasa.com.

Lease & Finance Consulting LLC Creates Consulting Practice

Lease & Finance Consulting LLC created a consulting advisory practice focused on servicing the financial services industry. The management team, headed by Lisa Lersner, former President of Golden Eagle Leasing Inc., is comprised of leasing and electronic transaction industry veterans.

The company provides services including securing of financing, business plan development, due diligence reviews, lease administration and collection servicing.

MasterCard VP Named World Standards Day Honorary Chairman

Simon Pugh, Vice President, e-Business Infrastructure and Standards for **MasterCard International**, was named honorary Chairman of the U.S. Celebration of World Standards Day 2004. Pugh was presented with the Ronald Brown Standards Leadership Award. The award recognizes leadership in promoting the role of standardization in eliminating global barriers to trade.

World Standards Day began as a celebration of the birth of the International Organization for Standardization (ISO), which held its first meeting on Oct. 14, 1946.

From an initial roster of 25 countries, ISO now has 123 member nations and has evolved into the global clearinghouse for all standards activities.

NAB Signs Agreement with Global Payments

North American Bancard (NAB) signed a five-year renewal agreement to sell **Global Payments Inc.**'s credit card processing services. Global will provide to NAB a payment card processing solution including authorization, capture, settlement and BIN sponsorship.

Under a separate one-year agreement, Global will also give NAB the capability to provide electronic check conversion and check guarantee services to its merchants.

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IndustryUpdate

Smart Card Alliance Presents Awards; Receives Funding

The Smart Card Alliance recently presented its Outstanding Smart Card Achievement Awards (OSCA) for outstanding individual and organization achievement in the smart card industry for North America.

The recipient of the Outstanding Individual OSCA award was **Dan Cunningham**, co-founder and CEO of Raak Technologies. Cunningham was a founding member and director of the Smart Card Alliance, Smart Card Industry Association, and the WLAN Smart Card Consortium.

The Outstanding End User Organization award was presented to the **Defense Manpower Data Center (DMDC)** for creating and implementing the Department of Defense Common Access Card program. The Outstanding Supplier Organization award went to **Axalto**. Axalto is a major supplier to the DMDC as well as other federal government and commercial card programs in North America.

In other Smart Card Alliance news, The **U.S. Department of Commerce's International Trade Administration (ITA)** awarded \$288,000 to the Alliance.

The Alliance plans to increase awareness in Latin American markets about the benefits of smart card technology.

Visa Reaches \$200 Billion in Commercial Volume; Updates Global Payment Network

The dollar value of all purchases and cash withdrawals made with **Visa** commercial payment solutions globally reached \$200 billion for the four quarters ended June 30, 2004, an increase of 26% over the same period last year.

Additionally, Visa recently updated the VisaNet system. Changes include enhancements to Visa's dispute resolution process, streamlining of currency conversions for transactions, enhancements to Visa Extras loyalty points program and a new consumer credit rewards program.

PARTNERSHIPS

Apple Bank Selects Postilion

Apple Bank selected **Mosaic Software's** Postilion software to provide ATM driving, transaction switching and routing, as well as card management for its network of ATMs.

Operating since 1863, Apple Bank is the fifth largest savings bank in New York. Apple will install the Postilion system to handle all aspects of ATM transaction processing and debit card management.

BB&T Connects to CHIPS

BB&T added **CHIPS** to its payment processing capabilities to execute real-time, large dollar payments in the United States. CHIPS is a real time, final payments system used by financial institutions around the world to clear U.S dollar payments totaling \$1.3 trillion each day.

Certegy Extends Agreement with Dillard's

Global payment services provider **Certegy Inc.** signed a multi-year agreement to provide expanded check warranty services to Dillard's stores nationwide. A Certegy customer since 1994, Dillard's ranks among the nation's largest fashion apparel and home furnishings retailers with 329 stores in 29 states.

MBNA to Issue Charles Schwab Bank Visa Card

Charles Schwab selected **MBNA** to issue the Charles Schwab Bank Visa credit card. The card is designed to appeal to the institution's more than three million brokerage clients. The Charles Schwab Bank Visa credit card offers the WorldPoints Rewards program with enhanced benefits.

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IndustryUpdate

Additional benefits designed to appeal to investors include the ability to accelerate the earnings of points when the Schwab Bank Visa credit card is used for qualifying Schwab brokerage charges, and the option to redeem reward points for Schwab equity trades.

Neos Merchant Solutions Partners with Fifth Third Bank Processing Solutions

Neos Merchant Solutions Inc. partnered with Fifth Third Bank Processing Solutions to rollout its smart card based loyalty program to Fifth Third's merchant customers nationwide. Since it began working with Fifth Third earlier this year, Neos has been training Fifth Third Bank Processing Solutions' sales and relationship management teams on how the Neos program provides a loyalty solution to merchants.

iBIZ Signs Deal with eSecurity Japan

iBIZ Software entered into an exclusive deal for the sale and implementation of its CommerSafe and PhishSafe product lines in Japan. eSecurity Japan, a spin-off of the parent company

Open Source Japan (OSJ), will offer online authentication and anti-phishing solutions to banks that provide

online services, card issuers and acquirers, payment processors and Internet merchants. eSecurity Japan also actively promotes iBIZ Software's solutions for anti-phishing to its key customers.

KeyCorp Secures WesBanco Agreement

WesBanco Bank Inc. is the first financial institution in the state of West Virginia to sign an agreement with KeyCorp to provide its customers with surcharge-free access to Key's network of more than 550 ATMs in Michigan, Indiana and Ohio. WesBanco is a \$3.9 billion multi-state bank holding company headquartered in Wheeling.

Dental Association Chooses Lynk

Kansas Dental Association joined Lynk Systems Inc.'s LynkPartner program. Lynk is a member of The Royal Bank of Scotland Group; LynkPartner is a relationship program for banks and associations to offer value-added payment processing services to their business members. The Kansas Dental Association is a volunteer nonprofit organization comprised of 1,168 members.

MasterCard Converts Loyalty Points Into School Donations

MasterCard International formed an agreement with Nietech Corp. that gives MasterCard cardholders the ability to convert reward points into cash donations for the nonprofits and schools of their choice. COMMUNITYcash is available to all MasterCard credit card and debit card issuers in the United States.

Cardholders earn points when making purchases with enrolled cards and can redeem the accumulated points as cash rewards directed to up to three nonprofits or schools of their choice.

Optimal Payments and Intuit Renew Agreement

Optimal Payments Inc. extended its agreement to provide credit card and direct deposit payroll processing to Intuit Canada's QuickBooks customers. Optimal Payments has provided credit card transaction processing services to Intuit Canada's QuickBooks customers since it was first introduced in December 2000. Intuit initially launched the QuickBooks Direct Deposit service in 2002. Optimal Payments currently provides these services to more than 2,000 QuickBooks customers.

NCHA Expands National Settlement Services

The National Clearing House (NCHA) announced an agreement with the Twin Cities Clearing House Association of Minneapolis and St. Paul for NCHA to provide automated net settlement services for their 11-member financial institutions. Terms of the agreement

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ACQUISITIONS

Bank of America Closes National Processing Acquisition

Bank of America (BofA) closed its \$1.4 billion acquisition of National Processing Inc., creating the nation's second largest bankcard merchant acquirer, representing approximately one of every five Visa and MasterCard transactions processed nationally. National Processing, a public company, was 83% owned by National City Corp.

The newly named company, BA Merchant Services LLC, with nearly \$250 billion in annual processing volume, will continue to be headquartered in Louisville, KY. BofA is the nation's largest check processor and debit card issuer and the fourth largest credit card issuer.

Fiserv Acquires CheckAGAIN

Fiserv, Inc. acquired CheckAGAIN, LLC, a provider of electronic check re-presentment services, in a move to expand its abilities in electronic check processing. CheckAGAIN uses automated clearing house transactions to electronically re-present returned checks, primarily for major retailers.

Fiserv is the nation's largest third-party processor of checks. With the added capabilities from CheckAGAIN, Fiserv will expand its services into a complementary market and cross-sell the service to its financial institution clients.

Key Equipment Finance to Acquire AmEx Business Finance

Key Equipment Finance, an affiliate of KeyCorp, signed an agreement to acquire American Express Business Finance Corp. (AEBF), the equipment leasing unit of American Express' (AmEx) small business division. With a portfolio of approximately \$1.5 billion, AEBF lease solutions include commercial vehicles, medical equipment, telecommunications hardware and POS equipment.

Key Equipment Finance is the nation's third largest bank-based equipment financing company, managing a portfolio of approximately \$10 billion. The combination will increase KEF's office network for small-ticket lease solutions to more than 70 markets across the country.

Lynk Acquisition Finalized

The Royal Bank of Scotland (RBS) completed its acquisition of Lynk Systems Inc. for \$525 million. The RBS Group has become the third largest merchant acquirer in the world. Lynk is a leader in the U.S. market for merchant processing and RBS' Streamline is the market leader in the United Kingdom and throughout Europe.

Metavante to Acquire VECTORsgi

Metavante Corp. signed an agreement to acquire all the outstanding stock of VECTORsgi, a portfolio company of Thoma Cressey Equity Partners. The company will continue to operate under the name of VECTORsgi and will become a wholly owned subsidiary of Metavante with existing management continuing in their positions.

APPOINTMENTS

Allutto Named Chair of Committee to Streamline Check Processing

SVPCO-Check Services, the national check processing business of The Clearing House Payments Company, has named Peter Allutto Chairman of the newly created National Business Committee. Allutto is a Senior Vice President with The Bank of New York. The 26-member National Business Committee is an advisory group to SVPCO-Check Services and is designed to identify opportunities to increase the efficiency of check processing, reduce costs and provide strategic direction and leadership as the industry continues to consolidate to electronic payments. The Committee will meet at least twice a year.

MBNA Board Appoints Murdough Director

Thomas G. Murdough, Jr., Chairman and Chief Executive Officer of the Step2 Company, has been elected to MBNA Corp.'s Board of Directors. With the appointment of Murdough, eight of MBNA's 10 directors are independent. Murdough will serve on two committees of the board, the Audit Committee and the Compensation Committee.

Melton Joins WAY Systems Board

VeriFone Inc. founder Bill Melton joined the Board of Directors of mobile phone POS solutions provider WAY Systems Inc. WAY Systems also secured funding from GIV Venture Partners Fund, owned and managed by Melton. WAY Systems' Mobile Transaction Terminal is the industry's first 'out-of-the-box' solution, enabling ISOs, POS resellers and acquirers to provide merchants with a wireless data service that is ready for transaction processing upon delivery. ■

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Mainstream Press Picks Up the Scent of Check 21

As Oct. 28, 2004 approached, you probably heard a mention or two in the mainstream media of the impending chaos that would be unleashed on the unsuspecting public when Check 21 took effect.

It's not too often that information on issues within the financial services industry appears in print or on the air for dissemination by general audiences.

Big stories in our industry, such as the settlement in the class action suit brought by Wal-Mart and thousands of merchants against Visa U.S.A. and MasterCard International, or when the U.S. Supreme Court declined in early October to consider an appeal by Visa and MasterCard regarding their member banks issuing American Express or Discover cards, barely get a mention in the mainstream press most of the time.



The Check 21 story seemed to be perceived differently, however. Many TV news broadcasts and print and electronic articles reported on the Check Clearing for the 21st Century Act, or Check 21. While it's been thoroughly discussed throughout our industry (and in the pages of The Green Sheet), the potential effect on consumer check writing was important enough for more widespread coverage.

What was especially interesting was the slant these non-industry-related news organizations gave the legislation. Invariably, the reporting led with the hook that Check 21 will make it easier to bounce checks.

Consumer advocates warned that bank customers will no longer be able to rely on "float," the comfortable safety zone check writers have come to depend on between the time a check is accepted to when the money comes out of their account. Instead of taking three to five days to clear, some checks will now



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News

clear in one day or less thanks to Check 21.

By some accounts, this will result in 7 million more bounced checks every month, triggering \$170 million more in bounced check fees.

Check 21 is intended to simplify an outdated and cumbersome process. Check 21 does not mandate that paper checks be converted to electronic images; the law now makes it possible for banks to use that method if they choose.

Every day, Americans write an estimated 101 million checks (or between 36 - 40 billion a year). During processing, eight different people handle each check; every day it takes 192 flights to transport 163 tons of paper checks around the country.

Currently, only 25% of all checks are handled electronically, according to

a report on CBS MarketWatch.com, but over 50% of financial services companies expect to switch to electronic imaging in the near future.

It's not just consumers who will be affected by the implementation of Check 21, according to some industry analysts. For many companies, especially those that specialize in the solutions that make the process possible, including image archiving, it could prove to be lucrative.

The CBS MarketWatch report cited as examples a few companies to which banks outsource for the migration to the modernized system. Fiserv processes checks for 1,700 financial institutions across the U.S.; its stock value increased by 2% the day before Check 21 took effect. Bisys, a company worth \$1.7 billion that provides back-office solutions for banks, saw its stock value go up by 3% on the same day. First Data Corp. was also mentioned.

Some recent industry acquisitions could prove to be very wise moves. Bank of America's acquisition of National Processing Co. for \$1.4 billion, perhaps happened in part to offset the impact of Check 21.

Marshall & Ilsley's (M&I) Metavante subsidiary acquired VectorSGI, a privately held provider of image processing solutions; M&I's stock price rose \$0.37 per share.

Large banks including Citigroup and J.P. Morgan Chase & Co., will save on the cost of processing paper checks but will lose the float cash. These banks base loans and other activities on their float reserves, which generate big earnings.

