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Work that net: The ABCs of online social networking

Fishermen toss them into the sea. Tennis players navigate them with volleys and drop shots. But in the 21st century, "net" has taken on new meaning, and for many, working the net means using social networking Web sites to market themselves and conduct business. But consider how common the following scenario is: One day you receive an invitation from a colleague to sign up on LinkedIn or Facebook. You say, why not? It's pretty easy to establish a user name and password, and a couple of clicks later you've created your basic profile. You nose around a while, join a couple of discussion groups perhaps and read what other people have written. And then …?

If you're like many, you forget about your brief dabble in social networking and go back to work. Maybe the whole concept seems like a waste of time. Or you're not that computer savvy, and all the steps and buttons intimidate you. Either way, you fail to take advantage of powerful networking tools that, with a little patience and time, could help you make new contacts and generate referrals – not to mention these sites are free.

A number of contributing writers have written on the subject of social networking for this issue of *The Green Sheet*. This article is meant to help you jump-start your social networking adventure with step-by-step procedures for making some of the most popular sites work for you.

LinkedIn

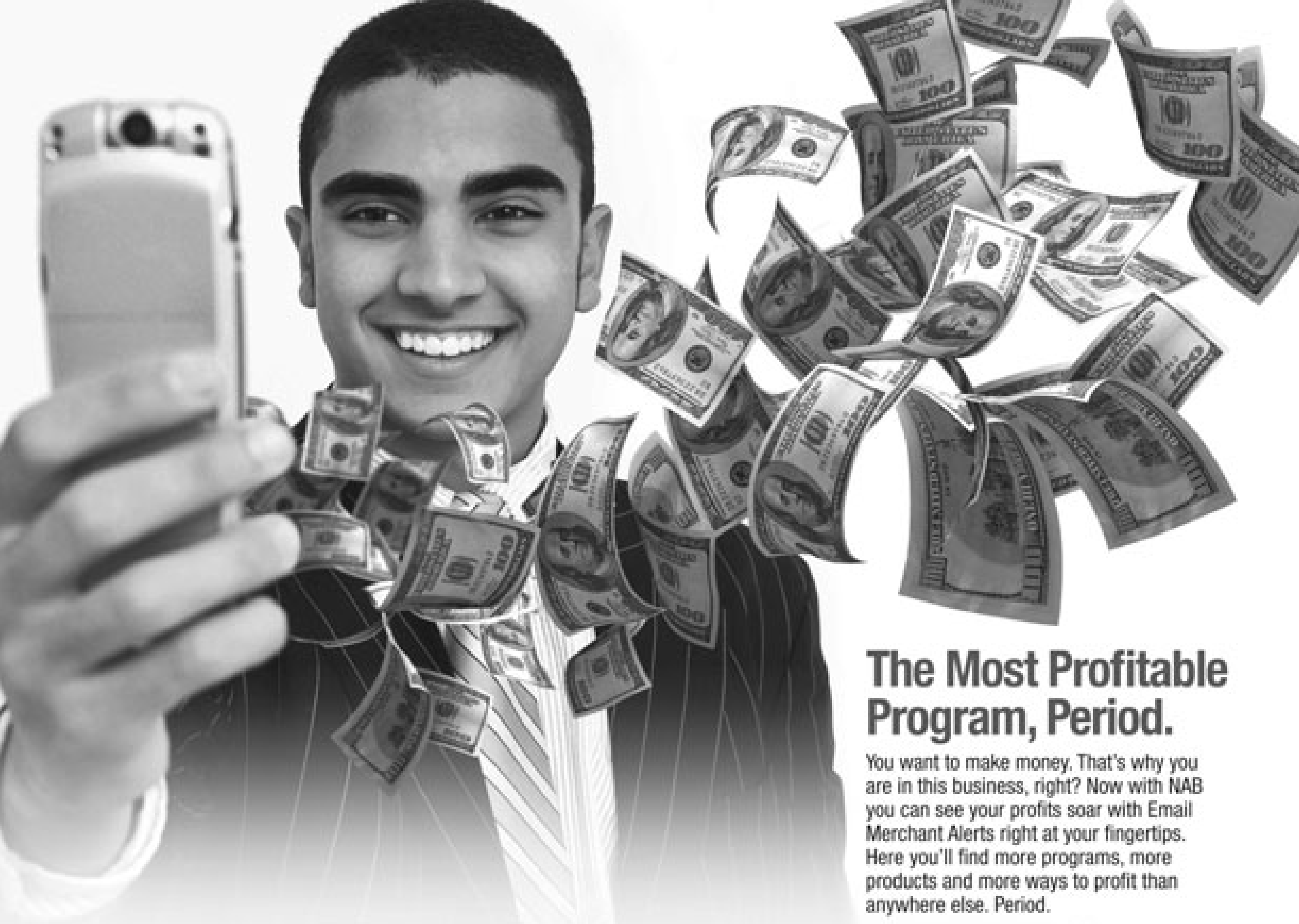
LinkedIn is designed to help business professionals maintain and generate contacts within various business communities. The site has over 35 million users in 170 industries. Following are instructions for maximizing your profile and building your network. The sidebar accompanying this article, "Eleven ways to love LinkedIn" offers further ideas for getting the most from LinkedIn.

Beef up your profile: After you create your basic profile, enhance it. The more information you provide, the easier it will be for others to find you. Additionally, a diversified profile expands potential contacts to businesses and industries that may not be central to – but nevertheless touch – the payments industry. Here's what to do:

The navigation bar on your page is on the left. Click on "Profile." Click on each section with a plus sign to add the corresponding information. It is much like filling out a job application. Sections include:

- Current employment
- Past employment
- Education
- Web sites
- Summary

See Social networking on page 63



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NotableQuote

Encryption keys are most at risk of being exposed during the key loading (key injection) process. To reduce this risk, the payments industry, card companies and the American National Standards Institute have developed processes and standards for key injection that reduce the risk of fraudulent (or even accidental) key exposure.

See story on page 34

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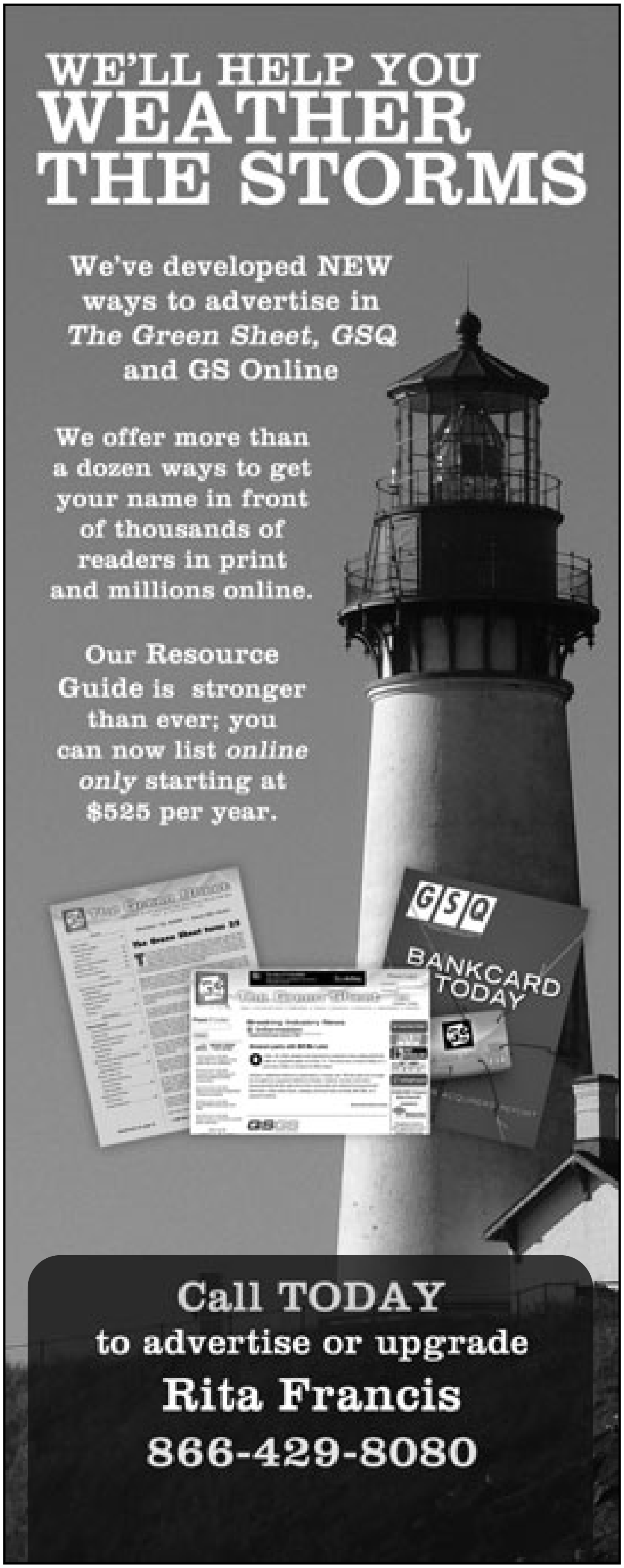
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Forum

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Who's on top?

I wonder if you can help me. A while back (few months ago), *The Green Sheet* published a top processor survey as an add-on to the regular printed issue. Is there a way to access that insert electronically?

Victor Nowicki
Vitron Capital

Victor,

I believe you are referring to our December 2008 GSQ, *"Bankcard Today: 2008 Acquirers Report." Access it from our home page (*www.greensheet.com*) by clicking on the "Publications" link, just below our publication's name toward the top of the page. On the page that appears, click the "GSQ – Current Issue" link. The current issue will be displayed, and to the left will be a menu leading to our GSQ archives. Click on "2008: v11" in that menu. Then scroll down the page to the issue you want. Click on the picture of its cover to access the PDF. Also, our quarterly, full-color GSQs have proven to be such a valuable tool for the feet on the street, they are no longer supplements to* The Green Sheet. *They have their own publication dates and mailings.*

Editor

Minding the data

Thanks for mentioning the Norm Coleman database issue as part of your story, "Legislative outlook: Some clouds but no rain" [*The Green Sheet*, April 13, 2009, issue 09:04:01]. I would like to clarify my position as stated in the sidebar that I did not know what the database contained, as I did not download or view it and that from what I understand on the Wikileaks Web site, the entire credit card number including the three-digit security code on the back were in the database in their entirety versus being "truncated" as stated in the article in *The Green Sheet*.

This is the field in the database, described by Wikileaks, indicating the credit card information load time: "Stores significant information about Web views, including user agents and IP addresses. Also contains all post data – this includes unencrypted credit card information."

If you have questions, please feel free to contact me.

Adria Richards
Organic Technology Consultant
Blog: *http://butyoureagirl.com*
Web site: *http://adennetworks.com*

Adria,

Thank you for sending us this clarification. Curious readers just may want dig a little bit deeper at www.wikileaks.com*.*

Editor

From GS Online's MLS Forum The premier online network for payment pros

To imprint or not to imprint

GS Online MLS Forum member jcolvin posted the following question on the Forum:

Does anyone know the answer to these two questions – or have any links?

1. Specifically, I have been asked to quote or link the rule that says the merchant *must* have a manual imprinter.

2. The merchant wants to know what are his possible fines and penalties besides making the match list for whatever reason.

Following are some answers he received from other Forum members:

The Operating Regulations from Visa (*http://usa.visa.com/download/merchants/visa-usa-operating-regulations.pdf*) do *not* require the merchant to *own* a manual imprinter. They do state under what conditions a manual imprinter *must* be used in order to complete a transaction to avoid a chargeback. –hipoint

An imprinter is *highly* recommended, even with a swipe account, *especially* if you do not set the terminal to request last four numbers after you swipe. The reason for this is criminals can reprogram the magnetic stripe on the cards, and the number you get by swiping does not match face of card. Stores with higher tickets will use them more often for this reason.

Not having an imprint *can* lead to a chargeback, depending on ticket size. Just ask merchants how much risk they are willing to carry. Plus, if the power goes out, an imprinter can be used for sales. The 2003 blackout left Detroit without power for four days. If businesses were not imprinting, they were not processing. – Bill Pirtle

Correction

"PCI versus tricky technology," published in *The Green Sheet* April 13, 2009, issue 09:04:01 was incorrectly attributed to Tim Cranny, Chief Executive Officer of Panoptic Security Inc. The article was actually written by Michael Wright, Panoptic's founder and Chief Technology Officer.

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A quick summary of key articles in this issue to help keep you up-to-date on the latest news and hot topics in the payments industry.

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Cover Story

Work that net: The ABCs of online social networking

A number of contributing writers have written on the subject of social networking for this issue of *The Green Sheet*. This article is meant to help you jump-start your social networking adventure with step-by-step procedures for making some of the most popular sites work for you.

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View

Social networking's impact on payments

Several non-financial services companies are creating new payment models – known as micropayments – for P2P (person-to-person) networks that stand to generate hundreds of millions of dollars in small-denomination transactions.

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View

A bigger bite for Visa, MasterCard

The latest news from the major card brands is interesting, because during this time of extreme turmoil within the banking sector and given the enormous credit chargeoffs, Visa and MasterCard might have used the economic climate as cover for increasing interchange.

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View

Go remote: Boost security and profits

Our industry is being challenged by a barrage of increasingly sophisticated security attacks on all elements of the payments sphere. How can our industry invest more in securing the payment system without impacting our bottom line?

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Feature

Complexities, solutions for prepaid fraud

In December 2008, prepaid card issuer and processor RBS WorldPay Inc. disclosed a security breach in its U.S., open-loop gift and payroll card system, which later resulted in an ATM scam that netted fraudsters $9 million. In a report, David Fish, Principal Analyst at Mercator Advisory Group, outlines steps the industry should take to secure systems and outwit the hackers.

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News

AmEx green with Web access

American Express Co. is going green, offering external sales agents anytime online access to sales tools, rules information and other assistance. The company's latest communications tool – ESA.Amex360.com – is a one-stop Web shop for the most up-to-date information for agents who sell and service AmEx.

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News

UIGEA, WTO rules at odds

A preliminary report issued by the European Commission on Mar. 26, 2009, stated the United States' 2006 Unlawful Internet Gambling Enforcement Act is discriminatory and violates World Trade Organization rules. This article discusses the nature of the conflict and the possibility of licensing U.S. land-based casinos for Internet gambling.

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News

Alternative currencies – better with plastic?

Some U.S. communities are printing their own brands of paper currency to boost consumer spending – examples include Ithaca Hours in New York, Detroit Cheers in Michigan and BerkShares in Massachusetts. But industry insiders warn that alternative currencies face certain pitfalls, and say the practice might be done better with plastic.

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Education

Street Smarts^{SM}: Blog on, link in, tweet out

Do you blog, tweet or wiki? You may think we are referring to an obscure code or something appropriate only for Generation Y (people born between 1978 and 1995). Would you be surprised to learn the fastest growing online social networking segment is over age 35?

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Education

Marketing with social networks

The old methods for organizing contacts have given way to much more powerful networking tools for our wired world. In just a few years, sites like LinkedIn, Facebook, MySpace and Twitter have become popular tools for professionals to stay in touch with colleagues, make new contacts, market themselves and their companies, and engage in informative discussions.

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Much ado about Twitter

"Tweeting" is a form of social messaging. Young people love it. It is a short, simple, fast way for them to communicate with all their friends. But not everyone's sold on it. Do you want to be buzzed, beeped and tweeted at all hours of the day?

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Education

Scaling the social networks

Building a social network can be a lot like climbing a mountain. To be successful, it's advisable to have a plan, some good gear, a competent ground crew and an experienced guide who can show you the ropes.

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Education

Payments and social networking: A legal perspective

The writing is on the Web (so to speak) for payment professionals to familiarize themselves with the new ways in which people meet each other and sell to one another. From a legal perspective, social networking through the Internet raises some interesting issues.

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Inspiration

Lifelong learning: A business strategy

To stay ahead of the competition and continue to grow both portfolios and revenue streams, ISOs and merchant level salespeople are compelled to remain lifelong learners. They must stay abreast of new products and services, security and legislative mandates, sales and marketing strategies, and burgeoning verticals. But what exactly does being a lifelong learner entail?

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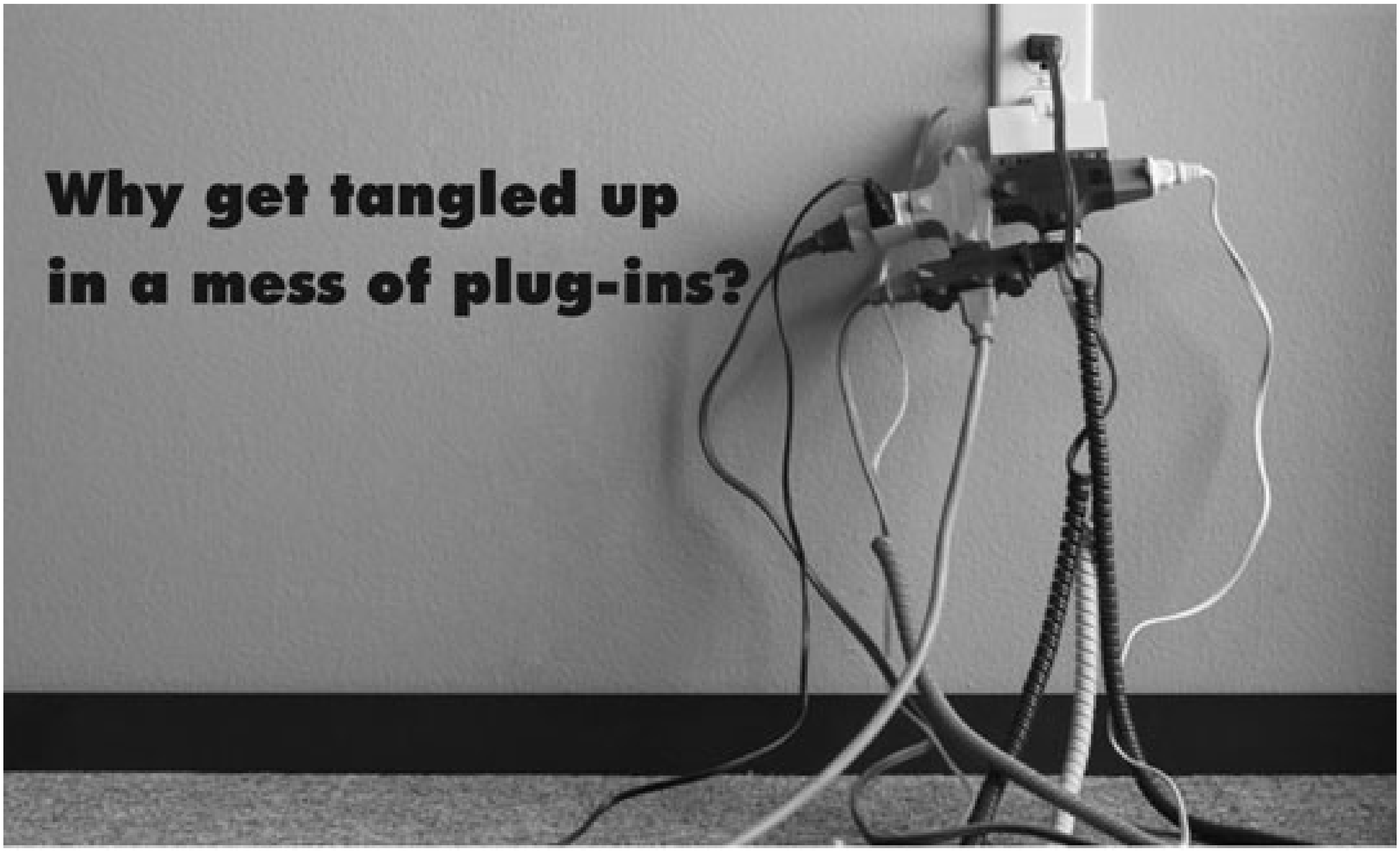

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NEWS

ACH payments on the rise

NACHA – The Electronic Payments Association reported at Payments 2009 that the number of automated clearing house payments in 2008 topped 18.2 billion, representing an increase of 1.2 billion over 2007.

The portion of ACH volume passing through the ACH operators grew in 2008 to nearly 15 billion transactions, which is 7.1 percent higher than the previous year.

The gross dollar volume of these payments was $29.96 trillion, an increase of 4 percent over 2007. "Consumers, businesses and government are continuing to embrace the safe, smart and green attributes of ACH payments and choosing electronic over paper," said Janet O. Estep, NACHA President and Chief Executive Officer. "Despite the overall economy slowing in 2008, the ACH network continues to see positive growth."

Mobile banking consumers remain static

In its 2009 Global Consumers and Convergence survey, tax and advisory firm **KPMG LLP** revealed that 85 percent of U.S. respondents believe that, while they admit mobile banking is important, they don't want to pay for it.

Additionally, they are wary of using their cell phones, smart phones and personal digital assistants for financial transactions and online banking.

Ninety-one percent of those surveyed said they had never tried banking through a mobile device. Of those, almost half cited security and privacy concerns as the primary reason.

KPMG also reported that 68 percent of U.S. respondents said their current financial institution doesn't offer mobile banking.

"U.S. and worldwide consumers need to be convinced that new payment methods and banking vehicles are safe and secure in order for them to succeed," said Mitch Siegel, Director of Payment Advisory Services in KPMG's Financial Services practice.

"Once these concerns are addressed, consumer confidence can grow, and adoption could potentially increase."

Consumer confidence skyrockets in April

According to the most recent results of the **Royal Bank of Canada (RBC) Consumer Attitudes and Spending by Household (CASH) Index**, overall consumer confidence in the economy advanced 30.1 points in April 2009, bringing the RBC Index to 38.3, compared to only 8.2 in March 2009.

The index is a monthly survey of consumer perceptions on the current and future state of local economics, personal finance, savings and confidence when making purchases. Consumer sentiment was bolstered by a 58.3 point increase in Americans' expectations for the future.

"The April readings provide more evidence of a stabilization in consumer spending," said Larry Miller, Managing Director, RBC Capital Markets. "

Stabilization does not mean recovery, but is a far better prospect than the free-fall of late last year. Whether this translates into an improvement in consumer spending is another ball game, and one that is far too early to call."

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- A **National Retail Federation** survey conducted by **BIGresearch** stated that one in 10 Americans expecting a tax refund will use it to make a major purchase.
- **NPG Group Inc.** research found that Americans spent an average of $116.59 on Easter candy, gifts, food and decorations in 2009, down from an average of $135.03 in 2008.
- A **Better Homes and Gardens** and **BrandSpark International** survey disclosed that nearly 70 percent of consumer respondents tend to buy the same brands repeatedly, but 46 percent will look for lower prices when buying new types of products.
- **The U.S. Labor Department** reported that wholesale prices plunged 1.2 percent in March 2009 as the cost of gasoline, other energy products and food fell sharply. Gas prices saw the biggest drop at 13.1 percent, the steepest since December 2008.

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ANNOUNCEMENTS

Fingerprints keep 'em processing

AllTrust Networks, formerly **BioPay Paycheck Secure**, a biometric payment services firm, said that Ontario, Calif.-based **Pro's Ranch Markets** implemented AllTrust's fingerprint check cashing service, Paycheck Secure, at all 11 of its stores across four states: Arizona, California, New Mexico and Texas.

Billeo bytes the big Apple

Payment platform developer **Billeo Inc.** introduced its Billeo plug-in browser for use with the Apple Mac computer, which enables users to set up a one-stop transaction center with stored account information and transaction charts and reports, card data, bill pay and shopping directories, password management, bill reminders, and a record of saved receipts.

RDC available to bank, CU consumers

Remote deposit capture solutions provider **Bluepoint Solutions Inc.** introduced RDC Consumer, which enables bank and credit union account holders to deposit checks from their homes or offices anytime with only a computer, a secure Internet connection and a scanner. RDC Consumer integrates with Bluepoint's transport service to compile image files which allows for immediate clearing of merchant and ATM RDC products, resulting in faster funds availability. It also maintains a central depository, making image files immediately available for research and retrieval enterprisewide.

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RESOURCES

PCI security awareness offered

ControlScan Inc., a Payment Card Industry (PCI) Data Security Standard (DSS) compliance solutions company, launched PCI 1-2-3 Security Awareness Training, the latest enhancement to its PCI compliance solution.

The PCI 1-2-3 SAT delivers on-demand security training to small merchants and their employees in a nontechnical, easy-to-digest manner that satisfies requirement 12.6 of the PCI DSS, according to ControlScan.

In other company news, payment processor **Electronic Commerce International** joined forces with **Control Scan Inc.** to assist ECI's small and mid-sized businesses in meeting PCI DSS requirements. ECI will offer Control Scan's PCI 1-2-3, which helps merchants understand, choose and complete the Self-Assessment Questionnaire and on-demand security scanning.

Tappan taps Elavon

Payment processor **Elavon Inc.** signed an agreement with **Tappan Street Restaurant Group** to provide debit and credit card processing for all 24 of the company's Taco Mac restaurants in Chattanooga, Tenn., and Atlanta.

Three new scanners for small businesses

At NACHA's Payments 2009 in April, payment solutions provider **Epson Corp.** introduced a suite of three scanning devices designed for small-business payment processing.

The three products include the CaptureOne single-feed check scanner, the Perfection V30 flatbed check and document scanner, and the WorkForce 500 all-in-one scanner with print, copy, fax and photo capabilities. Epson is the first company to combine customized RDC software with multifunction scanning and document processing devices.

Fiserv makes ACH easier, cheaper

Payment solutions company **Fiserv Inc.** introduced an outsourcing service to help large and mid-tier financial institutions reduce ACH processing costs and gain quicker time to market with new ACH services and NACHA rule updates. Outsourcing is designed to reduce operational and information technology costs by eliminating ACH mainframe expenses, software maintenance and upgrade costs.

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Check solutions save time, money

Lancaster, Pa.-based **Fulton Financial Corp.** selected **Metavante Corp.**'s Direct Branch and VisionIP check imaging and processing solution. Direct Branch reportedly reduces the time required to prepare settlements.

VisionIP uses an integrated platform to process transactions from multiple sources, including distributed, remote capture and proof-of-deposit.

Fundtech features enhance risk management

Payment software company **Fundtech Ltd.** reported it now offers a range of new features in its PAYplus USA products that enhance risk management and compliance, as well as extend process automation and customer-facing services.

PAYplus USA improves financial institutions' capability to research and investigate payments; it also provides automated extraction and conversion of ACH payment files into wire transfers, automated alerts for managing a customer's account for insufficient funds, and a rules-based, real-time transaction threshold data monitoring and reporting feature, Fundtech noted.