Financial institutions currently spend about \$8 billion a year handling and processing paper checks; changes to the system from Check 21 could save \$2 billion annually. ■

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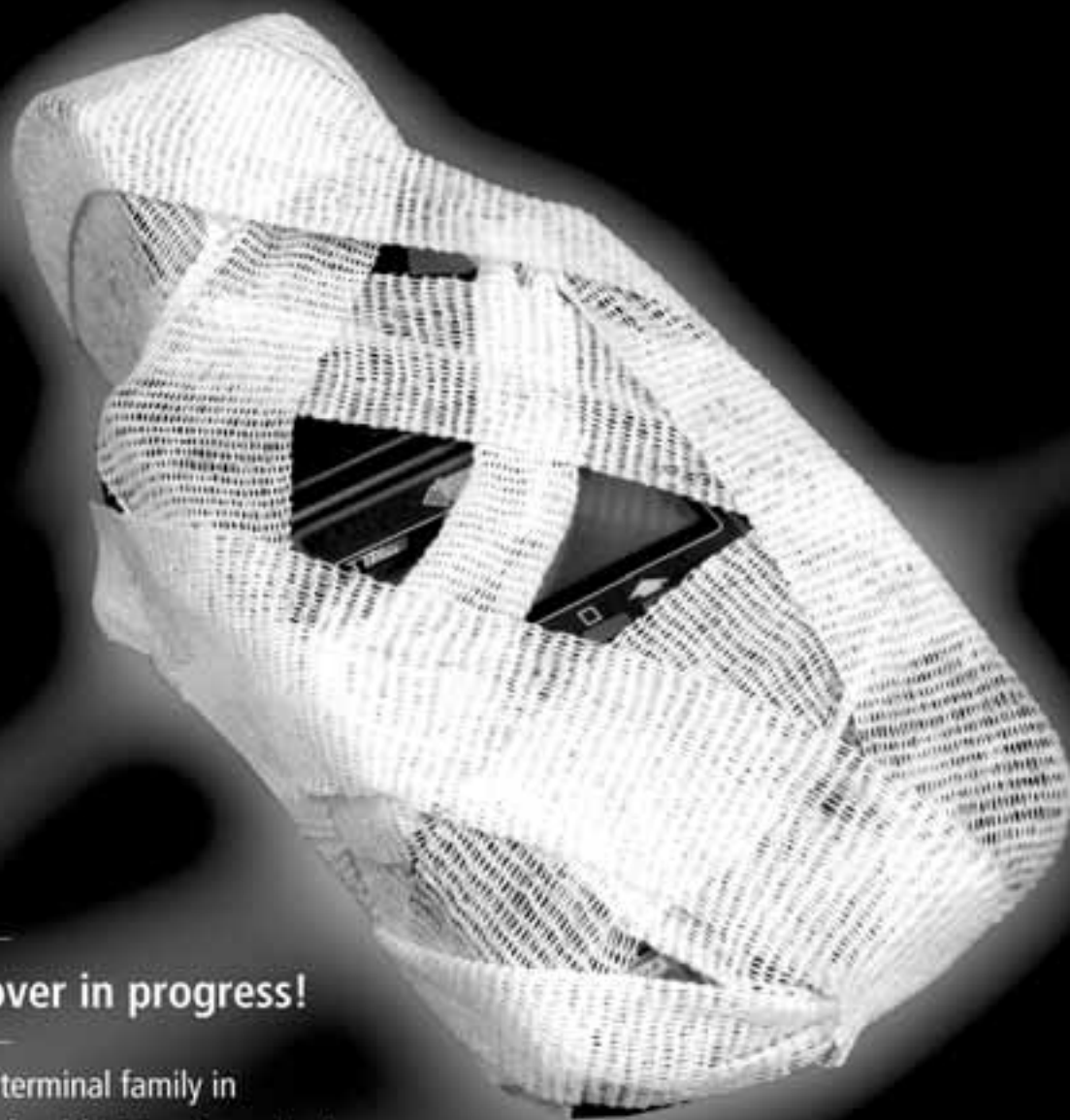
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SEAA Triumphs Over Jeanne

This year's regional acquirers' shows have all been great successes, and the Southeast Acquirers' Association's (SEAA) 4th Annual Information and Educational Conference titled, "What's Your Game Plan?" was no exception.

More than 350 professionals braved the remnants of Hurricane Jeanne to attend the show, held Sept. 27 – 29, 2004 at the Crowne Plaza Ravinia in Atlanta. The winds howled over the Southeast and both Hurricanes Ivan and Jeanne contributed significantly to travel delays, especially for those flying to the event from Florida.

A few merchant level salespeople (MLSs) from the gulf coast of Florida came specifically to escape the post-hurricane clean up and for a few days of fresh produce and business networking. Their efforts at enduring any travel delays were well rewarded.

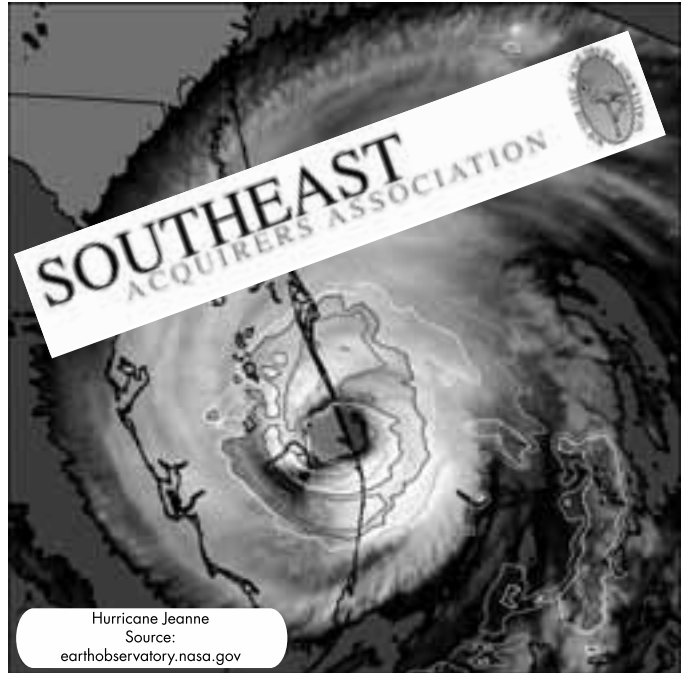
The SEAA Board organized a full program of educational sessions. The officers of SEAA's Board are Judy Foster, President; Audrey Blackmon, Vice President; John McCormick, Treasurer; and Margaret Jordan and Claudia Zane, board members.

More than 65 vendors filled the expo area. The show was so successful that some attendees suggested holding future meetings in a larger venue and extending it by one more day.

The SEAA board deserves a special commendation for juggling without a net. As the winds and rain blew into Atlanta, the hurricane nearly wreaked havoc with the carefully orchestrated agenda.

But as it became clear that a few of the presenters would be unable to attend, pinch hitters were called in, sessions were revamped or replaced, and the overall flow of the meeting never lost a beat.

The show opened on Monday night with a reception for both attendees and vendors. MLSs from all over the Southeast (actually from all over the country) were able to network with each other and touch base with some of their suppliers.



Tuesday morning began with a continental breakfast sponsored by VeriFone Inc. A panel discussion, "How to Choose a Processor" followed and was well attended.

The panelists included industry leaders John Martillo of Cynergy Data; Jim Fink of EVO; Kevin Smith of Pipeline Data; and Harvey Stone of iPay. They provided MLSs with insight into the details of choosing the right processor.

The Green Sheet was grateful to be referenced at least three times by different presenters during this discussion.

The highlight of the conference was the keynote speaker following lunch. Charles Mann of Alliant Merchant Services and a four-time NFL Pro Bowl player with the Washington Redskins offered inspiration by sharing his story of becoming successful both on and off the football field.

Mann recently joined the industry as an ISO and shared his insights into how professional sports prepared him for the rough-and-tumble world of payment processing sales. He had some very entertaining stories of what it's really like to be a professional football player.

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In the first afternoon session, Wayne Damron of Lynk Systems discussed the outcome of the Wal-Mart class action lawsuit against Visa and MasterCard and how it will affect interchange in the future.

The next session taught MLSs how to find the ever-elusive sales lead. Sonny Wooten of American Express Co. provided audience members with ideas for scouting out merchant leads.

After a short break, shorter sessions were held. Amanda Rasche of POS Portal Inc. talked about the tools available to help MLSs manage their merchants once they are on board.

Next Gregg Gumbinger of Authorize.Net looked at the pros and cons of using IP vs. dial-up and Judy DeSomma of Visa discussed electronic check conversion.

Several board members of the National Association of Payment Professionals (NAOPP) held an open Q & A session with attendees. The discussion centered on the upcoming elections of the first representative board to be elected by NAOPP members. These elections are scheduled for November 2004. For additional information

please visit the NAOPP's Web site at www.naopp.com or contact Bill Paul at merchtps@bellsouth.net.

After this very busy day, attendees relaxed and visited with the vendors at the cocktail reception. The remarks overheard included, "You guys did a great job," "I had a great time," "Atlanta is a great location," and "Have some breakout sessions so we can cover more topics."

Wednesday morning provided the final networking opportunity at the breakfast sponsored by TASQ Technology. Attendees compared notes and made plans to go to one or more regional shows next year.

SEAA was founded in 2000 as a not-for profit, non-membership independent association for all acquiring bankcard professionals. Its mission is to provide a regional opportunity for training, education and networking for the acquiring community.

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Smart Card Alliance Fall Annual Conference

This year's Smart Card Alliance Fall Annual Conference, held Oct. 18 – 20, 2004, focused squarely on issues surrounding identity management solutions. Even though smart card technology faces challenges in consumer trust, acceptance and in widespread adoption, according to experts, the case for payments applications in smart chips and contactless technologies is strong and will continue to grow.

Security in a world full of terrorist activity and the need to protect personal and corporate financial information are two important applications that smart chip, biometric and contactless technologies suit very well. Certainly there are many fascinating ways government agencies and enterprise are implementing smart cards. Moving beyond passwords for more securely-accessed systems, more stringent identification methods, e-passports, the health care field (including pharmaceuticals) and authentication for subscribers and in e-commerce are some of those.

But offered almost as a side note during presentations

and panel discussions was information on ways smart cards are integrated into payment transactions. Even though a few successful programs in petroleum and transit were highlighted, the role of payment processing in various smart chip applications was not mentioned.

For example, there are 23,000 parking meters in San Francisco, where the Conference took place, equipped to accept payment using smart cards. The San Francisco Area Translink Project, a Conference participant, will provide access to many transit systems and let riders throughout the nine-county Bay Area board busses, trains, trolley cars and ferries using one card. No one mentioned the behind-the-scenes activities, including settling the transactions, necessary to make this possible.

Smart card technology is growing in acceptance and use in many enterprise arenas, however. Approximately 200 people from across the spectrum of smart technology producers and users attended the conference, participating in three days of presentations, panel discussions, private meetings and networking.

Speakers representing government agencies, global corporations, software makers, equipment providers, transportation systems and cooperative initiatives touted the many solutions to real world problems smart cards can solve. As proof, Paul Beverly, President, Axalto, Americas, cited the 100 million smart cards the company issued in 2004, including 62 million SIM cards now used in cell phones in the United States (out of 1 billion worldwide).

Keynote speaker Richard Clarke drew on his perspective as a former Special Advisor on security issues to four U.S. presidents for his speech on the real need for smart cards. Clarke presented one of the most compelling arguments for broad implementation of smart card technology, including for access to buildings, computer networks, truly authentic identification and to protect personal financial information in banking and payment transactions.

The problem lies in convincing the public that smart cards are a good thing, and are very necessary in today's world. Among customers surveyed who use online banking, he said 30% – 35% are happy with the password protection methods offered by their banks. But considering the actual number of customers who use online banking services is low, as well as the considerable cost savings per transaction online banking creates for banks (they're reduced from \$7 to less than \$0.07), it behooves the financial services industry to convince people that these are not Big Brother tactics.

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acceptance and trust in the technology are the industry's biggest challenges, Clarke said. Smart technology providers must persuade Americans that security based on passwords or digital watermarks (they're on most new drivers licenses, but are not ever used) offer only a "false sense of security," and are "an enormously silly waste of time," according to Clarke.

Smart Card Alliance Chairman Kevin Gillick acknowledged that in order to expedite acceptance of the technology, there must be better, more cooperative efforts made between and across industries. The Alliance is focused on attracting new members by establishing member-driven initiatives and partnerships in specific segments to accelerate adoption of smart cards, he said in his opening remarks.

However, as part of the "State of the Markets" Executives Panel, Jim McCarthy, Visa U.S.A.'s Senior Vice President of Emerging Technologies, argued that from the card Association's point of view, there is a lack of compelling applications, no demand for new features and no business case for smart cards in payments. Visa has invested heavily in creating a secure infrastructure; there is already a low incidence of fraud within it. Problems also arise with challenges to acceptance by end users and merchants, he said.

A few speakers said that contactless technologies including RFID could be the key to increasing adoption in the payment processing market. In one presentation on authentication, credit card and ATMs were referenced as possible models on which to base an overall combined, or "federated" approach to identification management.

In one current example of a successful program, Shell Canada has implemented an RFID contactless pay-at-the-pump system incorporating key fob tags. Michael Cooper, Shell Canada's Operations Leader for POS Systems, was part of a panel that addressed various aspects of emerging contactless solutions. The company's system was initially designed to speed up transaction times for fill-ups and to increase thru-put during the busiest periods of the day.

Cooper said, however, that along with quick payments, Shell Canada customers are connecting their contactless tags to loyalty programs offered by their credit card issuers to earn reward points. As an example, he said that he and his wife have several tags each that they link and unlink to different loyalty programs, depending on the rewards offered. He did not address or name the companies or processes involved in integrating the various programs and transaction settling. ■

A black and white photograph of a woman with dark hair, looking slightly to the right. She is holding a pair of glasses with both hands, with one arm of the glasses resting on her chin. The background is a soft, out-of-focus pattern.

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Investing in the ATM Channel

By Ann All, Senior Editor

ATMmarketplace.com

This story was originally published on ATMmarketplace.com, Oct. 22, 2004; reprinted with permission. © 2004 NetWorld Alliance LLC. All rights reserved.

Financial institutions are facing the seeming inevitability of IBM's eventual withdrawal of support for its OS/2 ATM operating system and the need to comply with regulatory mandates for Triple DES and audio capabilities for ATMs.

At the same time, vendors are offering them the ability to introduce personalized transactions, check imaging and other new, customer-friendly features.

Yet many FIs appear to be taking a fairly conservative approach to updating their ATM channel, boosting their normal attrition rates, but frequently opting for upgrades rather than brand new machines.

Cost vs. Benefit

"As long as the machines I have can keep me compliant, I'm content," said W.R. Holman, Vice President of Electronic Banking for Louisiana-based Iberia Bank. "I've got some good machines; they work fine. There just aren't enough reasons right now for me to swap them all out."

Holman expects to complete his network's Triple DES upgrade by the end of 2004, with the possible exception of machines added during the recent acquisitions of two FIs.

Iberia replaced 10 machines "flat out not capable of running Triple DES," purchased an additional seven new ATMs to deploy in sites that generate the highest transaction volumes, and upgraded the remainder of its 42-machine fleet. Iberia wanted to maximize its investment by putting the new machines, and introducing new transactions, where the most people would use them, Holman said. "Customers in our lower volume sites just want to get their money, get their balance and go."

The new machines all feature Windows-based operating systems and will utilize TCP/IP communications, which Holman said will "set the stage" for future added functionality. Advanced transactions will likely be added to all of Iberia's ATMs as it continues to update its network.

Holman said he "only put what I had to" in upgrades of existing machines. "It didn't make sense to spend a lot of money on machines I'll want to replace in two to three years."

Ohio-based Fifth Third Bank expects to upgrade 1,400 of its 1,873 machines and replace the rest, some of which were incapable of running Triple DES and others where upgrades would have cost almost as much as a new machine. Curt Tiettmeyer, the bank's Vice President of ATM Operations, said Fifth Third will likely complete its Triple DES upgrade by summer of 2005. Some 250 of the new machines will be on a Windows platform.