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Hypercom terminal double-certified

Hypercom Corp. reported that payment processor **Elavon** Class A certified Hypercom's PCI PIN-entry device (PED)-approved Optimum T4205 card payment terminal. The terminal is available to Elavon's direct and third-party sales channels in North America.

Addtionally, **First Data Corp.** Class B+ certified the Optimum T4205 payment terminal with Hypercom's SPOS32 software. This certification opens a sales channel for Hypercom's entry-level dial device through First Data's 5.5 million merchant locations.

In other company news, Hypercom introduced its HyperSafe Secure solution at the Electronic Transaction Association's Annual Meeting & Expo in Las Vegas.

The solution encrypts cardholder data during processing that eliminates exposure of sensitive information and was designed to combat escalating criminal efforts to steal unencrypted data.

Online bill payment is iPay's Biz

Online bill pay provider **iPay Technologies LLC** released Biz 2.0, a bill payment and electronic invoicing solution for small to mid-sized businesses that connects bill payment, payroll deposits and invoicing into a single solution. iPay said that more than 390 banks and credit unions are already offering the solution to small businesses nationwide.

Meta gift card supports breast cancer foundation

As a sponsor of the **National Breast Cancer Foundation**, **Meta Payment Systems** released a new gift card product. The gift card features the NBCF logo and the pink ribbon image associated with the foundation's cause. The card is available to the more than 900 banks that participate in Meta's gift card program.

Money One moves to TNB

Dallas-based **Money One Federal Credit Union** converted the processing of its $8 million card program to **TNB Card Services**. Money One now has the ability to implement TNB's Rewards2U loyalty program, portfolio management tools and real-time reporting capabilities.

Saving a mountain of paper

A **PayItGreen Alliance** study reported that direct deposit can save up to one pound of paper per person annually. And if every employee who had access to direct deposit used it, Americans could save an additional 11 million pounds of paper, 4 million gallons of gas and avoid releasing 32 million pounds of greenhouse gases into the atmosphere every year.

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Tier Technologies, IRS sign long-term deal

Payment solutions provider **Tier Technologies Inc.** said that its subsidiary **Official Payments Corp.** was awarded a multiyear contract by the **Internal Revenue Service** to provide payment solutions for personal and business taxes. The contract runs through Dec. 31, 2013.

NAC unveiled at RSA

Security compliance management firm **Trustwave** unveiled its Network Access Control solution at the RSA Conference in San Francisco in April 2009.

NAC technology helps prevent unknown or unauthorized devices from entering a network, one of the leading causes of the introduction of viruses or other malware onto corporate networks.

United Airlines goes cashless

United Airlines Inc. became cash-free on flights within North America – with the exception of United Express flights – as of April 20, 2009.

EasyPurchase allows customers to use all five major credit cards, as well as Visa Inc. and MasterCard Worldwide debit cards, for all onboard purchases.

No money down, no payments

Processor **United Bank Card Inc.** expanded its free credit card terminal program started in 2004. The initiative gives UBC the most diversified selection of free terminal options available from any processor, according to UBC. Free terminals include the VeriFone Vx510 Dual Com; Hypercom's T4210 dial, T7Plus or T4220 Internet Protocol/dial; and Nurit's 2085, 8320, 8500X and 8020 wireless.

PARTNERSHIPS

Alliance to fix dislocated HIPAA

Axway Inc., a multi-enterprise and infrastructure solutions provider, teamed up with **Edifecs Inc.**, a security compliance, quality and analytics firm, to offer integrated migration solutions for the Health Insurance Portability and Accountability Act (HIPAA) modifications recently disclosed by the Centers for Medicare and Medicaid Services.

The modifications are designed to facilitate the U.S. transition to an electronic health care environment and include new guidelines for claims, eligibility inquiries, remittance advice and referral authorization.

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Doin' it right

Travel and technology innovations, telecommunications and the Internet continue to make the world seem like a smaller place. Consequently, the payments industry in the United States continues to expand its footprint across international borders as demand for electronic transactions and cross-border currency exchange grows.

Riding this wave of global expansion, The Federal Reserve Banks signed a memorandum of understanding with pan-European payment processor Equens SE in April 2009 to process automated clearing house payments from the United States to Europe and vice versa.

Part of the Federal Reserve System, the Banks comprises the largest ACH operator in the United States with 8,800 financial institutions in a proprietary network.

Across cultures, across borders

Starting in early 2010, both institutions will begin processing cross-border payments in multiple currencies. This partnership will enable Equens to process and settle ACH transactions in 22 Single Euro Payment Area countries.

"When talking with clients, we saw a clear demand for expanded payment services to and from Europe," said Elizabeth McQuerry, the Federal Reserve's Assistant Vice President, Retail Payments Office.

"And this partnership with Equens allows us to offer our clients a secure and inexpensive ACH solution. It's such an important expansion for all countries involved, as well as the payment types used, since we'll be doing a variety of foreign exchange types. We'll be processing U.S. dollars to local currencies, which could be the Danish krone, the pound, or any other European currency they transact with that is not the euro."

Taking advantage

The Federal Reserve launched its FedGlobal ACH service at NACHA – The Electronic Payments Association's Payments 2009 conference in Orlando, Fla. The offering was developed for the upcoming implementation of NACHA's International ACH Transaction (IAT) rule, which allows U.S. ACH networks to connect with other global payment systems and process inbound and outbound transactions.

"One of the core problems, I think, in cross-border payments has been the lack of a standardized format across countries," McQuerry said. "So if you want to put bulk payment, which is ACH, into other countries, you have to be able to do it in their format. And what our partnership with Equens has done is to create a virtual global format that has been agreed upon by the participants.

"This is based on the ISO 20022 format, which is the evolving international standard for payment processing, and we'll be using that as our basis of file exchange with Equens. Then we'll use that same payments converter to expand to other countries, so the cost of having to create a new converter in every separate country is eliminated – as long as you agree to use that format of course."

Breaking tradition

Equens Chairman Michael Steinbach said this partnership is an important step for Equens and fits well with the company's vision for a global payments area.

"We are constantly looking for economies of scale, thereby creating opportunities for our clients – the banks – to further reduce their processing costs," he said. "And by offering a standardized channel for cross-border payment processing, our clients won't have to worry about maintaining different cross-border systems."

Resellers welcome

The Federal Reserve Bank employs a direct sales force. However, ISOs and merchant level salespeople can offer the FedGlobal ACH service through their reseller channels by joining the Fed Reserve Bank network.

"It's been very exciting to expand our efforts and develop a new business process that could really revolutionize cross-border payments over time," McQuerry said. "And certainly we welcome any payment professionals looking to resell our service. More people selling our ACH service means more revenue streams, and the more volume we have, the lower we can make our price over time."

Alliance makes Miva a processing diva

San Diego-based online processing solutions firm **Miva Merchant** partnered with **Chase Paymentech LLC** to implement Chase's Orbital processing gateway, allowing Miva to process multiple payment types in 140 different currencies for its largest merchants.

Mobile merchants get PINned

Payment solutions firm **Transaction Network Services Inc.** signed an agreement with mobile POS solution provider **WAY Systems Inc.** to offer PIN debit capabilities to mobile merchants via Synapse, TNS' wireless payment gateway. The Synapse solution offers a one-stop shop for ISOs, acquirers and processors to manage transactions for merchants using wireless terminals.

ACQUISITIONS

AV and Century acquire ISO

Venture capital firm **Austin Ventures** and **Century Payments Inc.**, a payment services company funded by AV, acquired ISO **National Merchant Solutions**. "The

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acquisition of NMS allows us to strengthen our regional footprint in the Southeast and further our goal of building a premier, nationwide payments business," said AV CEO Robert Wechsler.

ProfitPoint's bigger portfolio

Stored-value solutions company **ProfitPoint Inc.** acquired the merchant processing portfolio of Louisville, Ky.-based ISO **ePayment Consultants**.

"This acquisition reinforces our commitment to expanding our business, especially at a time when many players in the payments space are in a 'wait and see' mode," said Vaden Landers, CEO of ProfitPoint.

Fuel card firm gets new lodging

Global fleet card company **FleetCor** acquired Wichita, Kan.-based lodging management program provider **Corporate Lodging Consultants Inc.** from **Nautic Partners**. FleetCor and CLC both operate closed-loop proprietary acceptance networks (gas stations and hotels respectively).

CLC also provides lodging and payment processing services to federal agencies and to its proprietary network of 12,000 U.S. hotels.

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APPOINTMENTS

Getting stronger from the inside

Payment software and solutions company ACI Worldwide Inc. made a number of appointments across its enterprise to strengthen its infrastructure and prepare for potential payments industry growth opportunities. The appointments include:

Louis Blatt, Chief Product Officer; **David Nussenbaum**, Vice President Global Risk Solutions; **Mike Pottinger**, Vice President of Services in the Europe, Middle East and Africa (EMEA) region; **Bernard Delahaye**, Vice President for Strategy and Planning in the EMEA region; **James Campbell Grant**, Vice President of Asia Pacific Services; and **John Northwood**, Vice President of Operations for Asia Pacific.

Blockley moves to Yapstone

Aaron Blockley joined payment processor Yapstone Inc. as Senior Account Executive. Mr. Blockley previously served as the Senior Account Executive at PayPal Inc. and brings seven years of experience working with merchant banks, Web developers and custom software providers.

Drake sails over to USA ePay

Payment gateway solutions company USA ePay, a GorCorp company, added **Martin Drake** as its new Vice President of Business Development. Drake will be responsible for current reseller relationships, partnership agreements, and new products and technology for the USA ePay reseller force.

Two masterful appointments

MasterCard appointed information technology (IT) veteran **Antonio "Tony" Ferri** as Group Executive of its newly created Enterprise Architecture division. Ferri's responsibilities include ensuring the company's technology and operations capabilities are aligned with its business strategies and overseeing the implementation of processes to improve IT and business operations.

Additionally, **Vicky S. Bindra** will join the company in June 2009 as its new President, Asia Pacific, Middle East, Africa region. Bindra will replace 20-year MasterCard veteran **Andre Sekulic**, who is retiring.

Optio optimistic about new exec

Ray Stawiarski joined accounts receivables management company Option Solutions LLC as the company's new District Sales Manager, Western Division.

Stawiarski will help expand the team of sales representatives at Optio's Rohnert Park, Calif., headquarters and work directly with clients in the area.

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Insider's report on payments

Social networking's impact on payments

Patti Murphy
The Takoma Group

When was the last time you blogged? Does your company have a blog or a presence on a social networking site like Facebook or MySpace? What about Twitter? Have you given any thought to the opportunities new, peer-to-peer (P2P) social media create for new revenue streams?

If your answer to this last question is no, you'd be well-served to consider the opportunities this new online phenomenon creates for growing the electronic payment pie.

If bankers and their partners in the payments space don't tap into P2P networks, you can expect nonbank competitors to dominate online micropayments and associated marketing opportunities.

"The way we're used to doing business isn't working anymore," Larry DePalma told bankers during a presentation at NACHA – The Electronic Payments Association's Payments 2009 conference in early April. "The value of peer-to-peer communications is orders of magnitude more important than the old ways of communicating."

Spare a little

Several non-financial services companies are creating new payment models – known as micropayments – for P2P networks that stand to generate hundreds of millions of dollars in small-denomination transactions.

For instance, Spare Change Payments (*www.sparechangepayments.com*) already has a presence on MySpace, Facebook and Bebo (which functions like an aggregator of social networking sites).

According to a recent report in the technology blog, TechCrunch, Spare Change is processing about $2.5 million a month in micropayments for purchases ranging from Lil Green Patch (a Facebook application collecting money to fight global warming) to the online gaming application Mob World.

Users purchase Spare Change using PayPal or credit or debit cards. They can also post transactions to their mobile phone bills. Users purchase a minimum of $2 in Spare Change credits, which can be used for online applications that charge as little as 10 cents.

Data provided by Spare Change suggests that in March 2009, just one year after start up, roughly 125,000 unique visitors purchased spare change from the company.

Both PayPal and Google are also reportedly working out the kinks in technology to support micropayments.

In addition, a company called Shopit (*www.shopit.com*) is positioning itself to support micropayments. Shopit offers an application that members of just about any social networking site can use to sell items, whereby Shopit handles all the back-end support – including payment processing. The cost to end users: a flat 8 percent.

In for a penny

Last year, Shopit struck a deal with Revolution Money Inc. that makes Revolution Money's RevolutionCard the method of choice for Shopit micropayments. The company's RevolutionCard operates on the existing credit and debit card structure with what the company claims is a security presence that can stand up to the rigid data security requirements of e-commerce.

Co-founded by former America Online Chief Executive Officer Steve Case, the RevolutionCard is quietly gaining momentum, both online and offline, as it rides the rails of the bankcard networks. Revolution Money also operates MoneyExchange, which is billed as a secure and free way to send payments online.

MoneyExchange struck an alliance with Chase Paymentech that provides it with access to 650,000 new retail locations for the RevolutionCard, by Case's reckoning. Last fall a deal was made with CardinalCommerce Corp. to add RevolutionCard acceptance support for online merchants who process through that company.

Revolution Money also has contracts with RBS WorldPay Inc. and Fifth Third Processing Solutions for processing RevolutionCard payments.

"Thanks to our agreement with Chase Paymentech, Revolution Money can now help more merchants improve their payment economics," said Jason Hogg, CEO and a co-founder of Revolution Money, in announcing the latest deal.