The primary consideration when it came to upgrades was processing power, Tiettmeyer said. He wanted to make sure that machines could support Triple DES, remote injection of encryption keys, audio capability and an eventual move to Windows. In many cases, Fifth Third is also adding Ethernet cards

to move its machines to IP communications.

Tiettmeyer is evaluating introducing new options such as check imaging on Fifth Third's ATMs, but doesn't expect to do so in the near future. "If I can incorporate it at the right cost, I'll do it. But I have to weigh the benefit against the cost: Is it going to make me money or save me money?"

If It Ain't Broke ...

Connecticut-based Peoples Bank just completed the migration of its 240-machine fleet to Triple DES, replacing eight machines (the "really oldie moldies," said Ted Josephson, Vice President of Direct Banking and Operations) and upgrading the rest. Total cost, including hardware, software and service, was in "the high six figures."

Josephson expects to boost his normal annual replacement rate of approximately 10% over the next few years, but only slightly.

"I've got a bunch of machines that are working just fine," he said. "In a perfect world, with no budget constraints, I'd buy more new machines. But I know I can get at least another couple of years out of the machines I upgrade."

New machines will have at least a Pentium III processor and 256 megabytes of RAM. Peoples' entire network already uses IP communications.

About a quarter of Peoples' fleet is currently capable of running Windows, said Josephson, who plans to pilot some Windows-based machines in 2005. "I'm not going to rush. I'm still a little nervous about some of the service and maintenance issues.

"I think we're going to see more technology changes in the next two to three years," he said, and he is

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still developing business models for offering new services such as imaging checks at ATMs or targeted advertising. "I want to see more studies with hard data that shows this stuff works."

Both imaging and targeted advertising would require Peoples to make substantial investments in its back office as well as its ATMs, Josephson said.

Show Me the Money

But FIs are spending more now on their ATMs than they have in recent years, and they are purchasing machines with new technology platforms.

In a recent TowerGroup report titled "Advanced ATM Technology: Too Fast, Too Furious?" the Boston-based consulting firm estimates that large U.S. FIs will spend \$1.8 billion on their ATM programs in 2004, 12% more than they spent in 2003.

Year-over-year ATM expenditures normally grow at a more tepid pace of 3% – 5%, said Jerry Silva, author of the report. Because maintenance costs have remained stable, he said, much of the spending is on new machines and software development. In its most recent earnings report, Diebold cited "record order levels" for ATMs in 2004's third quarter. It also said it expects earnings per share to grow 18% – 20% in 2005, driven largely by sales of ATMs and related services.

NCR said it anticipates EPS of at least \$0.40 in 2004's third quarter, at least doubling its earnings of \$0.19 EPS in 2003's third quarter. NCR cited growth in both its Financial Self-Service and Teradata Data Warehousing divisions.

Loaded and Ready

Silva, TowerGroup's Senior Analyst of Delivery Groups, said that 70% of ATM shipments by vendors serving the FI market in 2004 will go out loaded with Windows as the default operating system.

That number has risen dramatically from 10% or so of ATMs shipped with Windows in 2001. Silva estimates that approximately 20% of the current global installed base is running Windows; by 2006, he expects that number will rise to 30%.

"We'll finally start to see a decline of machines with OS/2," he said. "We're getting to the point in the replacement cycle where it makes sense for (FIs) to get machines with new technology."

While regulatory mandates are a major driver of spending increases, Silva believes FIs are more bullish than ever before about offering new features at ATMs, a process

facilitated by moves to Windows and IP communications. In a recent presentation at the Thomson ATM & Debit Forum in Baltimore, Lori Murray, Huntington Bank's Senior Vice President of ATM and Cash Position Management, said Huntington began preparing itself for a major ATM technology refresh in 2002. The bank developed a broad plan in 2003 after discussions with its vendors and created more specific strategies this year.

The Ohio-based bank is currently piloting its first Windows-based machine at a site where it is used by Huntington associates only. It plans a broader test of 25 Windows-based ATMs, five of them new, in this year's final quarter. Murray told ATM & Debit Forum attendees that Huntington wants to ensure the new platform works as expected before implementing customer-facing features at ATMs in 2005.

Huntington intends to replace 135 of its 700 ATMs and will likely upgrade many of the rest, Murray said, although it has not yet reached a decision on the fate of some 300 machines. While they can be upgraded, replacing them would make it easier to offer image capture or other new features.

The Big Bang

Ohio-based National City is upgrading 600 ATMs but replacing the remainder of its 2,000-machine fleet, at a total cost of some \$30 million. Matthew Burns, the bank's Senior Vice President of Electronic Banking, said the bank hopes to complete the project in the first half of 2005.

"When I passed the hat to get the funding, the first comment I heard was 'we won't have to have this conversation again in a couple of years, will we?'" Burns said. To minimize that possibility, all of National City's machines, whether new or upgrades, will run Windows and have at least a Pentium III processor. Burns said his main aim was to "create a consistent baseline from which we could evaluate any future enhancements."

National City has already introduced a service called My ATM Choices, which allows customers to pre-select their preferred language, withdrawal amount and receipt options, at 100 ATMs. The feature "helps factor a lot of the 'noise' out of repetitive prompts at the ATM," Burns said.

Burns, who helped roll out National City's online banking program, is excited about the prospect of using knowledge gleaned from the Web at ATMs. "With Windows, we can leverage some of what we've already learned about introducing new technology. I think the learning curve for ATMs will be a lot more compressed," he said. ■

Link to the original article: www.atmmarketplace.com/news_story_21028.htm

Choosing Supplier Relationships

By Larry Bleiler

VeriFone Inc.

As ISOs and merchant level salespeople (MLs), you often challenge me to distinguish VeriFone Inc. from its competitors. But I'd like to turn the tables and instead challenge you to investigate what makes a payment terminal supplier relationship both good and rewarding.

Here's a quick checklist of factors you should investigate when considering partnering with a payment terminal provider:

- Hardware and software reliability
- Support capabilities: technical, sales and marketing
- Innovation and research and development (R&D) strengths
- Quality and breadth of the product line
- Value-added applications that enable multiple revenue streams

Combined, all of these factors will have an impact on your revenue potential. Base your relationships with terminal vendors on how well they enable you to do what you do best, which is sell.

That means having equipment and applications that will work when they need to; having an infrastructure to back you up; delivering the product set that satisfies a wide range of merchant needs; and fostering long-term customer relationships with which you can build recurring revenue streams, thus growing the value of your merchant portfolio.

In selecting equipment suppliers with which you want to partner, you should put reliability high on the list (we'll take financial stability as a given). Today's merchants

assume that if you plan to install a card payment device in their stores, it's going to work regardless.

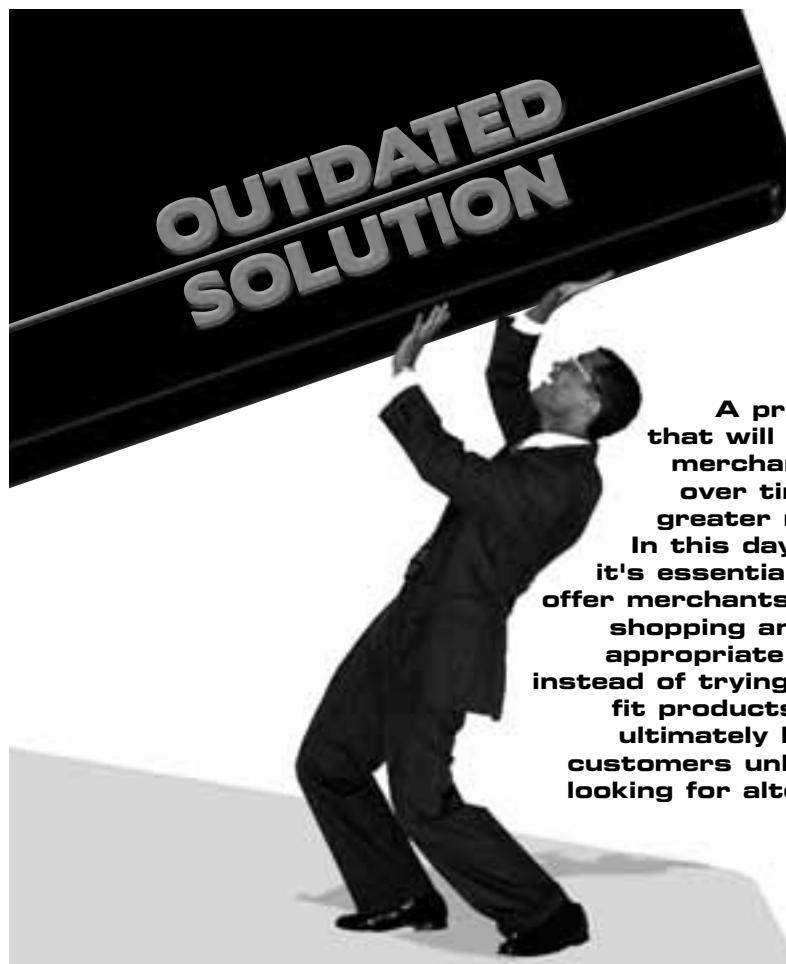
Implementing reliable terminals, meaning hardware and software that are compatible and run 24/7, is the best way to establish low maintenance merchant relationships.

Beyond reliability, you should also think about vendor support. This starts with technical support and includes training, sales support, marketing and software development. These attributes really do define the abilities of a vendor in the marketplace.

An equipment supplier's support capabilities can be crucial to your ability to build sustainable customer relationships. Ask yourself if your vendor will develop software applications quickly to allow you to take advantage of niche opportunities. Also consider the availability of regional technical support assistance, Web-based training and materials, and sales training seminars.

In short, does the supplier do everything possible to ensure that your salesmen are comfortable with the products they sell, and does the supplier have a sense of ownership of the products you buy until they are placed with a merchant?

This is the true measure of a vendor partnership with which you can grow your business. Consider the level of marketing and sales support equipment suppliers can provide to help you find and close sales. Look at the different types of marketing used by terminal providers and how that marketing can



A product line that will keep your merchants happy over time means greater retention. In this day and age, it's essential that you offer merchants one-stop shopping and provide appropriate solutions instead of trying to force-fit products that will ultimately leave your customers unhappy and looking for alternatives.

help you reach and educate the right customers.

Will the vendor create excitement about its products with your salespeople? And will that supplier team up with you on consultative selling and help educate you in reaching new markets? The vendor should have a sense of ownership of the product you buy, all the way through to the installation.

Another aspect important to your ability to grow is your supplier's ability to innovate and create new market opportunities. This starts with a willingness to invest in R&D, but it also requires vision to invest in future opportunities such as Wi-Fi and wireless CDMA/GPRS processing.

Established terminal vendors have little trouble justifying Class-A certifications from processors. Without those certifications and the support that comes with them, your selling time will be reduced.

Product lines should allow for future migration. Your primary goal should be to sell and expand your portfolio. A product line that will keep your merchants happy over time means greater retention. In this day and age, it's essential that you offer merchants one-stop shopping and provide appropriate solutions instead of trying to force-fit products that will ultimately leave your customers unhappy and looking for alternatives.

VeriFone's approach has been to provide you, ISOs/MLs, with product lines that reduce your cost of ownership. The SoftPay application, for example, runs across the complete Verix product line, which means if you can support one, you can support them all; it also provides for unified download procedures and unified key operations.

This allows economies of scale that will enable you to lower your cost of ownership and maximize your profits. While you might be tempted to push older equipment because lower prices allow for an easier sale, you should also consider that the limitations of those older models might impede your ability to meet your merchants' growth needs as new functions, such as contactless, wireless processing and security requirements, come into play.

While you may not be anxious to adopt the latest technology because of a lack of familiarity, you do want to make sure that you're able to take advantage of crucial elements, such as faster processing speeds that speed up checkout lanes and clamshell printers that are simpler to operate.

Another factor to consider in product selection is the terminal provider's ability to comply with card Association

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regulations. Visa and MasterCard are increasingly focused on security and privacy issues that will lead to continued changes in merchant regulations. Low-cost equipment that cannot be updated or modified will become an albatross.

Innovation in value-added applications is another key element in allowing you to grow with your customers. The ability to provide third-party applications that run on the payment platform gives you tremendous ability to increase revenue from individual customers and to ensure that they don't see your terminal as a limitation on their ability to grow.

Value-added programs foster growth and improve customer retention. Instead of generating only one revenue stream based on credit/debit, you might be able to generate multiple revenue streams from

individual merchants through additional programs such as check conversion, loyalty, gift cards, time and attendance and employment verification.

These offerings are also crucial in your ability to differentiate your products and services and thus gain a competitive advantage over your competition.


What you don't want is to lose business to competitors that merchants perceive as having a more complete offering for improving their productivity and profitability.

The approach VeriFone takes with its Verix architecture allows non-bankcard applications to operate without having an impact on the basic bankcard application.

If such applications affect the bankcard application, then this

would require re-certification by each processor, which would have a negative impact on time to market.

There's an adage some salesmen like to offer: "Quality is appreciated long after price is forgotten." I'm a believer that such long-held sayings persist for a reason, and this one seems to have withstood the test of time as well as any.

There is a tremendous amount of added value that goes into generating long-lasting relationships that will result in recurring revenue. This applies not only to your customer relationships, but also to those with your suppliers. 

Larry Bleiler is General Manager of VeriFone's North American Financial Group. You can reach him by e-mail at larry_bleiler@verifone.com or by phone at 1-800-VeriFone.

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Merchant Services

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E-mail: mackerman@ewiprepaid.com

Michael Struttman, Vice President of Sales

Phone: 858-200-9440

E-mail: mstruttman@ewiprepaid.com

Company address:

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- Provides an incentive for merchants to upgrade their terminal; ISOs/MLSs can demonstrate a strong ROI on a new terminal investment
- Expanded product offerings improve ability to sign new merchant accounts

This Company Puts the 'P' in Prepaid Processing

Focusing on the "P's" in the prepaid market, EWI Holdings Inc., a privately held and institutionally backed company, provides payment processing services for prepaid transactions at the point of sale through the use of a personal identification number (PIN).

"We provide a gateway into the world of prepaid products and services," said Patrick Hazel, EWI Chief Executive Officer.

"We operate a processing platform, just like any merchant processor. We also organize and aggregate the various prepaid products out there such as for wireless, long distance, digital content, local phone service as well as gift and stored-value programs."

EWI is based in San Diego, Calif. and has an office in Mexico City.

Why Mexico? "In Mexico, 90% of the people who have a cell phone prepay for their airtime," Hazel said. "In the United States, it's about 10%, although this number is growing rapidly—about 40% annually."

Prepaid wireless is the fastest growing segment in wireless, and one of the fastest growing markets in the United States. Research and consulting firm The Yankee Group predicts that users of prepaid services will increase by nearly 70% to 24.8 million by 2007.

In the United States, prepaid is a \$10

billion-a-year market; Hazel said he believes the rapid growth is because of several reasons. For one thing, many U.S. consumers do not meet the credit qualifications for opening a regular, "post paid" wireless account.

Others like knowing exactly what they're spending on their wireless service every month, instead of potentially receiving surprises on their bills from roaming charges or other fees.

Prepaid is also an ideal solution for many parents who have teenagers with their own cell phones. In fact, the youth segment is the fastest growing demographic in prepaid.

EWI Chairman Miles Paschini founded EWI in 1999. Paschini is the inventor and author of EWI's patented prepaid PIN processing platform, which is called Paygo.

In the increasingly competitive world of prepaid products, EWI closely guards this proprietary technology. The company filed for a patent in July 2000 and was granted Patent No. 6526130 in February 2003 for the processing of prepaid transactions through real time PIN delivery solutions.

Paygo is a digital technology that allows retailers to distribute prepaid products in real time from their point-of-sale systems. A PIN code is attached to a monetary unit of value for a product or service such as \$50

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worth of Verizon airtime. Paygo also supports other prepaid delivery methods such as point-of-sale activation (POSA), top-up and stored value.

The solution delivers prepaid products to consumers using various applications that reside on POS terminals, ATMs, kiosks or even a Web browser.

"When a consumer walks into a merchant and wants to buy \$50 worth of prepaid wireless airtime, the merchant can go to our network and pull it down in real time," Hazel said.

"And it's delivered over their credit card terminal or through an online solution. No plastic prepaid card inventory is required."

The key is no longer needing the card inventory. The cards arrived at

the merchant location already "activated," and then they were at risk from theft, whether from being shoplifted or from employee theft, or "shrinkage."

Using EWI's system, the PIN and all the other information needed for activation that previously appeared on the cards isn't available until the merchant requests it. Once this is done, the information is printed out on the receipt from the POS system.

"In the old days, the merchant had to buy the cards and pay for them in advance; they had to stock them and carry them as inventory," Hazel said. "There was also the whole hassle of making sure they had the right denominations from the right providers.

"Now, merchants using our system can have any product they want, 24/7, in any denomination they

want and on demand. There's no inventory, there's no stocking, there's no allocation, there's no hassle. Whatever product their customers want when they walk in the door, we'll help the merchant deliver it to them."

To deliver its systems at the POS, EWI has partnered with payments companies including National Processing Co., VeriFone Inc., Hypercom Corp., Ingenico, Lipman, Verizon Wireless, T-Mobile, Sprint, AT&T, Cingular, Boost Mobile, TracFone, Alltel and PlayPhone, among many others.

For instance, NPC integrated EWI's technology with NPC's existing POS transaction services. The result is a single solution for credit, debit and prepaid transactions, which NPC offers to more than 700,000 of its merchant customers.

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"It's a natural that prepaid should go along with credit and debit services. It is, after all, just another form of payment. We've been taken aback by ISO interest since then. Our phone has been ringing off the hook."

- Patrick Hazel
CEO, EWI Holdings Inc.

Through partnerships with POS terminal manufacturers, EWI is able to provide merchants with a solution that works with their current POS system and that can be integrated with existing credit and debit card transaction processing.

"In our model, if merchants have a terminal we currently support, then they're ready to go; if they don't, then the addition of prepaid can serve as a great incentive for them to upgrade their terminal," Hazel said.

"We really prefer to work on multi-application terminals like the VeriFone 3750 or the Hypercom T7 arena. But if the terminal doesn't exist in our portfolio, we'll build the application to meet the terminal footprint of the client."

This is where ISOs and merchant level salespeople (MLSs) fit in. Merchants want to offer prepaid products to their customers because they sell.

Among merchant locations, in particular, convenience stores, it's in the top five for profit generators, he said.

Other popular locations include grocery stores, discount drug stores, liquor stores and college bookstores—anywhere there is high consumer foot traffic.

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And among ISOs/MLSs, all the buzz lately is about providing merchants with the next great value-added solution that can be bundled with credit and debit card processing.

"It's a natural that prepaid should go along with credit and debit services," Hazel said. "It is, after all, just another form of payment."

EWI first reached out to the ISO/MLS sales channel at the Electronic Transactions Association (ETA) Annual Meeting and Expo in spring 2004. "We've been taken aback by ISO interest since then," he said. "Our phone has been ringing off the hook."

In working with this sales channel, EWI pays ISOs/MLSs through a commission structure, and Hazel said the commissions generated can be substantial.

ISOs/MLSs can make several entire percentage points of the retail transaction value, and the amount of commission available on a given prepaid transaction is many times that of a typical credit or debit transaction.

EWI offers a turnkey solution to ISOs/MLSs. Its systems operate either side by side or are integrated with their applications. EWI supplies the prepaid product lines and supports the design and implementation of merchandising programs for the sale of prepaid products in the stores. The company also provides ongoing training and support.

"We try to be relatively invisible to the merchant, but highly visible to the ISO on the training and support side," Hazel said. He also said that merchant processors and ISOs/MLSs who pair their payment services offerings with

EWI's prepaid services should be able to sign up more merchant customers, have better merchant retention and boost revenue earned per merchant.

"Salespeople are calling on merchants; salespeople want to increase the products that they offer and then bundle them in the right way," Hazel said.

"So it's a big win for them because they get the additional transaction business, and it's a big win for the retailers, who get a much better solution for offering prepaid.

"[As an ISO or MLS], it makes your value proposition that much stronger. And I think it will also aid in retention of these customers over time because you're giving that much more business to them that is central to their profits." ■

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Secure Payment Systems Unveils New enCASH Access Card

The Green Sheet had the pleasure of being invited to attend Secure Payment Systems' (SPS) annual ISO conference held in Las Vegas in August 2004, joining at least 70 ISO management personnel for a briefing by SPS on its new product initiatives.

Needless to say, the number of new services being rolled out and the continuing expansion of the breadth of this company's payment offerings impressed us.

Additionally, all of SPS' major industry suppliers were present, which enabled attendees to see and hear from resource vendors including VeriFone Inc., Hypercom Corp., Ingenico, Lipman, RDM Corp., MagTek, Systech Corp. and GO Software, among others.

In the past, we have reported on the highly competitive SPS host system processing capabilities in check authorization, guarantee, conversion, stored value processing and Automated Clearing House (ACH) file transfers.

Now, SPS has rolled out three new services including a Web-based recurring debit platform; a stored value processing enhancement that now has a "one card does it all" integrated gift and loyalty card capability; and an exciting PIN-based payroll/point-of-sale (POS) debit card.

With these product and service offerings, SPS extends the payments envelope and displays versatility and a broad based range of skill sets not often seen in the payments space.

But what particularly interested us is the enCASH Access Card, the SPS proprietary PIN-based ATM and POS debit card aimed squarely at automating the electronic transfer and distribution of financial benefits of any type.

Moreover, as a payment vehicle, consumers can use the card for domestic and international card-to-card electronic funds transfers in lieu of traditional Western Union wire transfers.

SPS tackles the challenge of the expanding payroll debit card market, the large un-banked population and increasing employer requirements for paperless payroll.

Based on access to virtually all ATM and debit networks,



Much like a prepaid phone card, the enCASH Access Card is also marketed to retail establishments nationwide where consumers may purchase and have cards activated in real time.

cardholders have access to millions of ATMs and PIN-based points of opportunity spanning the globe.

The payroll card market has evolved over the last year as a "must have" in the arsenal of products and services deployed by sales agents nationwide.

Employers offer payroll cards to un-banked, non-direct deposit employees, independent contractors and short-term/temporary hires to replace the traditional paper-based paycheck.

The card can also be used as a financial vehicle to load compensation or financial benefits of any type, including but not limited to payday advances, expense reimbursements, travel advances and commission payments.

Cardholders do not need a "bank" financial account and all cardholder funds are FDIC insured.

The enCASH Access Card saves employers time and money and provides employees and independent contractors with a flexible, cost-effective method for getting paid; they don't have to go to a check cashing establishment that might charge up to 3% as a service fee.

Through an SPS proprietary URL, www.encash.com, SPS also provides a feature rich, secure, Web-based electronic platform for performing online lookup of ATM and POS debit transactions in addition to showing load and balance transfer history.

Cardholders can directly manage personal PIN data, set and modify parameters on other accounts, view transaction history, order more cards, set "velocity" limits on additional card balances that are tied to the "master" account, and even load (and schedule) value increases

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G.E.M. has a management team with years of Retriever experience, all whom have the understanding and knowledge of the different departments, systems and procedures that are encompassed in the credit card industry.

G.E.M. will be the focal point for gathering and disseminating communications essential to our sales groups success and contributing to their ability to sell and allowing greater customer satisfaction than ever before!

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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"/>	
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The primary card or any additional cards tied to the main account can be mailed anywhere in the world for use by family and friends in the ATM networks of those countries.

What makes this even more impressive? For cardholders not having access to the Internet, SPS provides a fully functional integrated voice response (IVR) system to allow password-controlled functionality to access the same features available on the Web.

Employers can have their business names and even employee names thermally imprinted on the card. Employers load payroll onto the cards by either (a) passing a payroll data file to the SPS enCASH processing center or (b) loading the payroll data via a secure Web interface.

In either instance, SPS will debit the employer (or the employer will ACH credit SPS) for the payroll two

business days in advance of creating good funds for the employees.

As an extra feature, employees may also view online pay stub/tax withholding information via the online Web interface.

Much like a prepaid phone card, the enCASH Access Card is also marketed to retail establishments nationwide where consumers may purchase and have cards activated in real-time.

This is done through a financial loading process that arises from the buyer paying with cash, a credit card or even a payroll check encashment. As a result, this is not simply a benefit program marketed to corporate employers.

SPS' Chief Executive Officer and President Linden Fellerman also affirmed that for certain partners of the right size (either bank, acquirer or ISO), SPS will provide a soup-to-nuts private label program, both for the card as well as the Web site.

So what do we think? We think SPS continues to hit the nail on the head.

For more information on ISO/MLS opportunities with SPS, contact Steve Eazell, SPS Director of National Sales and Marketing by phone at 866-300-3376 or by e-mail at sezell@securepaymentsystems.com .

Through an SPS proprietary URL, www.encash.com (shown above), SPS also provides a feature rich, secure, Web-based electronic platform for performing online lookup of ATM and POS debit transactions in addition to showing load and balance transfer history.

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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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Words Matter from page 1

- "The publication as a whole keeps me up to date and informed."
- "I look closely at the ads to see who my competition is."
- "I look at the ads to see who's new."
- "The GS is very informative and a great resource for all agents in this industry."

As an MLS, it's in your best interest to consider the information you receive carefully, and then contemplate your needs as a professional and the needs of your business. What can you learn about the company? Are its programs in line with your business model? Do you identify with the image the company is putting forth? And most importantly, do you trust what you read and hear?

As an ISO or other company looking for agents to build your sales force, you want to grab their attention. Whether it's with an ad in a publication or getting the word out about a solid new program, you want to interest the best of the best and then hope they will pick up the phone and contact you.

What's in an Ad?

In the article, "The Truth Behind Advertising" ("Street Smarts" by Ed Freedman, The Green Sheet, Nov. 24, 2003, issue 03:11:02), Freedman solicited MLSs for feedback on what type of information they're looking for from ISO marketing and advertising efforts. In their responses, MLSs said that they wanted:

- "to get a sense of what the company is focused on"
- "to get a sense of the credibility of the company"
- "straightforward ads"
- "specific details on programs"
- "accurate representations"

Freedman said it's important to provide details, be clear and concise, and most important, be truthful.

An article in this issue of The Green Sheet discusses the importance of marketing efforts as a way to spread the word about your company and a way to become informed about the offerings of other companies.

"Marketing, including branding, advertising and public relations, encompasses methods used to inform existing and potential customers [and partners] about the services and products your company provides" (see "Sales vs. Marketing: Two Means to the Relationship-building End" on page 62 of this issue).

Some MLSs said they like to see rates disclosed in advertising. While this might eliminate a lot of "guessing," are rates alone what draw you to a business partner? What if your merchants felt the same way?

Rates are important to MLSs and ISOs, just as they are to

merchants, but there are also other important considerations: culture, relationships, communication, understanding and service.

Remember to keep those in the forefront when making a decision about the companies and individuals you will do business with. These aspects will take you the furthest in your career.

Remain True

Many MLSs go to the MLS Forum to contact each other for discussions, advice and insight about companies in the industry. Remember that in the thick of it, sometimes the payment processing industry might seem like the whole world, but it's also a very small world.

Word gets out and spreads quickly. People do talk to one another. And when the word is out about your company or you as a payment professional, you want it to be positive, even glowing.

It's important to grab the attention of others, but make sure you that while you're doing it you represent your company accurately and do not try to mislead others in any way. Be competitive, be successful and remain true. It's up to you.

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PayPal Makes Error and Then Makes Up

At the beginning of the quarter marking the busiest shopping time of the year, eBay's online payment service PayPal experienced nearly six days of system glitches and outages, from Friday, Oct. 8 through Tuesday, Oct. 13, 2004.

An unknown number of PayPal users were locked out of their accounts and could not withdraw funds, complete deals, or use their PayPal debit cards.



The problems were later attributed to a system upgrade made by the company on Friday morning, which caused PayPal's site to crash.

eBay and PayPal officers posted a statement on eBay's Web site that thanked users for their patience and expressed hope to regain their faith in its service.

To make up for the inconvenience, PayPal compensated users affected by the outages, which it called a "PayPal Thank You Day." The company essentially waived all transaction fees made between 12 a.m. and 11:59 p.m. PDT on Oct. 28, 2004.

Users were still charged the fees, but PayPal said it plans to issue credits by Nov. 25, 2004, just in time for Thanksgiving.

However sellers in 17 foreign countries including France, Germany, Italy, Spain, Switzerland and the United Kingdom would not benefit from the fee waiver.

Users of PayPal services are typically charged about 2% -3% of the transaction, along with a transaction fee. EBay said it does not expect the errors or make-good to affect its fourth quarter earnings.

PayPal is the leading online payment service with approximately 56.7 million users; in the second quarter of 2004, it processed \$4.4 billion in payments. eBay acquired PayPal in October 2002.

Unfortunately, there are always those who try to capitalize on others' misfortunes. Some eBay and PayPal users have reported receiving "phishing" e-mails (when senders try to trick recipients into providing account information) that mention the recent PayPal outage, AuctionBytes.com reported. ■

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Sales vs. Marketing: Two Means to the Relationship-building End

How do you separate a company's sales successes from its marketing efforts? Is marketing or sales ultimately responsible for increased revenue? Isn't the point of promotion to boost sales? On the other hand, are you spending a lot of money on promotion and watching sales decline?