Hogg is the son of Russell Hogg, who ran MasterCard Worldwide for several years in the 1980s. The senior Hogg also served on the Revolution Money board along with other well-known businesspeople – including Larry Summers, who recently resigned his board seat to join the Obama administration.

In response to questions at Payments 2009, Hogg said the company wants to work with as many payment processors as possible. "We're in discussions with some pretty big hitters," in terms of ISOs and acquirers, he said. The first PIN-based credit card network in the U.S., RevolutionCard is sold as a cheaper and safer alternative to bankcards.

There's no interchange, and processing fees are a flat 0.5

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Nickels and dimes

In a keynote address at Payments 2009, Case complained that Visa Inc. and MasterCard have become oligarchies and that interchange has gotten way too expensive for merchants.

He also said more than 400,000 online shoppers are paying with Revolution Money products today. And he asserted that the "network effect dynamic" that helped to grow AOL and other Internet giants "has been embedded in Revolution Money."

"We believe there's a ripe opportunity for a new company that unleashes competition," Case told a crowd of about 1,000 bankers. And he extended an offer to work with any and all banks. Just days before the address, Revolution Money had secured a third round of financing worth about $42 million from an affiliate of The Goldman Sachs Group Inc., Morgan Stanley, Case and several other key executives.

Hogg stated in a press release that the funding was a "big endorsement of Revolution Money's business model," especially given the economy. "As merchants and consumers search for savings at every turn, Revolution Money is seen as a welcome alternative to the traditional high-cost credit card companies and PayPal."

Younger consumers are a potentially lucrative market for new payment applications like those offered by Revolution Money and Spare Change. "Gen Y folks are among the most underserved by banks," Fred Brothers, Managing Partner at eCom Advisors, stated at Payments 2009.

Brothers offered data suggesting nearly one in three of these younger consumers don't believe banks are interested in serving them; 43 percent believe banks take advantage of people. Results of a survey recently released by the Federal Deposit Insurance Corp. suggest this is more than mere perception.

In a February 2009 report, the FDIC said that although most U.S. banks offer basic financial education materials for unbanked and underbanked consumers, few engage in serious outreach, like extended business hours and multilingual services. Banks, it seems, must do a better job to reach this market, or alternative payment companies will.

Patti Murphy is Senior Editor of The Green Sheet *and President of The Takoma Group. E-mail her at* patti@greensheet.com.

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A bigger bite for Visa, MasterCard

By Ken Musante
Humboldt Merchant Services

We have all read the articles. Interchange and the issuing banks that benefit from interchange hikes are under assault from merchants and merchant groups concerned about the impact of increased interchange. The U.S. Congress is considering laws to regulate interchange.

Given the precarious financial position of most banks, I do not believe such laws will pass anytime soon, but the threat is real.

For their part, Visa Inc. and Master Card Worldwide made incremental changes to interchange, but the net result was only a greater diversity of higher-cost commercial and affluent interchange categories; there was minimal impact to overall interchange costs.

Self-serving maneuver

However, the latest news from the major card brands is interesting, because during this time of extreme turmoil within the banking sector and given the enormous credit chargeoffs, Visa and MasterCard might have used the economic climate as cover for increasing interchange. Interchange was intended partly as a way to reimburse issuers for credit losses.

Instead, because of the corporate changes at Visa and MasterCard and their need to drive revenue, they did something far more self-serving during this very difficult economic cycle: They increased their own fees.

As a reminder, interchange is paid by the acquirer to the issuer. It is reversed for cash advances, chargebacks, returns and ATM transactions. Visa and MasterCard get zero from these fees. Assessments and network access fees, on the other hand, are paid to and are for Visa and MasterCard.

MasterCard's assessments are 9.50 basis points, and Visa's are 9.25 basis points (of gross processing volume). Both had customary and long-standing acquirer network fees at $0.005 per authorization.

Other additional and lesser fees were also assessed but, other than the cross-border fees, the additional fees were minimal in comparison.

For example, Visa's Merchant Direct Exchange Connection fee ranges from a high of $0.0045 per transaction to a low of $0.0015, based on the number of transactions.

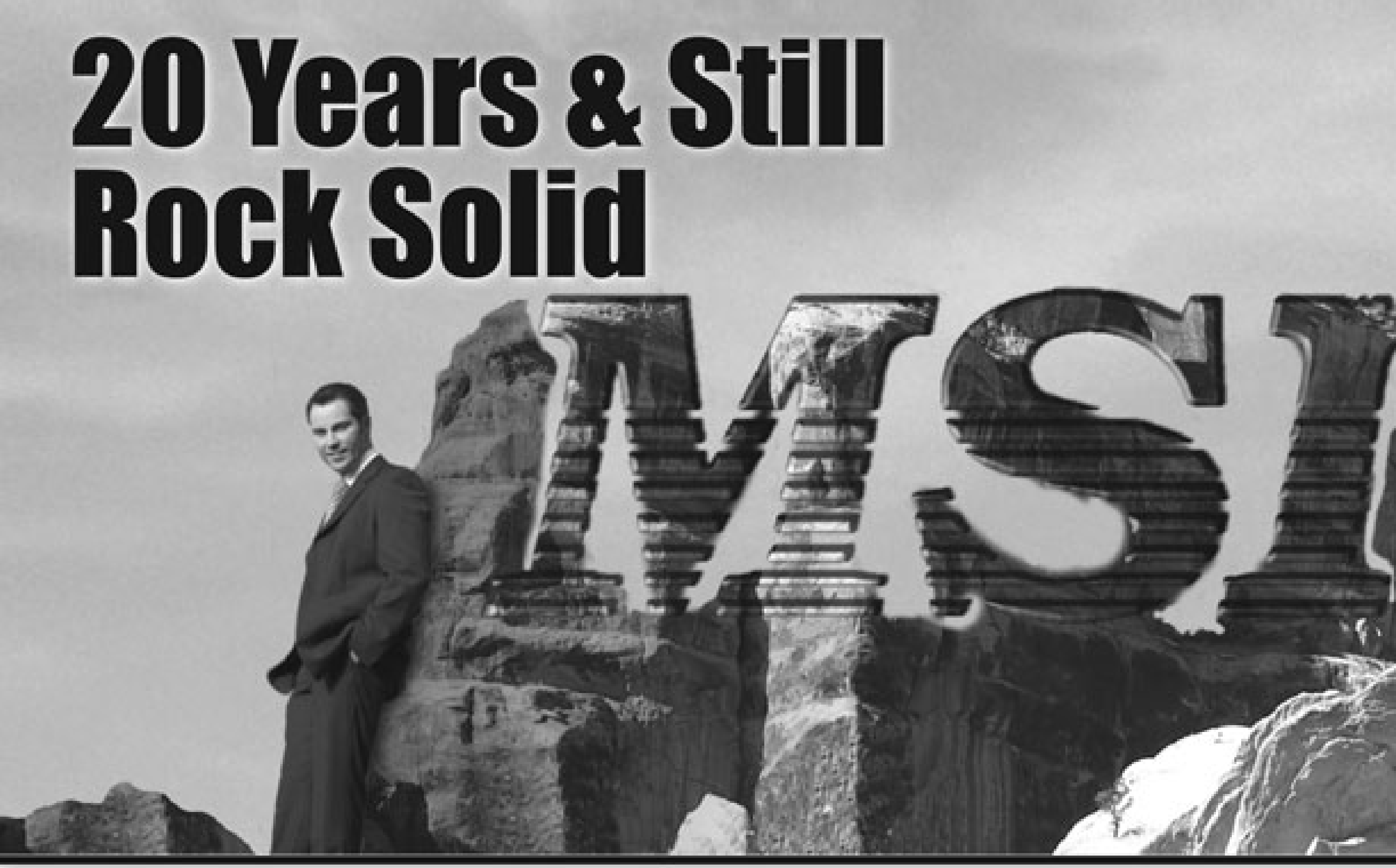
Visa also has a Risk Identification fee of $0.001 per transaction. Again these fees are minimal in comparison to access fees and have been stable through the years.

Startling jumps

Consequently, I was perplexed at the magnitude of the increases handed down by Visa and MasterCard. These fees came at a particularly vulnerable time for their banking constituents. After all, if the payment infrastructure could support greater fees, why not increase interchange, which would benefit the institutions bearing the brunt of our economic collapse?

This is not an argument for increasing interchange, merely an expression of shock that the two card brands chose this time to increase their network access fees.

Certainly Visa and MasterCard are not alone in their desire to maximize profits. Many acquirers have



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done likewise and used interchange increases to bolster their own profits in turn but, again, the magnitude of the increases is worth pointing out.

In April, MasterCard eliminated its access fee of $0.005 and implemented a new network access and brand usage fee of $0.0185 – nearly four times the original fee.

In July, Visa is eliminating its fee of $0.005 per transaction and implementing a fee of $0.0195 per authorization. Visa is also adding the following:

- A $0.045 per-authorization fee for transactions that were not properly followed by a clearing transaction or not properly reversed. This fee is meant to reduce the number of merchants unnecessarily burdening issuers with inquiries on authorizations that are not released.

- A $0.10 per-transaction fee applied to transactions submitted without proper authorization. This fee is meant to reduce chargebacks that occur from unauthorized transactions.

Realistic measures

I understand the rationale for some of these new fees. While I may not agree with the two Visa fees I just noted, they will drive merchant behavior and lessen the number of nonmatched authorizations and chargebacks from nonauthorized transactions.

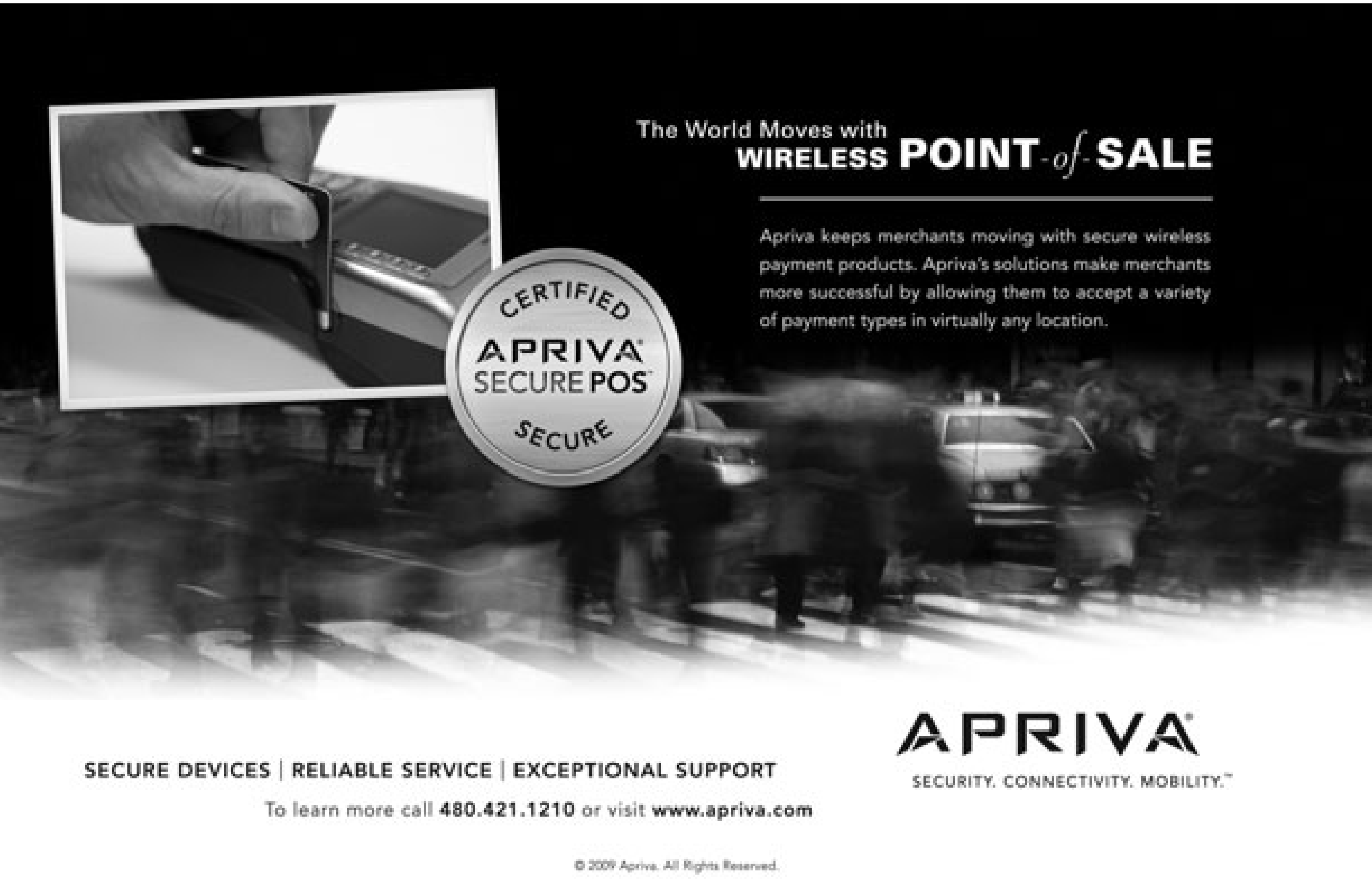
Regardless of my concern over the timing, these fees are being implemented. I could rant against the hubris of these fees or the amount of the increase. My rant, however, would not change their implementation or existence. So what can you do? Here are two suggestions:

1. Make sure your merchants understand these fees are being passed through and are not the result of additional interchange or a margin increase.