What are the differences between sales and marketing? How do they affect and complement each other? How do companies design effective programs for the respective areas, so that each is distinct, but also integrates with the other?

The varying methods used and purposes of these separate but related efforts can cause disagreements between the people or teams responsible for each.

No matter which side receives the accolades, their functions and results often overlap. The programs should be in alignment and work in conjunction with each other.

What sales and marketing have in common is that it's all about building relationships. Sales goals are more tangible in nature. It's easy to establish criteria and measure quotas to see when they've been met and what's working. And sales professionals use a number of subjective tactics to close deals; what works best for one salesperson might not work for another.

Successful sales happen when quality products or services are produced by reputable, dependable companies, which are then represented by straightforward people. They use a number of ways to find customers, present information, close the sale, complete regulatory forms and paperwork, and then provide excellent follow-up and customer service once the contract is signed.

Part of the marketing staff's role is to support the sales team with materials, including brochures and press releases, by establishing and maintaining the company's brand and carrying out the promotional aspects of the program. Marketing efforts position your company and create awareness for your company name, logo and products.

While a marketing program should also incorporate some means for determining its success, the effects are often not as obvious or easy to measure as, say, annual sales volumes.

(Nancy Drexler's column, "Marketing 101," appears monthly in *The Green Sheet* and provides a lot of useful

information on a variety of marketing techniques. See her article on "viral marketing" on page 82 of this issue.)

Most marketing efforts require capital; you need to pay for ad space, the production and mailing of brochures, or for sponsoring an industry event. Sales efforts, on the other hand, bring in the cash that creates the overall budget on which marketing is a line item.

Marketing, including branding, advertising and public relations, encompasses methods used to inform existing and potential customers about the services and products your company provides.

These methods each implement a different set of techniques to get your company's message across; it's wise for businesses to be familiar with their unique purposes and how to use them in an overall promotional plan.

When Promotion Is Newsworthy

An essential piece in your promotional toolbox is public relations. Whether you call it PR, publicity or communications, this is a form of marketing that delivers your tailored message through targeted media placements; participating in events, conferences and trade shows; and forming community or industry alliances and partnerships.

It's getting your name out there without directly having to pay for it (but there are always indirect costs involved, such as staff time, travel and overhead).

Press releases are the basis of any public relations effort; they're also often the starting point for generating the longer news stories or in-depth features developed by writers and editors looking for new topics to cover; your press release might spark an idea.

When an item about your company runs in a publication, even if the item resulted from your press release, your message benefits from the format: an unbiased news story, rather than paid promotion such as ads. The downside of sending press releases is that you lose control of the final outcome; if an item is presented as news, it's considered to be editorial content, not advertising, and is not subject to approval by anyone.

Another part of a marketing plan is advertising, or the purchase of print space or airtime from a media outlet. Because they're paying for the privilege, advertisers (usually) get to word their messages exactly as they want (within reason).

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Ads are not subject to a publication's editorial rules of objectivity; you can say anything you want about your company or products and services as long as those claims are true.

Even though press releases are written to get a specific point or message across, editors and reporters might decide to add to the information through additional research or conducting interviews for clarification or to get first-hand quotes.

You can easily see when your press release appears or results in coverage, but can the effect of media placements be measured? What makes information newsworthy?

Think about what you find interesting and items you like to read. Timeliness; specific relevance and significance to the publication, its editors and readers; the accomplishments and recognition of manage-

ment and staff and unusualness of the topic are a few considerations.

Along with the standard items (mergers, executive appointments, new products), following are just a few suggestions for getting your company's name in print by shedding its activities in a newsworthy light. Always remember to target your information to the publication or media outlet.

- **Generate press releases** that tie in your products and services with current trends, events or industry news: Is your company offering health care benefits or a solution that incorporates HIPAA rules? Are you offering a service featuring a new technology such as contactless payments?
- **Conduct a poll or survey** of your merchant customers, then release a report, make an analysis or a prediction.

• **Write a letter to the editor.** Release a letter that you've received (with permission) from a merchant that your colleagues and associates might also find interesting.

• **Write a review** of a business- or industry-related book or white paper.

• **Offer to share your expertise** with writers and editors at trade and general publications; let them know you're available for general comment or on a particular topic such as Check 21.

Regardless of how many marketing functions you decide to implement, they're meant to help you and your company build successful and long-lasting relationships with customers.

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Improved Technology Adds to Contactless Growth


Contactless technologies at the point of sale are becoming increasingly available not only in quick service restaurants, but also in gas stations, super markets and drug stores. In fact, at the Smart Card Alliance Fall Annual Conference, held in San Francisco in October (see story on page 26 of this issue), speakers presented information making it evident that contactless payment methods, such as RFID, are the one smart technology being widely integrated into payments systems and loyalty programs.

Improvements in wireless data networks and partnerships between card Associations, payment processors and mobile phone manufacturers are all factors contributing to making contactless one of the fastest-growing areas in payments. Major payment industry brands have all standardized on radio-frequency technology under the ISO 14443 standard. The first widespread issuance of contactless-enabled credit cards is expected early in 2005.

Contactless payments at the POS offer several advantages, including security in fast, convenient transactions. They also have the potential to revolutionize the way consumers conduct transactions.

For example, later this year several hundred U.S. residents will test product lines offered through a partnership between MasterCard and Motorola. Consumers will use Motorola phones embedded with Master Card's PayPass wireless payment system chips to conduct secure financial transactions. The solution takes advantage of recent improvements in wireless network coverage areas as well as developments in the technology, including Near Field Communication (NFC), a powerful and secure wireless signal with a range of eight inches.

VeriFone Inc. recently announced certification of its contactless reader module for the Omni 7000MPD payment devices by MasterCard PayPass and American Express ExpressPay. The devices are now being deployed at POS locations.

Wireless carriers are also interested in pursuing mobile commerce, or m-commerce solutions. Through their mobile phone's Internet connection, Verizon Wireless customers can bill transactions directly to their Verizon subscriber accounts instead of a credit card or bank account. This service is provided by Netpace, a company specializing in wireless messaging. 



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AgenTalk

Agent Finds Niche in QSR

By Matthew Swinnerton

Merchant Services Direct

As we all know, the quick service restaurant (QSR) market is on fire. We practically can't pick up an issue of The Green Sheet without at least one article that mentions it.

For this month's "AgenTalk" column I interviewed **Michael Bagni**, an agent based in Boston and working with Direct Technology Innovations LLC (DTI). DTI has installed credit card processing at thousands of QSR locations, including McDonald's, Burger King, Arby's, Subway, Dairy Queen, Pizza Hut, KFC, Quizno's Sub, Taco Bell, TCBY, among many others.

Michael is new to our industry, but in only six months he's found a good niche in the QSR world and built a sizable portfolio. His focus on the QSR market has served him well.

Matthew Swinnerton: Why and how did you enter this industry?

Michael Bagni: I had just come out of an industry in a sales capacity that not only required a lot of time at the location, but also had numerous periods of downtime waiting for customers to come to me. I preferred an industry that fit my personality, where I could stay busy for the total period of time I put into it and where I could be proactive. The recurring revenue aspects of the industry also intrigued me.

MS: Do you work out of your home or office?

MB: I work out of my home. I wouldn't do it any other way.

MS: Is there a certain market you focus on and why?

MB: I focus on the QSR market and other related businesses. The company I represent, DTI, has a great deal of experience in the QSR market and has been supportive of my sales efforts as an independent rep.

MS: What is the key to your success?

MB: Trying to be consistent throughout my normal sales efforts. Setting a number of goals, constantly keeping them in mind and working to achieve them on a daily, weekly and monthly basis.

MS: What did you do before selling credit card processing?

MB: I've been involved in numerous successful sales positions, for both Fortune 500 and small companies.

MS: What factors made you choose your current processor?

MB: Its overall program for independent reps appealed to what I wanted to accomplish personally. DTI is a proactive company that has a face behind its name. It has a number of sales programs geared around the QSR industry that assist in helping to close business.

MS: How many accounts do you acquire each month?

MB: I am adding anywhere from 10 – 15 accounts per month.

MS: How do you get your sales (door-to-door, phone, referrals, setting appointments)?

MB: All of the above. I'm constantly prospecting using all of those techniques, with some focus, in order to close the amount of business for which I'm looking.

MS: Do you attend any regional or national association shows?

MB: I haven't yet, but I plan to in the near future.

MS: What interests you the most about this industry?

MB: Providing an essential service to a business that assists the business in maximizing revenues.

MS: If you could change something about the credit card processing world, what would it be?

MB: It would be helpful if the industry could continue to strive to keep the application process simple.

MS: Do you ever feel as if you're in a rut, doing the same thing every day?

MB: Yes, I do occasionally get into a rut. I simply try getting myself back into a positive state of mind to work through those issues by getting back to basics and moving forward.

MS: What terminals do you mostly sell and why?

MB: Most of the terminals I have placed are either the Lipman NURIT 2085 or the Hypercom T7Plus. Both products have been solid and reliable and they fit the applications placed.

MS: Describe a typical day in your life.

MB: I think I live a pretty normal life. With an active family, I like to put in a full day of work over the course of a regular week. That's what I enjoy about this business.

In working this way, things seem to fall in place so I'm able to fully enjoy the other aspects of my life as it relates to spending time with my family.

MS: What goals do you have in relation to this industry? Where do you see yourself in five, 10 or 15 years?

MB: My goal is to constantly grow, add and support new accounts for myself. Down the road I do see myself as having a long tenure in this industry. This is a career someone could have for a lifetime.

As opportunities arise in this industry I will weigh my options and try to do what's best for my family and me.

MS: Is there anything else you'd like to say?

MB: This industry has given me the opportunity to become very successful in a short period of time working as an independent rep. I look forward to cultivating long-term business relationships in the industry and with new customers on an ongoing basis. I appreciate the opportunity to speak with you and wish you all the success possible.

MS: Thanks, Michael. Considering you've only been in this business six months, I think you have done well for yourself. As we learn more and more in this industry, we learn that we need to be focused, we need to have goals, and we need to find our niche. You seem to have accomplished all three. 📧

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 by e-mail at matt@msdirect.net or by phone at 512-255-9791.

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The Best Investment: You!

Of all the veterans in our business, I believe no one is more knowledgeable and generous than Joe Kaplan, President of Innovative Merchant Solutions (IMS), an Intuit company. A five minute conversation with him always proves rewarding for me.

In fact, the last time we spoke, he expressed enthusiasm about the steps Electronic Transactions Association (ETA) was taking to focus more on merchant level salespeople (MLSs). So of course I convinced Joe to write a guest column for "Street Smarts" in order to tell us about ETA's efforts.

Joe began his bankcard career in 1990 as a sales representative at Cardservice International (CSI). In 1992, he became Manager of the National Sales and Marketing Division of CSI. By 1994, Joe had increased the company's total credit and debit card new accounts volume by over 600%.

Believing first that service organizations are built by providing the best customer service in the industry, he started his own organization, Superior Bankcard Service (SBS) in November 1994.

His philosophy paid off because in less than one year SBS became the 12th largest non-bank acquirer in the United States.

Joe left SBS one year after the merger with publicly trad-

ed Nova Corporation, in September 1999 and opened the doors of IMS, a full service bankcard acquirer, with the same excellent business principles that made SBS a success.

His attention to detail and the emphasis on quality customer service are the hallmarks that continue to bring Joe the success he has experienced in the past.

In 2003 IMS merged with financial software leader, Intuit, Inc. Under Joe's guidance, both companies have worked together to emerge as a force to be reckoned with in the bankcard industry.

Offering payment systems that are integrated with well known accounting software has revolutionized how customers perceive payment processing.

The service that IMS provides is now more of a business management solution rather than just a payment processing solution.

I am proud to present Joe Kaplan's guest column.

Dear Ed:

I read "Street Smarts" all the time, and I'm a big supporter of the knowledge and service that you bring to the "feet on the street" through your column. You consistently seek to educate, empower and help MLSs to be more effective at their jobs.

Like you, I have dedicated my career to the development of ISOs and MLSs in the merchant acquiring industry. I've led or built several companies for this express purpose and remain a staunch advocate for ISOs and MLSs.

I'm also a long time supporter and advocate of ETA and currently serve as the Treasurer on its Board of Directors. I'm proud of ETA's long-term contributions to the payments industry and in particular, its commitment to the success of ISOs.

The ETA was formed by and for ISOs and remains dedicated to that mission today. In fact, my purpose for

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writing to "Street Smarts" is to make your readers aware of some of the things that ETA is undertaking in order to serve their needs.

As we've discussed for years, the sales organization is the engine that drives our industry. Without effective merchant-level sales, the supply chain would be broken and the system would not work for ISOs, processors or banks.

So, while individual MLs are not members of ETA (the membership is comprised of companies, not individuals, in the industry), they are integral to the success of both ETA member companies as well as the electronic payments industry.

Later you will see how we've worked hard to recognize those individuals who play an instrumental role in the industry by giving them a voice and the ability to participate in the association.

Knowledge Is Power

One of the most important ETA efforts is ETA University, also known as ETAU. In the simplest terms, ETAU is a comprehensive education program designed to address every segment of the payments system.

ETAU has five "colleges" or areas of study that address the core elements of the merchant acquiring business: sales and marketing, technology, operations and general studies, which provide an introductory view of all of these areas, and executive studies which focuses on business strategy and management skills.

Currently, courses are offered classroom style in a four-hour format and held in conjunction with ETA meetings. However, we're also working on development of a Web-based distance-learning platform for these classes so that we can increase access and ease of use.

Development of a professional certification program associated with each area of expertise is also under consideration.

ETAU is intended to set industry standards and increase productivity for those who work within it. An educated sales force can deliver value to customers by putting in the extra time to educate merchants on payment processing procedures and by providing merchants with customized programs that address their bankcard processing needs.

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Customization

Our flexibility in system startup and management allows you to customize products, services and pricing for each merchant based on the evolving marketplace.

Empowerment

We aggressively invest in new technologies to remain the processing industry leader—giving your merchants the freedom and power to accept every payment method anytime, anywhere.

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teaching clients about processing procedures such as chargeback prevention.

MLSs can no longer survive by selling payment solutions alone. They need to offer a wider array of products and services to the savvy consumers and address the challenges of the modern entrepreneur. Offering value-based vs. price-based services is becoming more important in the market today.

The more adept a salesperson is at conveying the value of a service, rather than selling on price alone, the more successful and versatile that sales person will be.

Being able to better serve your customers because you understand the business and services you provide is priceless. It's what secures long-term relationships, justifies your offer, increases referrals and mitigates competition.

Taking It to the Streets

As mentioned, ETAU classes are currently offered in conjunction with ETA conferences. However only a few months ago, we launched a whole new series of small meetings called ETA Expo Networks that are specifically designed to bring this education to the MLS and ISO market.

More importantly, these meetings are economically priced and conducted in locations that are suited to MLS' schedules.

Expo Networks offer an informative two-day conference experience to attendees. During day one each person will receive instruction in each of the courses that ETAU offers; the second day is a mixture of general education sessions and an exhibit hall featuring leading product and service providers.

The educational sessions take news, trends and developments and address them through the perspective of the sales agent. Tradeshow vendors bring business leads and ideas on new markets and products that are of interest to the merchant base.

Expo Network meetings were created after years of input from all sectors of the industry. The drive and motivation was to create high quality, accessible educational venues that were geared toward the MLS.

Because the ETA annual meetings are held only once a year and last for a week, they can become cost prohibitive for many smaller organizations and don't meet these requirements.

By contrast, the Expo Networks are short, drive-in events held in various cities throughout the

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country (i.e. San Diego, Dallas, Orlando, Fla., and Chicago) and can be completed in just one day's time.

Best of all, the cost to attend is only \$75 for ETA members and \$100 for non-members. This is what we like to call taking education and networking to the "feet on the street."

Expo Network meetings have also been created because ETA is a non-profit organization that exists to serve the merchant acquiring industry. Therefore, the delivery of education and the facilitation of trade among members of the industry are its core purposes.

Increasing access to these vital activities by ETA members and by those who work with these companies, the MLS, is the function of the Expo Network meetings.

An Offer You Can't Refuse

As previously mentioned, historically, MLSs were not eligible to be members of ETA because ETA is a trade association comprised solely of other companies that do business in the merchant acquiring industry.

Yet, these very individuals are the ones who benefit most from the services that the association has to offer.

Because we firmly believe that input from this sector is vital to the continued growth and success of the industry, ETA has created a new program to give MLSs a voice.

The new Affiliate Service Provider (ASP) program offers individual 1099-sales agents and sole-proprietor ISOs the ability to affiliate with ETA in order to receive benefits from the association.

For a low annual fee of only \$165, ASP members receive a one-year subscription to the ETA's monthly publication, access to the "Members Only" section of ETA's Web site and member-level discounts on registration fees to all ETA meetings including the Expo Networks.

In the spring of 2004, ASP participants also received a special one-day registration discount of \$185 to ETA's Annual Meeting and Expo.

This special membership has been created specifically to offer maximum benefit with a small investment. These fantastic benefits have been created for the "feet on the street," and I encourage everyone to take advantage of this great opportunity to be affiliated with a prestigious organization that helps drive trends in the industry. Simply put, it's an offer that's difficult to refuse.

Recipe for Success

I began by talking about my history, commitment and passion for our business and for the efficacy and success of the ISO and MLS. And that passion has not dimmed.

We work in an industry that continues to expand exponentially and that still allows and rewards entrepreneurial hard work with enormous returns. Self-made success is an attainable dream. All of the things I described in this article are specifically designed to enable that success.

To your readers, I urge this: I hope that, like me, you will explore, experiment and benefit from the rich repository of resources that ETA has to offer. I can attest to the positive impact of these benefits on my career.

I also invite you to contact me directly with questions, thoughts and comments on anything presented. You can also visit ETA's Web site at www.electran.org for information on all of the association's programs and services.

Good luck and much success!

Joe Kaplan, President
Innovative Merchant Solutions, an Intuit company
jkaplan@innovativemerchant.com

Joe's words are right on the money! Like him, I have also benefited from my association with ETA and strongly recommend MLS participation. I think in order to be a suc-

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Don't Forget!

There are nearly two months left in 2004, so don't forget to submit a story on how you successfully implemented something you read in "Street Smarts" in The Green Sheet. Send your story to Ed at Streetsmarts_Feedback@greensheet.com .

Everyone who submits a success story will receive a one-year paid membership to NAOPP. Each month, we will also award the writer of the best story paid registration fees to either an ETA Expo Network or one of the regional acquirers' association meetings.

(For a list of upcoming events, be sure to review the Trade Show Directory on GS Online at www.greensheet.com/tradeshows.htm .)

For the best overall story received in 2004, we will award the winner a fully paid trip to the 2005 ETA Annual Meeting and Expo to be held March 15 – 17 in Las Vegas. Expenses to be paid include hotel, airfare and registration fees.

Like Joe, my advice to you, whether you are a new or experienced bankcard rep, is to sign up for at least one of the ETAU programs. It will give you a base of information to really get a handle on how our industry works. Without a strong base of knowledge, doing business in 2005 might become confusing.

Successful MLS, you should obtain as much relevant education as possible.

Like Joe, my advice to you, whether you are a new or experienced bankcard rep, is to sign up for at least one of the ETAU programs. It will give you a base of information to really get a handle on how our industry works.

Participating at ETAU will also help those of you who are reluctant to sell new services. Without a strong base of knowledge, doing business in 2005 might become confusing. You'll find it very difficult to be viewed as an expert in the payment processing arena.

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After you acquire a solid base of information, the next step on your educational path will be to obtain more specific information from your ISO.

This is normally done at regional or national conferences sponsored by your ISO partner and designed to educate you on lead generation, successful marketing plans and strategies to sell and market specific products and services that work well with your ISO partner.

It's really a two-step educational process and the best offering right now is found in ETA initiatives. I strongly recommend you take full advantage of this opportunity. Don't be held back because you think you know everything or, even worse, you're too lazy.

Joe did not become a leader in this industry with those attitudes. You won't become the next Joe Kaplan unless you start by taking his good advice to heart.

My next column will check in, once again, on the mind of the MLS. Look for my next post on GS Online's MLS Forum. As always, your opinions are important to me and to this column.

Please send any feedback on this topic and any other

issue to streetsmarts@totalmerchantservices.com. Be sure to include your name and company if you want to be recognized. Your voice needs to be heard!

"The ancient Greek definition of happiness was the full use of your powers along lines of excellence."

- John F. Kennedy

See you next time where the rubber meets the road.

Ed Freedman is founder and President/Chief Executive Officer 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.



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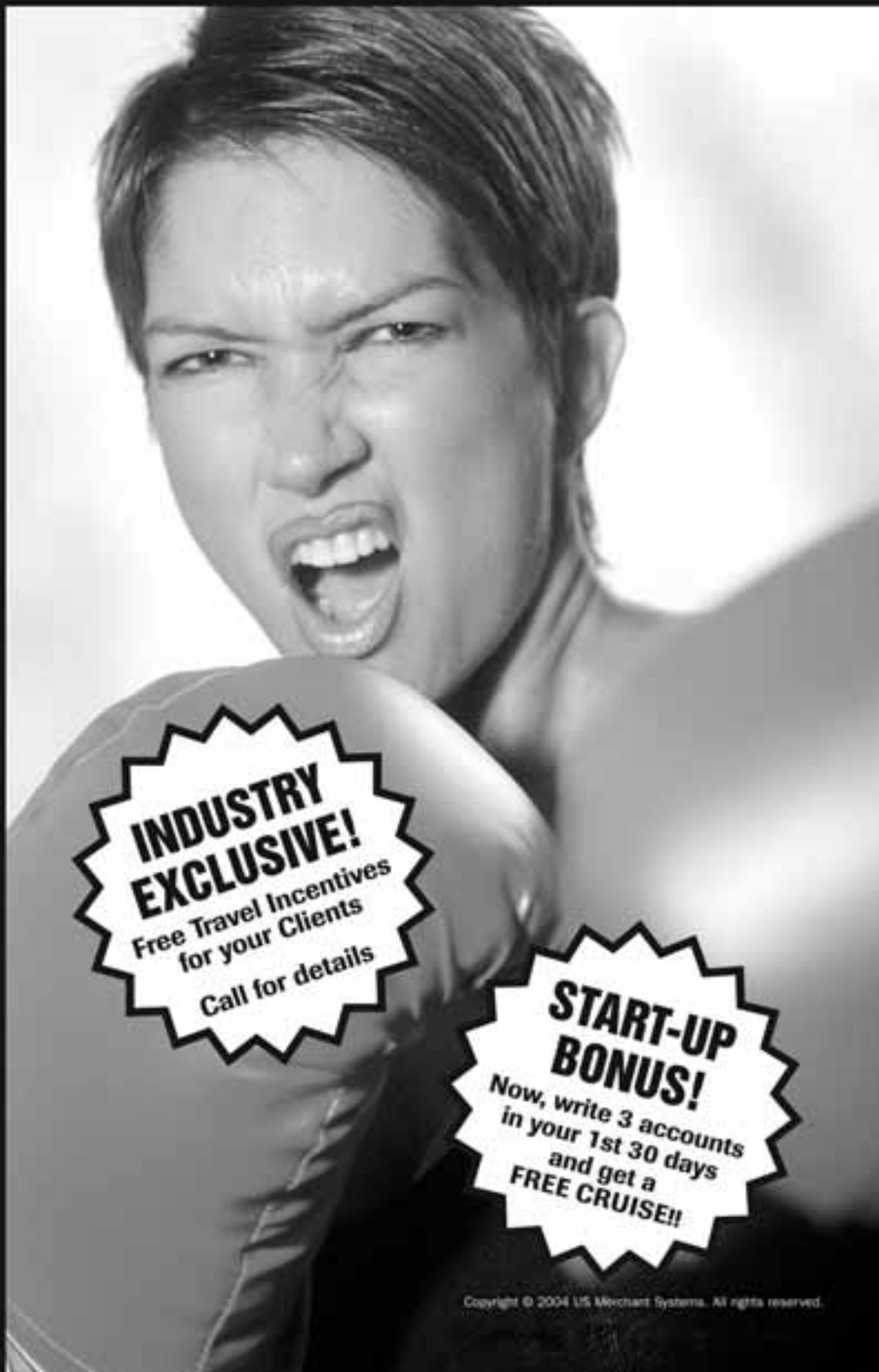
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Education (continued)

Marketing 101

Viral Marketing: Get the Bug

By Nancy Drexler

Cynergy Data

Marketing is about getting people to think and feel your way about your product or service. You can do this through advertising, e-mail and direct mail, but think about it: On some level, your audience knows the message comes directly from you and your company and recognizes that it's somewhat biased.

But what if a trusted friend, associate or role model delivers the same information?

Let's use an easy example. You see an ad or a trailer for a movie. It looks interesting. Do you rush out and buy tickets? Probably not. Instead, you read the opinions of reviewers you trust, check to see how many stars the movie received, and (this is the viral marketing part) listen to what friends and co-workers say about it.

And if by chance, the buzz around the office is that you absolutely must see this great new flick, chances are you'll put it at the top of your list. You perceive the movie in exactly the way its marketers would like you to perceive it: as a must-see.

This is viral marketing. It's a method for creating a positive buzz about your company, not a bug to be feared. It capitalizes on the fact that communication from friends and colleagues usually brings with it credibility that mass-generated messages cannot.

Viral marketing is word of mouth, customer-to-customer and referral marketing turned into a new art form and is found more and more at the heart of many successful marketing campaigns.

How It Works

The principle behind viral marketing is simple: turn happy customers into your sales force. There are several ways to do this:

Narrowcast

Often you will find target audiences in groups that share a special interest. Whether in a Web zine or blog, reading a special interest publication or mingling at a trade show, you can find large numbers of opinion-shapers in one "spot."



Web Zine

A Web-based magazine or newsletter

Blog

Online diary

Think GS Online. On The Green Sheet's MLS Forum on www.greensheet.com, ISOs and merchant level salespeople (MLSs) are pretty clear about their experiences and opinions.

Why not find satisfied customers or spokespeople and provide incentives for them to say nice things about you? Or, create a referral program and reward your spokespeople for new customers that come from their zine, blog or trade show.

E-mail

The crackdown on spam has forced marketers to find new ways to capitalize on the cost, flexibility and reach of e-mail. Viral marketing is becoming the method of choice.

What could be better than getting friends to pass on your message to other friends? With no spam involved, there's an increased likelihood that the e-mail will be delivered, plus it includes the implicit endorsement of the sender.

And all you have to do is make sure that your message is something your customers will want to share with others. How? Include a great offer, gift certificate or some kind of inducement for responding (see below).

Web

Your Web site contains proprietary comments and information about your company. Why not add testimonials from satisfied customers? Why not add positive press coverage or product reviews?

Making It Work

Ultimately, the success of your viral marketing campaign will depend on your ability to get customers to talk about

you in a positive way and to as many people as possible. How do you make this happen?

Obviously, your customers' experiences with you should all be positive. In order for viral marketing to work, your customers must feel that you do what you do well. In order for it to work even better, customers should feel special, valued and appreciated.

Basically, you need to go that extra mile to provide a completely enjoyable buying experience for them. Send them thank you notes after their first orders and send small gifts after multiple orders; remember names and preferences or anything else to make customers feel singled-out. These are the details that will make a difference.

Large companies invest in the resources necessary to get into their

users' heads, creating profiles for each customer and tailoring messages based on those profiles. The result is that customers feel known and appreciated and therefore much more likely to speak to others about their positive experiences.

The next step is getting them to do just that. And that's the part marketers seem to have the most difficulty with. Turning your satisfied customers into your evangelists might be as simple as providing an incentive, such as a prize or cash reward.

Paid viral marketing is risky, however. Eager to "win the prize," your participants will work hard to spread the word, but the quality of that word is likely to diminish exponentially.

On the other hand, finding the "right" reward for your customers

will deliver results both in quality and quantity. For busy retailers, for instance, offering certificates for dinner for two or free laundry pick up and delivery might be just what the doctor ordered.

Similarly, customers will be more likely to share your message with friends if there is a benefit to both sender and receiver. If, for instance, you want as many people as possible to attend an event, include a raffle ticket with each invitation and 10 raffle tickets for anyone who brings five or more guests.

The key is to meet your users' needs. With tons of companies using incentives to reward customers, find a motivator that your users, and the users' associates and friends, really want.

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www.ezic.com



Education

ing should be obvious. It's a very low cost way to spread a message with a built-in endorsement. However, as you also know, nothing is without risk. And the risk inherent in viral marketing is a loss of control.

Count on customers to spread a message to their friends, and you can count on them to confuse it. It's like the old game of Telephone. The more a message is passed on, the greater the opportunity for it to be altered.

You can hedge your bets a little bit, though. The trick is to control the process and let the message take care of itself.

That means making sure you know everything possible about what others might say about your product or service, perhaps through research, an e-mail questionnaire or simply by accompanying a sales person to a few clients and prospects.

Try to determine what makes people choose your company over the competition. Listen to the questions they ask and to the answers that please them.

Monitor your zines, blogs and GS Online's MLS Forum, and prepare to act promptly and appropriately

if someone airs rumors, misinformation or customer complaints.

Most of all make sure your products, services and staff are worthy of rampant chatter. That's the best way to be sure that, when people talk about you, they say what you want to hear. ■

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 Web sites 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 and supportive service.