2. Recognize there is both a fee elimination (of $0.005 by both card companies) as well as the newly introduced fees. Make sure your acquirer is passing along the reduction as well as the increase.

To maximize your income and assist your merchants in understanding the coming increases, be aware of these fees, their amounts and the way in which they are being applied so that you can explain them to your clients' satisfaction.

Ken Musante is Executive Vice President and Chief Sales Officer of Moneris Solutions. Contact him by e-mail at kmusante@hbms.com *or by phone at 707-269-3200.*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Go remote: Boost security and profits

By Stuart Taylor
Hypercom Corp.

Our industry is being challenged by a barrage of increasingly sophisticated security attacks on all elements of the payments sphere. This is requiring us to invest in more complex and expensive data security solutions. And it's happening at a time when the economic environment poses its own challenges.

How can our industry invest more in securing the payment system without impacting our bottom line? The answer is remote key injection. A brief reminder on key injection: All debit-capable PIN pads or terminals with integrated PIN pads require a processor-specific encryption key to be loaded into the security module of the PIN pad or terminal. The industry refers to this key loading process as "key injection."

Guarding encryption

Given that encryption keys are used to protect (encrypt) cardholders' PIN numbers, it is extremely important that the keys are kept secret. If a fraudster can obtain these encryption keys, he or she can decipher the cardholder's PIN and compromise the system.

Encryption keys are most at risk of being exposed during the key loading (key injection) process. To reduce this risk, the payments industry, card companies and the American National Standards Institute have developed processes and standards for key injection that reduce the risk of fraudulent (or even accidental) key exposure.

> **Given that encryption keys are used to protect (encrypt) cardholders' PIN numbers, it is extremely important that the keys are kept secret. If a fraudster can obtain these encryption keys, he or she can decipher the cardholder's PIN and compromise the system.**

These industry-standard processes require the device to be placed in a certified, physically secure, controlled and audited facility – generally referred to as an Encrypting Service Organization, or ESO – for the key injection process to take place. This is generally considered part of the cost of deploying a device, but the same cost is also incurred when switching a device in the field.

When you switch a device in the field, it is easy enough to download a new software application to the terminal; but for PIN debit, the PIN pad or complete terminal must be swapped out for one that has the correct encryption keys loaded – at significant cost. Wouldn't it be great if you could inject new debit keys as easily as you can download a new software update?

Adopting proven capabilities

For many years, payment standards in some countries – notably Australia and Germany – have included the capability to remotely inject encryption keys. Although these standards have been based on well understood cryptographic processes, the implementation of remote key injec-

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tion has been specific to those countries and their payment standards, and thus it hasn't been readily adaptable to the standards we use in North America.

Fortunately, the situation is changing, and remote key injection facilities, based on card brand and ANSI standards, are now available for North America. Remote key injection requires that a new, secure process be established between the PIN pad or terminal having the key injected and a key injection server, which typically resides in an ESO deployment center, ISO or large merchant environment. Once the key injection server is in place, the terminal or PIN pad being injected must support certain cryptographic processes – sometimes referred to as public key infrastructure, or PKI.

The technicalities are not important for this discussion, beyond understanding the terminal or PIN pad must have specific capabilities. The good news is that manufacturers have been shipping terminals with these capabilities for some time.

Using remote control

The need to package, ship, repackage and reship terminals for key injections is going the way of so many other outdated operations. And it's only a matter of time before all secure room key injection moves to remote key injection. Payment terminal manufacturers are adding support for the PKI to make that happen.

The industry recognizes remote key injection is more secure; the risks posed by human involvement in today's secure room-based processes are completely removed. If implemented correctly, absolutely no doubt exists about the integrity of the encryption key being injected.

The payments industry's move to remote key injection is creating a more secure key injection solution to help ISOs and merchants save time and money. It is also delivering the peace of mind that comes with a security design based on ANSI and payments industry standards for remote key management that have well-served the ATM industry for years.

So take a closer look at what you're spending on secure key injections. Then call your processor and ask how much you can save by going with remote key injections. I think you will be pleasantly surprised, and better yet, so will your customers.

Stuart Taylor is Vice President, Global Marketing at Hypercom Corp. He is responsible for all aspects of the company's marketing activities, Hypercom's Global Solutions business unit and global strategic relationships. Stuart has more than 20 years of international marketing and business development experience in the electronic payment and ATM industries. To contact him, please send an e-mail to pschuddekopf@hypercom.com.

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Editor's note: SellingPrepaid is excerpted from SellingPrepaid E-Magazine*, which can be found at SellingPrepaid.com, a Web site providing information and analysis to benefit ISOs and merchant level salespeople in the burgeoning prepaid market. If you'd like to contribute to SellingPrepaid, please e-mail us at* greensheet@greensheet.com*. For more information, visit* www.sellingprepaid.com.

Prepaid in brief

NEWS

Mercator looks at hybrid cards

A **Mercator Advisory Group** study indicates a unique genre of payment products is emerging that combines elements of prepaid cards with small-dollar credit lines.

Hybrid credit/prepaid cards can be loaded via cash, direct deposit, or by utilizing a line of credit or payroll advance.

Mercator's *The Rise of Hybrid Credit/Prepaid Cards* report focuses on this payment type and offers best practices for their issuance, management and marketing.

According to Mercator, this fusion of prepaid with credit offers small credit lines (under $1,000) and is meant to meet consumers' short-term credit needs.

Typically these cards require consumers to establish direct deposit or deposit account relationships with card issuers. While hybrid credit/prepaid cards generally provide short-term – but expensive – credit fees, most of them provide credit at a lower cost than payday loans, Mercator said.

However, since the products combine aspects of prepaid and credit, they would operate under both depository and credit regulations. Thus, issuers and program managers must carefully define customer service responsibilities and capabilities.

"It is clear that we are at the convergence of a consumer need and a range of solutions to address that need," said Ken Paterson, Mercator's Director of Credit Advisory Service.

"Hybrid cards offer consumers the convenience of POS payments combined with the facility of short-term, low-dollar amount loans," he added. "The economic climate is certainly supportive of their development, and a number of product approaches are vying to capture this opportunity."

NBPCA advises unemployment benefit card users

The Network Branded Prepaid Card Association, a nonprofit, inter-industry trade association founded to advance the success of American Express Co.-, Discover Financial Services-, Visa Inc.- and Master Card Worldwide-branded prepaid cards, issued tips for consumers on how to pay less to use unemployment benefit cards.

"Unemployment benefit cards, as a replacement for paper checks, save hundreds of thousands of dollars a year, presenting a compelling benefit for the state as well as the taxpayer," said Kirsten Trusko, NBPCA President and Executive Director.

"When consumers take a few minutes to read the welcome kit that comes with the card, they can virtually eliminate all surcharges, as well as take advantage of immediate funds availability, fraud prevention and cost savings."

ANNOUNCEMENTS

NFC goes to Malaysia

Maxis Communications Bhd, in collaboration with **Nokia**, **Visa**, **Maybank Group** and **Touch'n Go**, launched **Maxis FastTap**, an integrated mobile payment service that uses near field communication.

Customers can use Nokia 6126 Classic phones to purchase goods and services at more than 1,800 Visa payWave merchant locations as well as pay for toll, transit, parking and theme park charges at over 3,000 Touch'n Go stations nationwide.

Philippines gets global money transfer

Payment services company **MoneyGram International Inc.** began offering its global money transfer service throughout 1,200 **M. Lhuiller** bank locations in the Philippines.

MoneyGram's service enables Philippine customers the option to receive transactions in U.S. dollars as well as Philippine pesos.

March of Dimes comes up ACEs

Prepaid solutions provider **NetSpend Corp.** and **ACE Cash Express Inc.** reported that NetSpend cardholders now have the ability to donate to the March of Dimes Foundation through an online account center at NetSpend.com or via text message through mobile devices. The March of Dimes card is sold exclusively at all ACE Cash Express stores.

Scheffer takes over prepaid business

The **Scheffer Group** has taken over the prepaid card business formerly controlled by **Altair Financial Services International PLC** and is working with MasterCard to maintain the standards of card programs issued by **Newcastle Building Society**.

SmartyPig site fattens up

Des Moines, Iowa-based social banking company **SmartyPig LLC** launched *m.smartypig.com* to provide SmartyPig card users the means to access account information. Users can view the current status of their savings goals, track transition history and make money transfers from mobile devices.

Travelex centralizes expenses, budgets

Foreign exchange and business payment specialist **Travelex** debuted the Corporate Cash Passport to allow companies to centralize and better manage travel budgets by reducing administrative costs, providing auditing capabilities and increasing security.

The CCP card is loadable with U.S. dollars and is MasterCard-branded.

TSYS front and Centre in Europe

In April 2009, **TSYS** introduced its CentreSuite product to Europe. The commercial card management tool was launched in North America in 2002 and is now used by more than 140,000 businesses. CentreSuite is a Web-based platform that provides companies using business cards, corporate travel and entertainment cards, and purchasing and fleet cards with real-time account management, online reporting and expense management workflow.

MoneyWise, pound foolish

Western Union Co. introduced a new way for sending money within the United States. The company is expanding its prepaid card platform with an Overnight Home Delivery service featuring the company's MoneyWise Visa Inc. prepaid card.

The pilot program allows St. Louis and Kansas City consumers to use the money transfer service to send funds throughout most of the United States.

PARTNERSHIPS

BancTec inks 5-year agreement

BancTec Ltd., a processing services and solutions provider, signed a five-year agreement with reloadable prepaid services company **Payment Card Technologies** in which BancTec will deliver information technology and call center services to support PCT's prepaid card business. With this agreement, BancTec will support back-office process work for PCT, enabling PCT to expand internationally.

APPOINTMENTS

Springbok grows management team

Springbok Services Inc. enhanced its executive management team with the addition of **L. Kelly Bolin** as Senior Vice President of Human Resources. Bolin brings 18 years of industry experience to the job of overseeing the company's development in the prepaid card industry.

eCommLink names CTO

Kieran Chung joined value-added prepaid debit processor eCommLink Inc. as the company's Chief Technology Officer and will oversee eCommLink's development and engineering team.

New sales rep for NxSystems

Oregon-based prepaid payment solutions company NxSystems Inc. hired **Scott Devoe** as a sales and marketing representative. Devoe has more than 20 years of experience, most notably with NetSpend, Metavante Corp. and MoneyGram.

Coinstar makes changes at the top

Prepaid solutions company Coinstar Inc. selected former Redbox Automated Retail LLC Chief Executive Officer **Gregg Kaplan** as its new President and Chief Operating Officer, succeeding **Paul Davis**. Davis was promoted to CEO and was also named to Coinstar's board of directors. Kaplan will be responsible for all of Coinstar's operations, sales, manufacturing, supply chain, customer service, and research and development.

InComm taps new VP

InComm, a prepaid processing and POS solutions firm, appointed **Frank Monaco** its new Vice President of International. Monaco's responsibilties include managing and developing international business to expand InComm's global distribution footprint.

i2c appoints new director

Payment solutions firm i2c Inc. introduced **Facundo Rivera** as its new Director of Client Account Management. Rivera will be responsible for leading and managing i2c's client relationship management efforts.

Features

Complexities, solutions for prepaid fraud

In December 2008, prepaid card issuer and processor RBS WorldPay Inc. disclosed a security breach in its U.S., open-loop gift and payroll card system. The breach resulted in an ATM scam that netted fraudsters $9 million. While RBS said the damage was contained and the company had taken steps to strengthen the safeguards to its systems, the breach and its aftermath should serve as a wake-up call to the prepaid card industry.

In a report entitled *Prepaid Fraud and Risk: Between Cash and a Hard Place*, David Fish, Principal Analyst at Mercator Advisory Group, outlined steps the industry should take to secure systems and outthink the hackers.

Unique systems

According to Fish, the same basic principals that govern credit and debit card fraud management systems also apply to prepaid card systems. All systems have authorization and clearing functions. Card issuers and program managers set authorization policies. Processors that manage risk tolerances and authorization streams approve or decline transactions based on the policies already set up.

"But there are caveats that come with prepaid like load transactions that the systems need to be aware of and take into account," Fish said. "There is an additional section on the policy on loads. So that's how prepaid is unique in authorization."

Fish said that prepaid fraud systems need to check the "value and velocity" of transactions, both when value is subtracted from cards when they are used and when value is added to cards through loads and reloads.

"The transactional monitoring piece has to be modified to accommodate for the uniqueness of prepaid," he said. "It has load transactions. It has activation transactions. It's not just usage. So the parameters of an issuer's or program manager's fraud system or a processor's fraud system do need to be modified in such a way that that uniqueness is taken into account."

A holistic approach

Additionally, Fish believes the prepaid card industry must do a better job of communicating between companies and systems. "The degree of cross-industry coordination to combat fraud and money laundering needs to accelerate," he said. "While it's not a new idea in the slightest, the demand for collaborative, systemic fraud controls has really never been greater."

Fish noted that consortia and trade associations, such as the National Branded Prepaid Card Association and the Center for Financial Services Innovation, have been active in fostering dialogue between prepaid constituencies.

"So it's not like there's a total lack of any sort of consortium on the prepaid side," he said. "What I'm saying is that the businesses themselves need to be linked in such a way that risk management can happen across the industry."

Not only should industry players adopt industrywide security standards, but the systems themselves "should also talk to each other in such a way that the entire payments ecosystem is made more secure," Fish said.