For more information on Cynergy Data contact Nancy Drexler at nancyd@cynergydata.com.

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Education (continued)

Visa's Recent Chargeback Reason Code Changes

By David H. Press

Integrity Bankcard Consultants Inc.

Visa U.S.A.'s Re-engineering Disputes (RED) project is an ongoing effort to streamline and simplify the chargeback process. As part of this effort, effective October 2004, Visa revised its operating regulations, including changes to its chargeback reason codes.

Visa reduced more than 44 chargeback reason codes, many of which were similar in nature, to 24 reason codes. The card Association eliminated the separate (but often duplicate) reason codes for travel and entertainment (T&E) transactions.

It also re-aligned the new reason codes into chargeback groupings, which should enable chargeback personnel to focus on capturing the underlying reason for the dispute rather than the technicality of choosing between multiple reason codes.

However, these changes could have an impact on how merchants should respond to retrieval requests and chargebacks. Moreover, with Visa's elimination of the "second chargeback" after April 3, 2004, it's more important than ever to get the merchants' re-presentments correct the first time.

In April, Visa eliminated the second chargeback cycle, which allowed issuers two opportunities to dispute transactions and merchants two opportunities to re-present chargebacks. Now, Visa no longer accepts second chargebacks from issuers, and merchants only have one opportunity to provide information to resolve the dispute.

Merchants should be educated to provide the proper rebuttal information to refute the chargeback, and the chargeback department must correctly follow the re-presentation rules.

If not, the issuer will send out a pre-arbitration to the acquirer. (Arbitration is a process where Visa determines financial liability between members for transactions that are presented and "charged back," and members must first send a pre-arbitration letter to the other member bank.)

The member must either accept the pre-arbitration or go to arbitration with Visa. However, the drawback in going

to arbitration with Visa is that the loser pays Visa a \$150 filing fee and a \$250 review fee.

The unfortunate result that we have seen in working with merchants and acquirers' chargeback departments, since Visa eliminated the second chargeback last spring, is that when a pre-arbitration is received by the acquirer, a letter is generated advising the merchant of the fees and stating that the merchant will be responsible for the fees to take the case to arbitration at Visa.

This usually happens if the merchant provided the wrong information to dispute the chargeback or if the chargeback department did not properly re-present the chargeback to the issuer. For smaller dollar chargebacks, this gamble makes no sense to the merchant.

Both situations cause the merchants to blame the ISO or merchant level salesperson (MLS). Most chargeback departments don't do enough to work with the merchants to help them properly respond to their typical chargeback situations.

When we work with merchant clients to help them reduce chargebacks and teach them how to re-present chargebacks, their response is often, "I didn't know; nobody told me that."

If an ISO/MLS is going to sign up a high volume merchant (especially one that will make the ISO/MLS a lot of money) that's in a business likely to have chargebacks, it only makes sense for the ISO/MLS to educate the merchant on how to minimize chargebacks, including how to properly respond to retrieval requests and chargeback notices.

Below are Visa's revised chargeback reason codes (source: Visa U.S.A.):

Reason Code and Description

30 - Services Not Provided or Merchandise Not Received
A merchant was either unwilling or unable to provide services or shipped merchandise was not received.

41 - Cancelled Recurring Transaction
A merchant continued to charge a cardholder for a recurring or preauthorized health care transaction despite cancellation notification, or transaction amount not within preauthorized range.

Education

53 - Not as Described or Defective Merchandise

Goods or services received were not the same as described on the transaction receipt or other documentation presented to the cardholder at the time of the purchase or, for a mail/phone order transaction, not the same as the merchant's verbal description, or merchandise was received damaged, defective or otherwise unsuitable for the purpose sold.

57 - Fraudulent Multiple Transactions

Multiple transactions from a single card occurred at the same merchant outlet without cardholder permission.

60 - Requested Copy Illegible or Invalid

Issuer received an illegible transaction receipt, an incomplete substitute transaction receipt, or an invalid fulfillment.

62 - Counterfeit Transaction

Counterfeit transaction occurred at merchant or member location where required risk control procedures were not followed, or counterfeit magnetic-stripe transaction or chip-initiated transaction occurred in which authorization was obtained without transmission of the entire unaltered data on the track of the magnetic stripe or chip.

70 - Account Number on Exception File

Transaction did not require authorization, merchant did not obtain an authorization or account number verification, and the account number was listed on the exception file or acquirer received a negative account number verification.

71 - Declined Authorization

A merchant completed a transaction after receiving a decline response.

72 - No Authorization

A merchant did not obtain authorization for a transaction exceeding the merchant's floor limit.

73 - Expired Card

A merchant completed a transaction with a card that expired prior to the transaction date and the merchant did not obtain authorization.

74 - Late Presentment

An acquirer did not process the transaction within the required time limit.

75 - Cardholder Does Not Recognize Transaction

Either cardholder does not recognize one of the following transaction types: mail/phone order, recurring, preauthorized health care, non-authenticated security, or non-secure or, cardholder does not recognize a transaction completed in a card-present environment and acquirer failed to fulfill a properly requested retrieval request.

76 - Incorrect Transaction Code

An acquirer processed a transaction using an incorrect transaction code.

77 - Non-matching Account Number

A transaction using an account number not on the issuer's master file was processed, and no authorization was obtained.

79 - Requested Transaction Information Not Received

Issuer did not receive the correct transaction receipt that was properly requested using retrieval request reason code 33, "Request for Legal Process or Fraud Analysis."

80 - Incorrect Transaction Amount or Account Number

An acquirer processed a transaction using an incorrect account number or transaction amount.

81 - Fraudulent Transaction – Card Present Environment

Merchant processed a transaction in a card-present environment and did not obtain both a card imprint and cardholder signature (or PIN).

82 - Duplicate Processing

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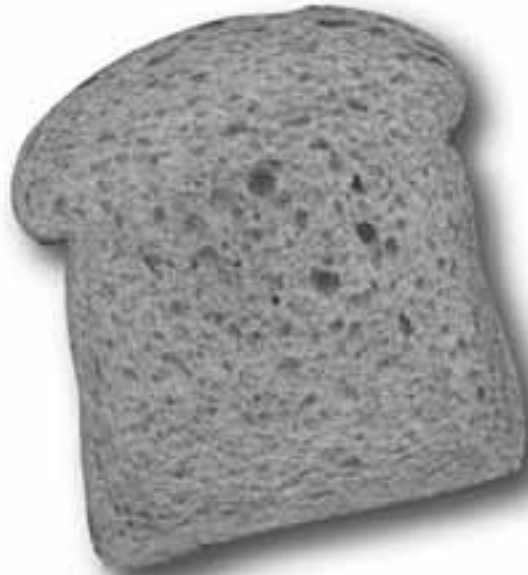
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A single transaction was processed more than once.

83 - Fraudulent Transaction – Card-absent Environment

Merchant processed a transaction in a card-absent environment without cardholder permission or with a fictitious account number, or processed an electronic commerce transaction that meets specified requirements.

85 - Credit Not Processed

The merchant issued a credit transaction receipt or provided a refund acknowledgment, but a credit transaction was not processed through Interchange; the cardholder returned merchandise or cancelled merchandise or services, and the merchant did not issue a credit transaction receipt/refund acknowledgment; or the cardholder cancelled an advance payment service transaction and the merchant did not issue a credit transaction receipt.

86 - Paid by Other Means

A transaction was paid by an alternate means and also posted to the cardholder's account.

90 - Services Not Rendered – ATM or Visa TravelMoney Program

A cardholder acknowledged participation in an ATM or Visa TravelMoney Program transaction and no funds or only a portion of requested funds were received.

93 - Risk Identification Service

A transaction appeared on the issuer "Risk Identification Service Chargeback Exception" report.

96 - Transaction Exceeds Limited Amount

A limited-amount or self-service terminal transaction exceeded the allowed amount.

For more information on recent changes to Visa's RED project, visit: http://usa.visa.com/business/accepting_visa/ops_risk_management/re-engineering_disputes.html#anchor_3

I know that much of the language in the reason code descriptions above might confuse ISOs/MLs. If so, this might be an indication of the need to become more familiar with the chargeback process, especially when signing up merchants with special processing rules (i.e. T&E, mail/phone order, recurring, preauthorized health care, etc.). I will write future articles regarding chargeback issues based on questions received from The Green Sheet's readers. Please submit your questions to me at info@integritybankcard.net .

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)

The Wonderful World of Wireless

By Peter Scharnell

Electronic Exchange Systems

Rapidly evolving technology is increasingly making this a wireless world. We're seeing new advancements in wireless technology, which is progressively becoming a sensible choice for many merchants.

Wireless terminals enable merchants to accept payments anywhere, securely and at a lower cost. Currently, there are tens of thousands of merchants using wireless point-of-sale solutions in the United States, and spotty network coverage is no longer a major hindrance for wireless transactions.

Today, processing transactions over wireless networks is faster than processing transactions using landlines; portability is also becoming more attractive to many service related industries.

The benefits of wireless processing include transaction times of around three to five seconds combined with speedy thermal printers that generate customer receipts in an instant.

Wireless technology can help save your merchants money on processing by allowing them to pay the swiped retail rate while out in the field, which will help eliminate chargebacks resulting from bad cards and hand-keyed transactions.

This article highlights some of the industry's best wireless options currently available for ISOs and merchant level salespeople (MLSs) to sell.

Lipman NURIT

The Lipman NURIT 3010 has long been one of the industry's most reliable and cost-effective wireless credit card processing equipment. In fact, for many years it was the only wireless unit that we at Electronic Exchange Systems (EXS) would recommend to our ISO/MLS sales channel.

The NURIT 3010 is a terminal designed to handle transaction processing in mobile locations such as in stadiums, concession stands and outdoor events. It's compact and easy to operate.

The product supports credit, debit, check and draft cap-



ture; it also accepts all magnetic stripe and smart cards including loyalty and gift cards. The terminal includes a built-in thermal printer; an internal PIN pad can also be added.

Because this is a Lipman product, the NURIT 3010 also supports your merchants' need to stay organized, keep track of transactions and generate a multitude of reports that can be customized to help manage merchants' individual business needs.

The NURIT 8000 is Lipman's wireless handheld or "palm-top" solution. With a backlit keyboard and large graphical backlit display, it's easy to read in the dark, and comes with optional touch-screen interface and signature-capture ability.

The NURIT 8000 is ideal for restaurants, limousine and taxi services and practically any type of mobile vendor that needs a lightweight, terminal that fits in the palm of a hand.

Like the 3010, it handles multiple payment types; however, the 8000 supports additional third-party applications such as address book and notepad, plus messaging capabilities.

These Lipman wireless terminals go beyond simply processing payment transactions by integrating business features and powerful reconciliation reporting capabilities.

Comstar Interactive Corp.

Comstar Interactive's wireless credit card solution, CHARGE ANYwhere, is one of the smallest and most cost-effective wireless credit card terminals available.

CHARGE ANYwhere combines a compact handheld wireless magnetic card reader (built on the Blackberry pager device) with Comstar's Transaction Manager service, a Web-based database and reporting system, and e-mail capabilities.

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Comstar's
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Some of the biggest benefits that Comstar offers are the industry-specific software packages that can be customized to merchants' individual business needs. Currently the company offers solutions for the taxi, limousine, towing, retail and restaurant industries.

These industry specific solutions allow you to target potential customers and sell them on the value of the solution rather than on price alone. Comstar will even create a customized solution for your merchant, if the opportunity is large enough.

You can add the recommended AMS Pocket Printer to the CHARGE ANYwhere solution, and you'll have a complete transaction system that allows you to accept credit cards wirelessly and print high quality thermal receipts on the spot.

The CHARGE ANYwhere wireless solution runs on nationwide Cingular Wireless Mobitex and Motient networks.

WAY Systems

WAY Systems' mobile phone POS solution targets the untapped market of millions of potential merchants looking for a compact mobile credit card processing solution.

These merchants seek a low-cost solution that will enable them to process transactions quickly and securely from practically anywhere in the world.

WAY Systems' Mobile Transaction Terminal (MTT) package comes complete with POS terminal hardware, a compact infrared thermal printer, secure wireless transaction processing gateway and general packet radio service (GPRS) wireless network data service.

The GPRS network leverages the low cost infrastructure of the mobile telephone and will help MTT merchants gain better wireless access and process in areas where previously wireless services were not available.

WAY Systems is currently deploying its end-to-end solution in the United States and China and distributes its mobile POS solution to select payment service providers and processors all around the world.

The company strives to become one of the first global providers of mobile transaction products and services.

With all of the wireless products and services now available to payment processing sales agents, you can select the products that best meet the needs of individual merchants.

As wireless terminals become smaller and more powerful, this means new sales opportunities for you, MLSs. Work with your processor to find out what solutions are available and ask for training and support from the vendors.

You'll often find that they are more than willing to get you the training and sales support that you need to close the deal.

Peter Scharnell is Vice President Product Development for Electronic Exchange Systems (EXS), a national provider of merchant processing solutions and a registered ISO/MSP for HSBC Bank USA, National Association. Founded in 1991, EXS offers ISO partner programs, innovative pricing, a complete product line, monthly phone/Web training, quarterly seminars and, most of all, credibility. For more information, visit www.exsprocessing.com or e-mail Peter at peter.scharnell@exsprocessing.com.

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The PrimeTrex is a low cost (priced just under \$200), compact terminal with a speedy integrated clamshell thermal printer that prints an impressive 22 lines per second, including 384 dots per line.

The device moves transaction data with a 16-bit processor, comes with 512 KB of memory (upgradeable to 1.5 MB) and has a bi-directional magnetic stripe reader that reads Tracks 1 – 2 with the option of Track 3.

PrimeTrex's keypad is high-end and back lit; the keys are also coated with clear plastic that helps prevent them from getting sticky and dirty, which is often the plight of the typical rubber ones widely used in terminal devices.

The product comes with a wired dial up 14400 bps modem and 3RS232 ports, but if merchants are interested, it can be upgraded to high-speed Internet communication with TechTrex's TCP/IP conversion module, called ConverTrex.

ConverTrex has also been Class B certified by Vital, as well as Paymentech LP.

Combined (PrimeTrex plus ConverTrex), the company said the solution provides merchants with transaction times of less than three seconds.

"We view the TechTrex terminal as an excellent vehicle for Vital clients and their merchants to cost effectively upgrade POS terminals with equipment that is capable of handling today's complex applications and communication requirements," TechTrex President Charles Lee said.

TechTrex USA Inc.

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TechTrex Low Cost POS Terminal Class-B Certified

Product: PrimeTrex POS terminal

Company: TechTrex Inc.

TechTrex Inc. is a provider of hardware solutions for the payments industry. The company is based in Canada, but also has offices in the United States, Japan and China.

If you haven't yet heard of this company, you're about to hear more: At the end of October, TechTrex Inc. announced that Vital Processing Services Class-B certified its PrimeTrex point-of-sale desktop terminal for retail and restaurant applications.



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TRANAX

An optional service panel can be added so the ATM can be configured and maintained from the rear of the machine.

The product comes with a 56k modem for dial-up and an Americans With Disabilities Act-compliant voice guidance standard system. Optional features include a rear service panel and wireless service capabilities.

Tranax has installed more than 50,000 ATMs and self-service terminals throughout the United States and Canada. Visit www.tranax.com for an interactive feature demo of the Mini-Bank 2100T ATM.

Tranax Technologies Inc.

44320 Nobel Drive
Fremont, CA 94538
888-340-2484
www.tranax.com



Tranax's New Through-the-wall ATM

Product: Mini-Bank 2100T

Company: Tranax Technologies Inc.

ATM and self-service technology provider Tranax recently released a new through-the-wall ATM that uses less of a retailer's budget and wall space. The ATM is called the Mini-Bank 2100T and Tranax says it has "the look and feel of a bank machine at the cost of a retail ATM."

The Mini-Bank 2100T can be implemented as a walk-up or drive through ATM solution, and it is tough enough to handle bad weather. It also has a sun-viewable LCD screen to cut down on glare on bright and sunny days.

The product's dimensions are 33" high x 23.75" wide x 28.5" deep, and it weighs 283 pounds, which will fit in a minimum hole in the wall of 31.5" high x 20" wide and a wall thickness of 4" to 10".

Its 16-key alphanumeric keypad contains an encrypting PIN pad, is Triple DES compliant and has been certified by a Visa laboratory. The Mini-Bank 2100T's cash dispenser has a "friction feed" dispensing unit, which allots seven notes per second, and the ATM's cassette can hold up to 2000 notes.

The cash dispenser is separate from the other serviceable components of the ATM; this enables technicians to access it without having to open the vault.

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New Gateway and Virtual Terminal From PayTrace

Product: PayTrace payment gateway and virtual terminal

Company: PayTrace LLC

PayTrace LLC is a developer of e-commerce products and services. It's also the primary owner of PayTrace.com and the PayTrace payment gateway and virtual terminal.

Its product, also called PayTrace, sends credit card transaction information from online merchants to their customers' credit card issuers, enabling online merchants to accept and process credit cards.

PayTrace has secured its products with all of the latest security requirements such as SSL digital certificates, password protection, physical site protection and cookies and session data. All data sent to and from PayTrace's servers are processed with 128-bit encryption.

The company also said that it stores all data electronically and that no personal data are printed or distributed from its database. PayTrace houses its servers in secure and closely monitored and protected locations.

The payment gateway and virtual terminal allows merchants to process sales, authorizations, forced sales, voids, and refunds and to view transaction reports, manage customer profiles user accounts and security settings.

The company announced in August 2004 that it's now certified as a Vital Processing Services integrated partner (VIP).

This means that PayTrace payment gateway successfully processes e-commerce and commercial cards with CVV2, CVC2 and CID functionality using the SSL 1.0 connection method. The certification enables PayTrace to process credit card transactions on Vital's network.

The company is currently looking for resellers.

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"Men are rich only as they give. He who gives great service gets great rewards."

- Elbert Hubbard

Caring About Service

No two customers are alike, and no two customers' needs are alike. What worked for one might not work for another. But there's one thing that all customers have in common: They all appreciate exceptional service. In our industry it's not only important to provide excellent service, it's imperative. After all, many of our customers are merchants who are focused on providing superior service to their customers. They are professionals; they recognize good service, and they reward it by becoming your repeat customers.

What can you and your colleagues do to provide extraordinary service? It's easier than you think. Simply show your clients that you care by being Courteous, Aware, Respectful and Engaged.

Be Courteous

Providing superior service involves being polite and courteous. When you're with customers, they should have your undivided attention. If you answer your cell phone or interrupt a conversation to talk with someone else, you're telling customers that they're not important.

If they're talking, you should be listening. Never interrupt, even if you feel you've got the point. If you interrupt, you're telling them that what they're saying doesn't matter and what you have to say is more valuable. Be polite and let them say everything they need to say. You might be surprised by what you learn.

Be Aware

To provide excellent service you need to be aware of your market, your competition and, most importantly, your customers. Clients expect you to be an expert. You need to have a complete understanding of your products and services and those of your competitors and your industry.

Why should they trust that you're selling them the best solution for their needs if you aren't fully aware of the market? Of course, it's unrealistic for them to expect you to know everything, and it's ok if you don't always know the answers to their questions.

The excellent service you provide comes in how you answer those questions. Your answer is never "I don't know." Instead, your answer is "Let me find out." Excellent service means doing whatever it takes to provide clients with the information they need to make informed buying decisions.

Be Respectful

Exceptional service involves respecting your customers' time and preferences. If they feel that you don't respect them, they won't want to buy from you. Keep telephone hold times to a minimum and answer e-mail in a timely manner. Hold meetings and phone calls when it's convenient for clients. Set specific beginning and ending times and stick to that schedule.

Great service also includes respecting customers' preferences and opinions. It might be tempting to assume you know what your clients need. You may equate them with other clients in the same industry and presume the same solution will work for them as well. It might, but it might not and you won't know for certain until you listen to your clients. Even if you've been serving their industry for years, they still know their businesses better than you ever will. Ask questions and give them opportunities to fully explain their needs and wants.

Be Engaged

Are you personally invested in your employees, your products and, most importantly, your customers? Customers want to work with people who are actively engaged in their work.

If you look or sound like you simply don't care (about customers, your products or your company) no one else will care either. If you daydream during meetings, your lack of interest will be apparent to clients and they won't be motivated to buy, or continue to buy, from you.

In an industry with tight competition and similar products, there's a way to stand out. Providing outstanding service will make sure your clients and prospective clients notice you and remember you. People buy from people, and people want to buy from people whom they admire on both a personal and business level. They want a professional who knows his business and a person who is easy to work with. You can be that person by being knowledgeable, energetic and a good listener.

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We have taken our years of experience, technology systems like the Interactive ISO System, the award winning customer support and aggressive pricing of United Bank Card and rolled it into Nexus ATM. Our program is entirely in-house. We offer a simple application, fast turnaround times, same-day deployment of ATM machines, nationwide on-site installation and 24-hour support. If you are already in the ATM industry, Nexus ATM guarantees to beat your current processor's pricing and offer superior service. If you are interested in selling, leasing or placing ATM machines, Nexus ATM is the reliable new generation solution you are looking for.

Placement Program

In addition to our full-blown ATM ISO Program, Nexus ATM also offers a unique Placement Program to qualified merchants. Merchants accepted in the program will receive a free state-of-the-art color ATM machine, free promotional material, neon signs, installation and training. The ISO and Merchant do not have to invest a single dollar to the cost of the machine. Nexus ATM can even stock the machine with cash. The Merchant and ISO both receive residuals on every transaction. There is no expense to the merchant, no expense to the ISO – just immediate profit. Nexus ATM has more than 10,000 ATM machines for free placement.

Program Highlights:

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For more information,
please contact Jock West, Director, Nexus ATM
at 1-800-201-0461 x218

www.nexusatm.com

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Presentation Pointers

A great portion of our chosen profession involves presenting information. Sometimes we are presenters in the traditional sense; we stand at the front of a banquet room or meeting hall and present slides or other data. Sometimes we are presenters on a smaller scale, as we have a one-on-one meeting with a prospect or a phone call with a client.

These are all forms of presentations, and they are all vital to our careers. Some people feel that writing the presentation is the easy part; the difficult part is actually presenting the information. Below are some tips to help you sharpen your presentation skills.

Be Clear and Speak Slowly

You've invested a lot of time and effort preparing for this presentation. You've carefully chosen each word, and you don't want your audience to miss one of them. To make sure each carefully crafted sentence is heard, practice speaking clearly, pronouncing each syllable.

You might have a tendency to drop off the ends of your sentences. Work hard to clearly finish each word. Keep your volume and energy up throughout your com-

ments. If you mumble or speak too softly, you might send a subliminal message that what you're saying isn't important or isn't as important as your other points. All of your points are important so give them all equal attention.

Public speaking scares most people. It can be very daunting, and many would gladly have their in-laws visit for three weeks rather than speak in public. When we are nervous or anxious, we do things like breathe shallowly or talk very quickly.

Take your time and practice speaking slowly. You don't want the presentation to go by so quickly your audience is left wondering what hit them. Take deep breaths. The extra oxygen will invigorate you as well as force you to slow down.

Present Yourself

What are you presenting? You're presenting your product, your service and your company, but you're also presenting yourself. Your audience, whether they are one person or an entire auditorium of people, is looking at you. That fact may initially frighten you, but it's a positive thing. You want them to look at you so they can get your message.

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Inspiration



National Retail Federation Big Show

94th Annual Convention and Expo

Highlights: The theme of this year's Big Show is "Redefining Retail." As the cornerstone of the retail industry's premier event, NRF engages visionaries who are shaping the immediate future; offers educational opportunities that enlighten outlooks and perspectives and showcases innovations that will ensure future business success.

This four-day event is the industry standard and encompasses every aspect of retail operations including financial management, human resources, marketing, merchandising, retail strategy, strategic operations, supply chain, store design, and technology. More than 400 suppliers and vendors will be demonstrating the latest and most effective products and technologies on the Expo Hall Floor. Anyone and everyone involved in retail should attend.

When: Jan. 16 – 19, 2005

Where: Jacob K. Javitz Convention Center, New York City

Registration: Visit www.nrf.com

Northeast Acquirers' Association

2005 Winter Seminar and Outing

Highlights: Plans are underway and the agenda is being finalized, but what's definite is that NEAA's Winter Seminar and Outing will include the educational presentations, vendor expo and networking and socializing opportunities that keep bringing people back every year.

The low-key, informal tone and setting of this event have contributed to its increasing popularity; it now covers three days and industry professionals from all over the country brave the Vermont winter to be there. Prior to the kick-off of NEAA's seminar, NAOPP will hold a membership meeting on Monday morning. Activities include informational presentations and seminars, vendor expo (and plenty of time to meet with the vendors one-on-one), meals, receptions, and all the outdoor fun you can handle—tubing, snowmobiling, skiing and more.

When: Feb. 1 – 3, 2005

Where: Grand Summit Hotel, Mt. Snow, Vermont

Registration: Visit www.northeastacquirers.com

now it's time to fine-tune your look. This means wearing appropriate clothes that fit well, are in good condition and are properly laundered.

If you're trying to decide if something is appropriate or not, don't wear it. If you are unsure, chances are others will be also, and you don't want to risk offending anyone. If you're debating whether to wear a new suit that you haven't had time to get altered, or one that is a few years old and fits well, go with the older suit. It's better to wear something that fits well even if it's not the latest fashion. But, do get that new suit altered so it's ready for your next event.

Lighten Up

Don't be afraid to have a sense of humor. Sure, this is business and you need to be professional, but humor and professionalism are not polar opposites. It's perfectly fine, and many times preferred, to lighten up a presentation with a few humorous comments here and there. Even if your audience doesn't guffaw and hold their stomachs in laughter, you might get a little smile or grin. And your audience will remember your point because it was different.

Draw a Picture


Visual aids can be just the thing to add some pizzazz to your presentation. But remember to use only a few to complement your presentation; if you use more, they may lose their effect. You should place visual aids where they will have the most benefit. To determine the most appropriate time and place, review your presentation and identify three points that you feel are the most important.

If you're having trouble narrowing your list, answer this question: "If my audience leaves having learned only three things, what do I want them to be?" Then, use visual tools, such as charts, graphs, news articles or advertisements, to visually enforce those points.

Communication is a key to success in our industry. Whether you're talking to one person or 100 people, your message is important and needs to be heard. If you sharpen your presentation skills it will be impossible for people not to listen to you! Speak slowly and clearly, dress professionally, use visual tools and don't forget to laugh. With each presentation, you will improve and become more comfortable. Before you know it, it will be second nature.

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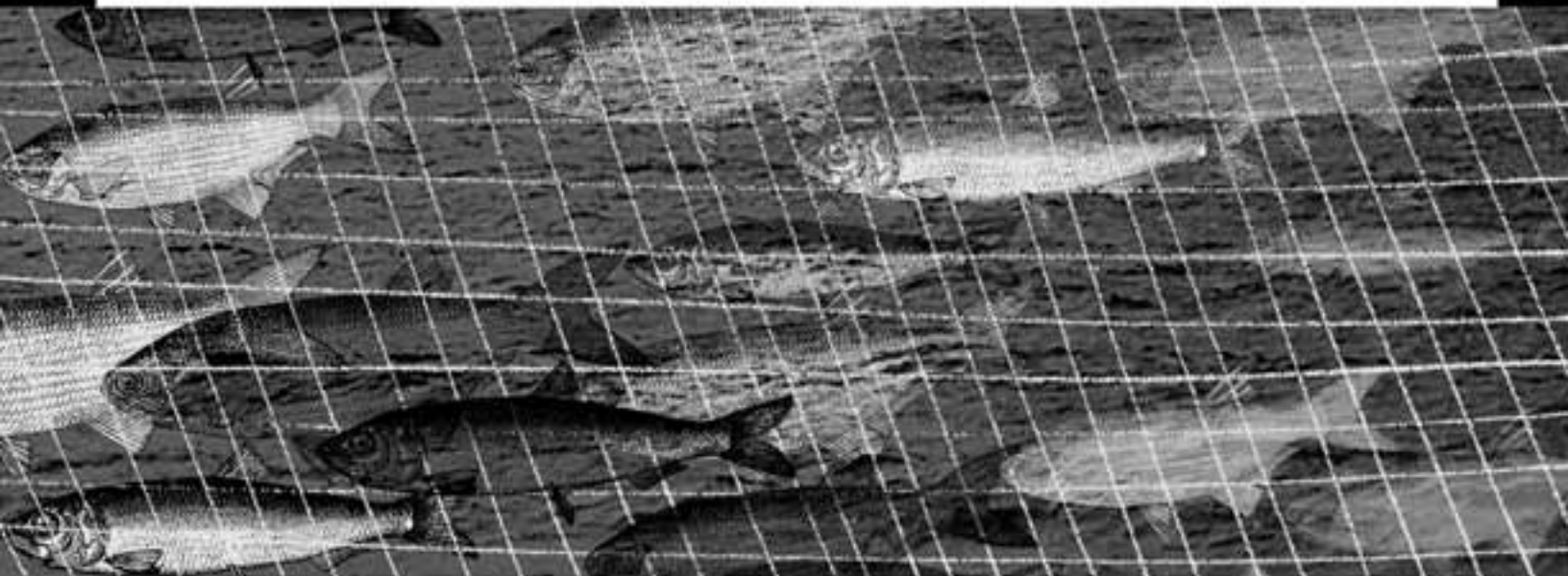
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