Fish gave the RBS breach as an example. "The crooks were able to hack into the platform and adjust the card parameters so that the mules could go to the ATMs and withdraw $9 million," he said. "That scam was made possible not only by the hackers' manipulation of RBS Worldpay, but there's nothing in the ATMs to say nope, that's not right and stop that transaction."

GPRs targeted

Mercator's fraud report goes into detail on fraud perpetrated using general purpose reloadable (GPR) cards. GPRs have greater fraud potential than closed-loop gift cards, for example, because they have "longer account lifecycles and increased volume and liquidity driven by reload schemes," according to the report.

The breach at RBS involved the theft of data from GPR cards. RBS said 1.5 million open-loop gift and payroll card numbers were compromised in the breach. Only 100 of the card numbers – all from payroll accounts – were allegedly used in the ATM scam.

"That level of sophistication and that type of attack is where the fraud community seems to be moving," Fish said.

The RBS breach and its aftermath – three law firms filed a class action lawsuit against RBS and the processor was stripped of its Payment Card Industry Data Security

Standard compliance certification – represents "every payment company's worst nightmare," Fish added. "I think in order to rest a bit better at night, these players are going to need to cooperate."

Key players in Health Care 2.0

A main tenet of President Obama's ambitious plan to reform the national health care system involves the electronification of health care records and payments. A Metavante Corp. webinar entitled "Healthcare 2.0: Emerging Revenue Opportunities for Financial Institutions" emphasized the vital role banks must play in that implementation.

"If it wasn't for banking, it would be very hard for health care to progress in its core services," said John Casillas, Executive Director, Medical Banking Project. "We think that banks will play a big part in the quality of care, to the delivery of health care IT [information technology], … as well as impacting that transactional efficiency which is so important."

Cost and time savings

By transactional efficiency, Casillas was referring to the cost savings associated with electronic payments. According to Casillas, case studies had shown that, by migrating from paper-based to electronic payments and claims processing, one health care provider saved $660,000 in the first year, while another provider saved $4 million in one year.

The second presenter in the webinar, Zahoor Elahi, Vice President and General Manager, Health & Financial Network Solutions, Metavante Healthcare Payment Solutions, said a Metavante survey of health care providers illustrated the cost savings. Processing paper checks costs providers an average of $7.58 per check. But by electronifying checks, processing those payments was reduced to $2.77.

Time savings are also a concern. Under the current system, almost 45 days pass after patients are treated at hospitals or doctors' offices before they receive bills from providers, Elahi said.

"If anyone is running a business, we know that receivables that are going out after 45 days have less of a chance of collection," he stated. "As time goes on, the collection goes down. What the providers are facing is that the collection of their patients is delayed because of the current process."

Elahi added that reports claim 50 percent of payments go uncollected.

The role of CDHC

To spur greater efficiency in collections, the consumer directed health care (CDHC) model is touted. CDHC is designed to give consumers greater control over their health and well-being. Proponents of CDHC believe that, when consumers take greater ownership over their health care choices (and more of a burden in paying costs out of pocket), they will make wiser decisions.

Under CDHC, providers collect directly from patients, not insurers. Elahi said in 2007 eight to 10 percent of payments came straight from patients. By 2012, Elahi expects that percentage to grow to almost 30 percent.

Casillas called the electronic transformation of the health care system inevitable, but that it would take time and effort to make it happen.

A 2008 Celent LLC report backs up that claim. It estimated consumers spent $250 billion in out-of-pocket health care costs in 2007. But only $8 billion of that amount was paid for using prepaid health care cards tied to flexible spending accounts, health savings accounts and health reimbursement accounts.

If 10 percent of that other $242 billion migrates to electronic payments, industry players may achieve $363 million annually, not including processing fees, finance charges and other revenue streams.

Banks stepping up

Elahi believes that to speed adoption of electronic health care payments, banks must be at the forefront, Elahi maintained. "We are saying banks need to get into the revenue cycle management field to help providers," he said. "As they get into that, it's very crucial that banks provide the tools for what I'm calling two lifecycles of the claim.

"The claim going out from a provider has a financial life cycle as it goes through the payer system to health insurers. But it also has a financial life cycle as it goes through to the consumer.

"Unless and until banks provide the tools for their providers to attack both of those cycles, they will not be able to help their providers, especially with the advent of consumer directed health care where a bigger burden of collection of the portion of the business is going to the patient."

As part of the CDHC model, banks' Web portals will be instrumental in facilitating health care payments, Elahi said. Unlike the portals put up by employers to keep employees updated on their health care plans – which Elahi said employees typically use only once a year – online bank Web sites are used on average three to five times a week.

"If you can think of the online banking platform as a major portal for supporting Health 2.0 linked to a card, linked to a mobile device, where the bank is managing the digital identity and the permissions, that would probably be in concert with where I think the marketplace is going," Casillas said.

Unity and beyond

In February 2009, Prepaid Solutions USA and video game publisher Capcom Entertainment unveiled the Capcom Unity prepaid card. It's an open-loop, Visa Inc.-branded card targeted to gamers who play such popular Capcom video games as Resident Evil, Bionic Commando and Street Fighter.

Doug Bobenhouse, Director of Business Development, Prepaid Solutions USA, said the prepaid card program leverages Capcom's social networking community Web site, Capcom-Unity.com, to offer gamers additional incentives to use the card as an alternative banking tool.

"We see an opportunity for consumers who want to earn points and want to leverage their everyday spend – the everyday spend you see for bill payments and buying groceries and going out to dinner and paying for your dry cleaning, whatever you've got to do," Bobenhouse said.

Three-part harmony

The Capcom Unity card has three main components: discounts, rewards and access. When cardholders use their Capcom Visa cards to make purchases from Capcom's online store, they get a 15 percent discount.

On the rewards side, cardholders receive 0.5 percent back of the purchase when they use their cards in online or brick-and-mortar stores. West Suburban Bank, the Capcom Unity card issuer and parent company to Prepaid Solutions USA, is funding that 0.5 percent from its interchange fee revenues.

The final spoke in the program is access. Prepaid Solutions USA partnered with rewards network provider BSP Rewards to assemble a merchant-funded discount network of 750 online merchants accessed through Capcom's portal.

"So if you shop through that portal, you'll earn between 1 and 15 percent back in reward value," Bobenhouse said. "And that's funded by all those merchants. … If I go to Best Buy, for instance, through this portal, I might make 2 percent back. And so after my transaction clears with Best Buy and they verify the transaction actually happened, they will settle 2 percent back to the consumer."

Points of influence

Capcom's social network relies on in-house credit called Unity points. When gamers accumulate a certain number of points, they can redeem them for gaming tips and tricks, for instance, or blog space.

But the addition of the Unity Visa card allows for greater synergy between Capcom's gaming universe and the real world, Bobenhouse said.

"If [cardholders] sign up for direct deposit, they'll get 500 unity points for every direct deposit transaction that hits their card," he said. "And they'll get five unity points for every dollar that gets loaded on the card no matter what. So that's pretty cool if they're really into [gaming]. It's relevant to that consumer base."

Along with direct deposit, the Unity card can be set up for money transfers, text message alerts for low balances and "all kinds of different tools like that so that you can really manage your day to day monetary life with the card," he said.

Since the cards are Visa-branded, cardholders can access cash wherever Visa cards are accepted for payment. Additionally, the cards can be reloaded at thousands of Visa ReadyLink locations.

The card is designed to appeal to teen and young adult consumers – individuals who may be disillusioned with traditional banking, Bobenhouse noted. If they are experiencing low or negative balances on their demand deposit checking accounts, they are likely being charged high fees by banks.

Thus, an alternative service such as the one provided by the Capcom Visa card may suit young consumers better. "We're basically saying to people, 'Hey, this is a better money management, better value for you as a young consumer than a retail checking account,'" Bobenhouse noted.

Bank shot

The market for Capcom games is huge; Bobenhouse said 14 million Capcom games are sold every year. Bobenhouse wants to tap that large consumer base. Ironically, the card program designed to lure disaffected consumers away from banks may in the end funnel them back to West Suburban Bank.

Bobenhouse said the bank comprises 35 branches in the Chicago suburbs, with approximately $2 billion in assets. He hopes the Capcom Visa card will help grow the bank's deposit base.

"From our perspective, this allows us to actually leverage the brand power of somebody like Capcom, drive enrollment and drive deposits into our institution, and basically [take advantage of] the lower overhead costs with managing a prepaid account versus managing a checking account," Bobenhouse said.

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Simple efficiency, wise growth

Remember the days when consumers had to provide driver's licenses and credit cards to pay for goods or services with checks? Where did that leave consumers with no credit cards? Merchants could phone issuing banks to verify funds or call check guarantee companies. Meanwhile, the other people in line were tapping their feet.

Electronic check conversion arrived in 1999, shortly after the founding of Global eTelecom Inc. Check conversion with guarantee at the POS was the next logical step.

"There really weren't a lot of options for the ISOs or the merchants for check conversion with guarantee on these point of sale devices that an ISO would normally use," said Chris Brundage, President of GETI. "So, originally that was the biggest need that we filled, and that's where we saw a lot of our growth.

"Since then, we've expanded quite a bit. On the ACH [automated clearing house] side, we've grown into checks by phone, checks by Web, doing recurring debit, authorizations and processing, and we've gone outside of the ACH world in the past three years."

Global eTelecom now offers services in three more areas: Check 21, remote deposit capture (RDC), and gift and loyalty processing.

Check 21, short for the Check Clearing for the 21st Century Act, allows banks to clear checks using digital images rather than the original items.

Check 21 requires the use of RDC, a Web-based electronic payment processing system that enables users to scan checks and transmit the ACH data to banks for posting and clearing.

Leadership and resources

GETI brought Brundage, then a five-year ISO veteran, on board in 2001 to grow its ISO channel. At the time, GETI was boarding 75 new merchants a month, to whom it catered with a staff of about 20; now the company boards around 2,000 new merchants a month with a staff of 70.

While growth is something every business hopes for, it can inundate a company with constant demands and challenges. Brundage said the jump in merchant boarding put stress on every department.

Adding new products also presents challenges. "As soon as we get a process flow down on something, as soon as we get comfortable, things end up changing again," Brundage said, adding that the company's expansion has made even the little changes more complicated.

Originally a privately held company, GETI has been acquired twice – by Verus Financial Services in 2003 and The Sage Group PLC in 2006.

"We've actually been very fortunate," Brundage said. "Both of the acquisitions gave us a lot of financial security, a lot of financial depth, access to some other resources that we didn't have as a very small, privately, closely held company."

He added that both parent companies allowed GETI to remain largely autonomous. "I think the main reason is we do what we do very well, and they recognize that and just continue to let us do that without having really much involvement," he said. "In these days of acquisitions, it's kind of unique in that we didn't get rolled up into or gobbled up by these entities."

Checks out, RDC in

Brundage said he's seen ACH adoption slow down in some environments while growing in others. He said it has slowed mostly in the POS arena, as more consumers pull out their debit or credit cards instead of checks.

But there has been more adoption in bill pay environments and business-to-business (B2B) transactions in the form of checks by phone and over the Web, according to Brundage. People are still using their checking accounts to pay those bills, but now they are doing it without paper, he said.

Brundage noted that merchants benefit when consumers pay from their checking accounts rather than with credit cards because they avoid the interchange fees associated with credit cards. "As the cost of accepting credit cards has continued to increase throughout the years, that has just kind of become more of a pain-point" for merchants, Brundage said.

Furthermore, when consumers pay via the Web or over the phone, merchants don't have to deal with handling paper checks, which makes processing faster and less labor intensive. Merchants can charge a handling fee but aren't likely to do so because they incur lower fees themselves, said Brundage.

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Using the Web or phone to pay bills may be more convenient for consumers than writing and mailing checks. It's also good for the environment, and it saves postage.

The B2B market, which still relies predominantly on check-based payments, has been fruitful for GETI, with the company's largest gains coming from Check 21. "Retail is flat and slightly going down, but these other environments – B2B, bill payment, phone and Web – those are all increasing," Brundage said.

GETI developed its own Check 21 RDC product at the beginning of 2008. The company offered something Brundage said it hadn't seen in the marketplace: RDC with a check guarantee option to protect merchants from bad checks. The RDC product has been GETI's fastest-growing service, with a great response from merchants and ISOs, according to Brundage.

"ISOs love it because it's another source of revenue; they can capture more of a merchant's processing," Brundage said. He added it has helped ISOs explore niche markets they might not otherwise have tapped. "It opens up some new doors for them and ideally it helps them expand their bankcard business as well," he said.

Select care for ISOs

Brundage noted that GETI focuses on ISOs. "We don't just want our sales department to be ISO-friendly," he said. We want everybody, whether it's the IT person or my underwriter … centered around one thing: How is this going to affect the ISO's relationship with the merchant and how they do business with us?"

No one can be all things to all people, but GETI tries to tailor its approach to each ISO – an approach that separates the company from its competitors, according to Brundage.

"We find out how our ISOs currently do business (boarding merchants, agent training, resource material, merchant support, residuals, et cetera) and customize all these touch-points to fit each ISO's unique operation as opposed to forcing ISOs to do business our way," Brundage said.

"This, I believe, is what sets us apart from other value-added companies in the industry.

"Sometimes that's to our detriment. I mean, obviously it's tough to grow and stay big when you create so many custom features, and you create your own monster a lot of times." However, he added that ISOs appreciate GETI's customization.

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>
> – Chris Brundage, President, GETI

"We recognize ISOs are in the bankcard business," he said.

"They're not in the business to sell my product. I'm just there to add value. Some ISOs will lead with our products and then follow up with bankcard. We constantly preach that the agents need to evolve from just a bankcard salesperson to more of a payments consultant."

The more payment solutions an ISO provides to a merchant, the less price-sensitive that merchant will be, Brundage said.

GETI recruits ISOs through print advertising, industry events and referrals. Brundage said the main reason GETI decided long ago not to be in the bankcard business is it doesn't want to be seen as a competitor to its ISOs.

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Expansive, yet streamlined

GETI provides a comprehensive agent resource site full of resource material, documentation and power point presentations to give ISOs all the information necessary to market its line of products.

The company also holds webinar trainings on a regular basis. For the larger ISOs that have training programs, GETI sends representatives to facilitate the insertion of its products into those companies' training modules.

Brundage said getting in front of ISOs' internal operation teams and answering their questions is the best approach to training. GETI training extends beyond the salespeople to all the support staff.

"We don't have a direct sales force or direct sales channel," Brundage said. "I really don't see us getting out of the ISO channel and branching out into any other sales channels just because we've tailored everything to fit this one."

Brundage, who is known within the company for his philosophy of keeping everything as simple and efficient as possible, said, "The larger you get, the more distractions there are, the more waste there is, the more complexity there is, and it's a constant battle to continue that theme of efficiency and simplicity."

Monetary gain isn't the only measure of success. Brundage said his biggest reward is when people approach him at conferences and give him positive feedback about the company: how well its staff handles situations, how knowledgeable the tech support staff is, how friendly the receptionist sounds and how well GETI takes care of its merchants.

He said the positive reinforcement – whether from the chief executive officer of a large, publicly held ISO or a guy working out of his basement giving GETI two deals a year – is very rewarding. "Our name in the industry means something," he said.

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AmEx green with Web access

American Express Co. is going green, offering external sales agents anytime, online access to sales tools, rules information and other assistance. The company's latest communications tool – *ESA.Amex360.com* – is a one-stop Web shop for the most up-to-date information for agents who sell and service AmEx.

Soon, merchant level salespeople (MLSs) selling AmEx acceptance will be able to access the most current policies, alerts, and training and sales tools simply by logging on at *www.esa.amex360.com*. (ESA is AmEx lingo for external sales agents.) A spokesperson for AmEx said the Web site is expected to be live at the end of April.

Out with print

Until now, AmEx has taken a piecemeal approach to communications with outside agents, using brochures, handbooks, e-mail and snail mail, among other techniques. Not only was that approach costly (printed handbooks and brochures had to be warehoused, for example), but preprinted information is time-sensitive.

"There were problems with version control," said Michele Fischthal, a senior marketing manager at AmEx.

ESA.Amex360.com "allows us to get the latest pricing information out to our ESAs in a timely manner," she said. "We wanted to be able to provide folks with a single resource." She added that the company intends to evolve the Web portal as new tools and services emerge. "It gives us an advantage in terms of speed to market," she said.

ESA.Amex360.com hones in on five areas of interest to ESAs, MLSs and their partners:

- Policy, operations and performance regulations and guidelines
- Marketing and promotional materials
- Training and sales tools
- Products and partner information
- News and events of interest

Good for feet on the street

Payments industry consultant Paul Martaus believes this new service is a major benefit to MLSs. He said it appears to be the first time a card brand has made everything readily accessible – from rules to tools – in one place. "If it's as good as it sounds, it's better than anything Visa or MasterCard have," Martaus said.

ESA.Amex360.com is the second step taken by AmEx in the past few years toward making it easier for ISOs and MLSs to sell, and for merchants to accept, AmEx.

In 2007, the card company launched a program that allows merchant acquirers and their sales partners to offer qualifying merchants an all-in-one acceptance service package, in effect rolling up AmEx acceptance with Visa Inc. and MasterCard Worldwide acceptance. Known as AmEx OnePoint, the program is available through several leading acquirers, including First Data Corp. and Elavon Inc.

Prior to OnePoint many merchants (especially mom-and-pop shops) wanting to accept AmEx in addition to MasterCard and Visa had to complete separate applications and deal with different customer service reps; there were no options for all-in-one billing statements.

OnePoint "eliminates the complexities businesses face when dealing with multiple providers and expands payment choices for consumers," is the way Elavon Chief Executive Officer Stuart Harvey put it in a statement when Elavon signed on as a OnePoint partner.

Discover supports a program that works similarly and reports dozens of acquirers are now onboard.

UIGEA, WTO rules at odds

A preliminary report issued by the European Commission on March 26, 2009, stated the United States' 2006 Unlawful Internet Gambling Enforcement Act (UIGEA) is discriminatory and violates World Trade Organization rules. A complaint by the London-based Remote Gambling Association triggered the European Union's year-long Trade Barriers Regulation investigation.

In an RGA press release, Clive Hawkswood, RGA's Chief Executive expressed hope for a prompt settlement that "will ensure that EU operators are properly safeguarded, especially in relation to trade that took place prior to the introduction" of the UIGEA.

"We would also hope and expect that the U.S. authorities will act in good faith and immediately suspend any threat of enforcement action pending further discussions with the EU," he added. "There really should be no need for the EU to refer this matter to the WTO if the U.S. responds reasonably."

WTO has muscle

The WTO found against the United States when Antigua filed a similar complaint against the United States for breaking its own trade commitments. Melody Wigdahl, Vice President of Sales and Marketing at UseMyBank Services Inc., has specialized in the gambling industry since 1997.

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She said the U.S. "flagrantly ignored" the WTO's ruling in the Antigua case.

However, she indicated it is very different when an entity as strong as the European Union brings a complaint. "I don't see how the U.S. can ignore the situation like they did the first time," Wigdahl said. "This could have very far reaching consequences, other trade agreements across Europe." European companies reportedly lost billions in market value as a result of the UIGEA.

Wigdahl said, given this recent EC statement and the fact that the American Gaming Association (which had funded the opposition to Internet gambling) is now backing the licensing of Internet gambling, everyone in the industry – from analysts to operators – expects a U.S. licensing act soon.

Meantime, Rep. Barney Frank, D-Mass., is re-introducing a bill to repeal the UIGEA. Advocates of Frank's bill estimate repealing the UIGEA would provide the United States $52 billion over the next decade.

New code needed

Wigdahl feels the best approach, and the one most likely to be adopted, is strict licensing of U.S. land-based casinos for Internet gambling, including vigilant oversight and full vetting of people involved in such ventures.

She said casinos could even provide loyalty programs that would apply to their physical and virtual sites. The financial relief to the United States could be significant.

Wigdahl believes the flawed method in use for dispersing gambling gains contributed to the crackdown on Internet gambling domestically and internationally. Winnings are paid out as credit card transaction reversals.

Because no code exists for credits of gambling gains, they appear to be chargebacks, making it impossible for issuing and merchant banks to accurately measure fraud rates for Internet gambling. She suggested creating such a credit code.

She further stated that if the major card brands don't do something to address this issue, the prepaid space could take up the slack, most likely in the form of closed-loop casino cards.

Alternative currencies – better with plastic?

Some U.S. communities are printing their own paper currency to boost consumer spending, a practice that payments industry veterans say might be done better with plastic.

"Like a gift certificate, this is prepaid money and it's set aside by individual companies or retailers or businesses in that particular community and they all contribute in one way or another," said Steve Eazell, Director, National Sales and Marketing, for Secure Payment Systems, a Calif.-based ISO.

The use of local currency is nothing new – communities did it during the Great Depression of the 1930s – but the practice is beginning to take hold once again. Examples of local paper currencies include Ithaca Hours in New York, Detroit Cheers in Michigan and BerkShares in Massachusetts.

The local monies are often given favorable exchange rates against the dollar to make them more attractive. In Massachusettes, the BerkShare (introduced in 2006) had been trading at one BerkShare for $0.90 until recently, when the price was raised to one BerkShare for $0.95 to encourage more merchants to accept the money.

"[The new exchange rate] really provided an incentive for the business community to get on board," said Sarah Hearn, Office Manager for the E.F. Schumacher Society, a nonprofit group in Great Barrington, Mass. that promotes the local economy and started the BerkShare program.

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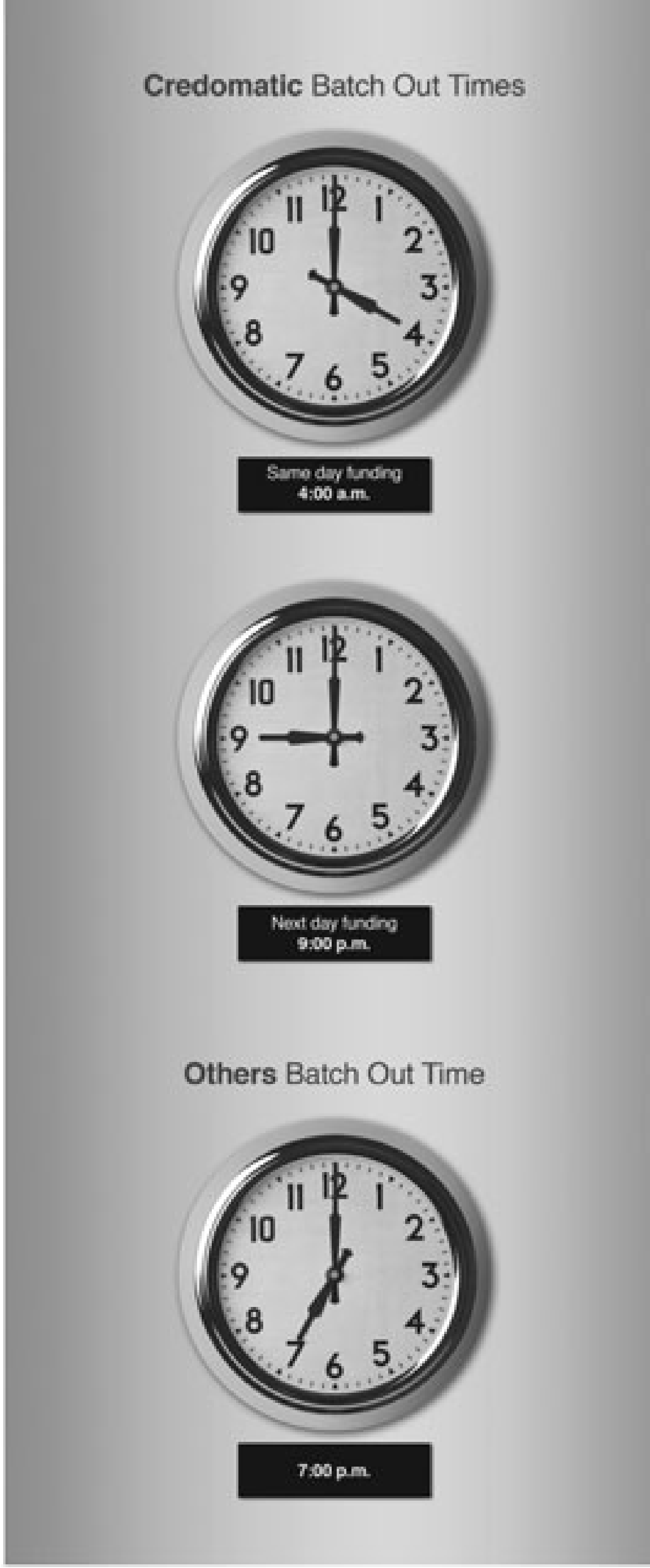

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The issue of fraud

However, industry insiders warned that alternative currencies face pitfalls. Paul Martaus, President of payments industry consulting firm Martaus and Associates, said the currencies were vulnerable to fraud.

"I'm not quite sure whether or not the city fathers have really realized the advent of the color copier yet, and I suspect if they're not careful, they're going to find out what a color copier can do," Martaus said.

"Everybody knows what a dollar bill feels like – it's tactile – and even knowing how a dollar feels, there are still people that try to replicate American currency.

"I would have to suggest that a lot of these cities would try and find a vendor that would make them something that is unique and has a feel to it, but then, how does a merchant know?"

Martaus, who called the use of local currency "an incredibly powerful loyalty program," added, "I assume the reason they're not going with a plastic-oriented medium is the cost involved." He compared the practice to the use of "mall cards" – gift cards that can be used at any number of participating stores within a larger shopping center.

"A really entrepreneurial ISO or acquirer could very easily go into city hall and say, 'we will let you buy these smart cards or regular prepaid cards with your phony bucks, and you can put it on a safe, secure transaction system," he said.

"The problem is there are discounts associated with that and transaction fees and things of that sort, making it a little bit less attractive."

Donna Embry, Senior Vice President at Payment Alliance International, pointed out that "the good thing about [paper currency] is it works without having to change any real equipment." But Eazell echoed Martaus' suggestion that there were business opportunities for the use of a plastic-based local currency.

"It's an idea taken on by quite a number of sales reps that I know, and they're trying to do this in different communities across the U.S., and they've had limited amounts of success," he said. "As far as getting the whole town involved, that's their biggest challenge."

Carolyn Palmer, Mayor of Ithaca, N.Y., said Ithaca Hours were introduced in 1992 and that "I don't think [counterfeiting] has ever happened in all the years it's been in operation." She said the economic downturn had spurred wider use of Ithaca Hours, and that about $100,000 worth of the money was now in circulation across Tompkins County, where Ithaca is located.

Hearn said BerkShares, which are handed out by local banks, contain colored threads similar to those found in U.S. dollars and drawings of celebrated figures from the Great Barrington area in place of U.S. presidents – including W.E.B. Du Bois, Norman Rockwell and Herman Melville.

"They're really high quality and printed on special security paper," she said, adding that alternative currencies are legal so long as they don't "closely mimic" the dollar.

On the horizon

While Martaus said he couldn't foresee local currency programs ever becoming "so wildly successful that [they] would dislodge or even put a blip on the radar" of payments industry institutions, Eazell said credit card providers and ISOs could be threatened.

"Do I think that credit cards are threatened at this point of time? Not really," Eazell said.

"But … I think that this is an alternative to credit cards for a lot of folks because we're returning to a place where cash and other remunerations is more important than buying on credit. I think [local currency] is a brilliant idea, I really do. It will generate a buzz, there's no question, and it will generate some definite interest in the acquiring business."

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In the OTA we trust

The Authentication and Online Trust Alliance, which counts leading financial institutions and global businesses among its members, shortened its name to Online Trust Alliance to reflect the organization's expanding mission of enhancing the trust, confidence and protection of online businesses and consumers worldwide.

> **"The question we need to address is 'How do we get this implemented with 100 percent of the businesses out there?'"**
>
> – Craig Spiezle,
> Chairman and founder, OTA

"When we started in 2004, we were dealing with fraudulent e-mails, the lack of authentication and the impact phishing exploits were making regarding legitimate brands," said Craig Spiezle, Chairman and founder of the OTA. "Accounts were being compromised, and that was the root of the problem."

Spiezle noted that the OTA soon realized lack of authentication wasn't the only issue to address. "It also involved accreditation, reputation and supporting standards like extended validation certificates," he said. "Our mission hasn't changed. It's still about online trust; authentication is just one tactic in the arsenal of the problem that we're dealing with." Spiezle also said the original name "didn't translate well internationally, since authentication was more of a U.S. term."

Security loves company

To help bolster trust in online transactions, the OTA held its 2009 Online Trust Town Hall Meeting and E-mail Authentication Roundtable at the Palace Hotel in San Francisco April 23, 2009. The meeting addressed best practices, common omissions and weaknesses, and how to help financial service companies and other businesses implement effective security measures.

"E-mail authentication is so important because spoofing and phishing are really rampant, and unfortunately, consumer perceptions about our industry are reality," Spiezle said. "The question we need to address is 'How do we get this implemented with 100 percent of the businesses out there?'" Spiezle believes the answer is for all stakeholders to work together to strengthen overall trust in the e-commerce world.

Slaying the breach elephant

To share information about data breaches and prevent cyber criminals' continued attacks on the payments industry, Heartland Payment Systems Inc. founder, Chairman and Chief Executive Officer Robert O. Carr extended an invitation to the top 25 merchant acquirers and their registered third-party processors to attend the inaugural meeting of the Payments Processor Information Sharing Council on May 5, 2009, from 1:30 to 5 p.m., in St. Pete Beach, Fla.

After Heartland revealed in January 2009 that it had been the victim of a security breach, Carr wanted to know whether similar breaches had occurred at other processors, and if such breaches had occurred, why Heartland and other potentially vulnerable processors had not been informed so they could have protected their cardholder data from the same type of intrusion.

"We now know that exactly what happened to us has happened to other people in the past," Carr said. "And we thought we should form an organization of processors to let them know what the bad guys are doing so they can't pick us off one by one."

Sharing is imperative

The PPISC's meeting in May is in conjunction with the Financial Services Information Sharing and Analysis Center's member meeting and conference.

The FS-ISAC is a nonprofit organization dedicated to sharing information among its members, the government and other infrastructure sectors such as telecommunication and utility companies. All parties receive alerts concerning cyber and physical threats as well as vulnerabilities and incidents of concern.

"I checked out the FS-ISAC, and everyone that knew them said they were a great organization and had already set up all the infrastructure to do this on a private and confidential basis," Carr said.

"The Secret Service and the FBI are also members. So I talked to Bill Nelson, their Executive Director, and we agreed the best thing to do was to set up a division of the FS-ISAC specifically for the payments industry, and that's how the PPISC got its start."

Three options dominate

Carr said there are three categories of alternatives for improving security standards that will be addressed at the meeting – tokenization, end-to-end encryption and chip and PIN.

"There may be other categories, but most of what people are talking about and concerned with fit into one of these three areas," Carr said "And in my view all three of those should be approved as higher standards, and then let the merchants decide what they want to use."

About 20 merchant acquirers and third-party processors are registered for the event. However, some of the people Carr contacted have not replied. "Sometimes we just don't know who to contact, so if *The Green Sheet* could help get the word out, I feel like this will encourage the right people to say, 'Hey, I should be there,'" Carr said.

Contact is welcome

In addition to a detailed forensic analysis of the Heartland attack and discussion of the detrimental effect of breaches on financial institutions, the meeting will identify goals for the PPISC and schedule future meetings.

"Now that acquirers and processors understand the purpose of this meeting, they can just send me an e-mail personally saying that they should be there, and I'll just deal with them directly about getting registered," Carr said. If you are an invitee or major third-party processor interested in attending, contact Carr at *bob.carr@e-hps.com*. The meeting will take place at the Don CeSar Beach Resort; a reception and dinner will follow.

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Social networking from page 1

Eleven ways to love LinkedIn

In 2007, Web guru and entrepreneur Guy Kawasaki wrote in his blog that LinkedIn was underutilized. He offered 11 ways to increase the value of LinkedIn as a networking and business-generating tool. They are condensed as follows:

1. Increase visibility
The more connections you have, the greater the likelihood people will view your profile when they want to fill open positions or are looking for new business partners.

2. Improve connectability
Most new users put only their current companies in their profiles and therefore severely limit their ability to connect with people. Fill out profiles as though they are executive bios, including past employment, educational background, significant affiliations and personal activities.

3. Improve Google PageRank
LinkedIn makes profile information available for search engines to index. Since LinkedIn profiles receive a fairly high page ranking in Google, this is a good way to influence what people see when they search for you online.

4. Enhance search engine results
Your LinkedIn profile allows you to publicize Web sites on Google and Yahoo, giving you instant search-engine optimization. You can choose from preselected categories like "My Website" and "My Company." By selecting "Other" you can modify a link's name.

5. Perform blind, "reverse" and company reference checks
Through LinkedIn's reference check tool, headhunters can input company names and the years during which job candidates of interest worked at those companies. Searches can find other people who worked at the companies during the same time periods. Since references provided by prospective employees are generally glowing, this is a good way to get more balanced information.

Also, this feature enables job seekers to check references for managers at companies they may join, as well as get information about the companies themselves.

Additionally, if you plan to interview for a position, you can search for individuals who previously held the position you are seeking. Do this by searching for the job title and company, but be sure to uncheck "Current titles only."

6. Increase relevancy of job search
You can also use LinkedIn's advanced search to find out where people with educational and work backgrounds similar to yours work today.

7. Make interviews go smoother
LinkedIn enables you to find profiles of people you have interviews set up with and find out what you might have in common. Mentioning that you went to the same college or share a passion for sports, for example, is better than an awkward silence after introductions are made.

8. Gauge the health of a company
You can perform an advanced search for company name (uncheck the "Current Companies Only" box) to scrutinize the rate of employee turnover and find out whether key people are quitting. Former employees usually give more candid opinions about a company's soundness than someone still employed there.

9. Gauge the health of an industry
If you're thinking of investing or working in a particular sector, you can use LinkedIn to find people who are working or have worked for companies competing (or companies that failed) in that sector.

10. Track startups
You can see entrepreneurs in your network who run their own companies. Do this through an advanced search for a range of keywords such as "stealth" or "new start-up." Apply the "Sort By" filter to "Degrees away from you" to see the people in your network who are closest to you first.

11. Ask for advice
LinkedIn Answers enables you to ask business-related questions to both your personal network and the greater LinkedIn network. The premise is that you will get more high-value responses from people in your network – or from industry professionals in the wider network – than from more general forums.

Note: Kawasaki's blog is excerpted by permission of the author. For further information, go to http://jobs.alltop.com *or* http://career.alltop.com.

Link on in

Following are several LinkedIn groups that pertain to the payments industry:

- Cards Payment Processing Industry Forum
- Merchant Acquirers
- Merchant Services - Payment cards industry
- Mobile Payment Association
- Payment Card Industry Network
- Payment and Fraud Professionals
- Merchant Level Sales
- Merchant Partnerships, Credit Card Processing
- IT Outsourcing - Payment Card Industry
- Merchant Services

A progress indicator on the right tells you what percentage of your profile is complete. You don't have to complete the profile all at once; you can complete your profile in stages. Once you've filled out this section and received three recommendations from others (you have to contact individuals to ask for recommendations), your profile is considered 100 percent complete, which raises your status on LinkedIn's search engine. For example, when other users type in Joe Smith, the Joe Smiths that have completed profiles appear at the top of the list.

To edit or add to your profile:

- Click on the profile link to the right when you return to your page.
- Click on "Edit my profile" at the top middle of the page.

- Scroll down past the blue-highlighted box to the detailed list of education and experience fields, and click on the appropriate "Edit" link there.

Grow your network: LinkedIn allows you to import your e-mail contacts.

Once they are imported, you'll see an "In" icon next to contacts who are already on LinkedIn.

- Click on the boxes beside the names you want to contact (the text box on the right will fill up with the selected contacts).
- Add personal notes to invitations by clicking the "Add a personal note to your invitation" box.
- Click the blue button, and you're done.

LinkedIn will send your contacts e-mail messages that include your invitation.

Facebook

Facebook began as a localized college campus social networking site in 2004. Founder and Chief Executive Officer Mark Zuckerberg recently stated the site had reached 200 million users worldwide. To start your Facebook profile, fill out the "Basic information" section right away to keep default settings (which could contain misleading information about you) from creeping into your profile. To change or add to your profile at a later time, click on "Edit my profile."

Add friends: Building your network on Facebook is easy. First, import to Facebook the addresses from your e-mail program's address book. On the tool bar across the top:

- Hit find friends and enter your e-mail address in the box.
- On the e-mail sign-in page, accept the agreement for Facebook to use the information for the purpose of finding contacts only.
- On the next screen showing your contacts who are already on Facebook, click the boxes next to the contacts you'd like to add to your network.
- Hit "Add as friends."

You can also add friends who are not on Facebook. The default setting selects all your non-Facebook contacts. But it is not advisable to send a "join" message to all your contacts since many of them may be more business acquaintances rather than friends.

To avoid this problem, either uncheck the box at the top that says "Select all," and then check the boxes next to the contacts you want to invite, or just leave "Select all" checked, and uncheck the boxes next to

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the contacts you don't want to invite. When you are done, click "Invite to join." Alternatively, you can avoid this step by clicking "Skip."

Search groups: Joining groups on Facebook is another way to increase your exposure, talk shop with colleagues and generate contacts. To find groups:

- Type in "Groups" in the search box in the upper right-hand corner of your page.
- Click on "Add more filters" to refine your search (by type or group category).

Status: Like LinkedIn, Facebook allows you to tell everyone in your network what you're up to.

On your profile page, choose what you want your status updates to include. The status feed can contain:

- When you join a group
- When you become friends with someone
- When you upload photos, video or links

If you want to join many groups or add numerous links, you might want to do one a day to keep your name sprinkled on your friends' pages more often rather than just inundating them all at once. If you're not careful, and they have their view preferences set to show their friends' activities, you may be hogging space on their status feed sections, thereby turning those friends into enemies.

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MySpace

MySpace was launched in 2003. By September 2006, it had surpassed 100 million user accounts. Although the site has gained a reputation as catering to teenagers and "wannabe" celebrities, its slideshow feature can be used as an effective – and free – marketing tool targeting a young demographic.

Create a slideshow: Here's how to create a slideshow. After you log in to your MySpace account:

- Click "Profile."
- Go to "My profile"
- Click "Profile" again.
- Go to "My photos."
- In the photo section, click the "Upload photos" icon at the top left of the page.
- To upload photos, click the "Here" icon on the top right of the page
- Click "Browse."

Go to the area of your computer where your photos are stored, and double-click on the photo you want to upload. Browse and repeat the double-click function until all pictures you wish to upload are done. When you are finished transferring pictures to photo upload, hit "Next."

The "Next" box defaults to a two-bar screen providing a default name "My photos" with a blank box below. Click the button to the left of the box to rename your file. When you are done:

- Hit "OK."
- Wait for pictures to upload, and hit "Next."

Your pictures will come up on the screen at the left.

You can add captions to the pictures in the boxes to the right of each picture. When you have finished adding captions, hit "Done editing" at the bottom of the page. (Remember, your slideshow should be professional. Be mindful when attempting humor, and consider each picture's potential impact on your business before uploading it. Also, posting inappropriate or copyrighted pictures is not allowed; the penalty is that MySpace will permanently cancel your account.)

Sharing your slideshow: To create a slideshow with your uploaded photos and a link for the slideshow you can send to potential clients, do the following:

- Hit "Next." The uploaded photos will be displayed on your monitor.
- Hit "Create slideshow" at the top middle of the screen, just above the photos. A screen will pop up that gives two slideshow options. The first option is to have your slideshow presented in a linear, right-to-left display. The second is to have a rotating slideshow.

To upload your pictures onto your profile page using the second option:

- Make sure that "All photos" is in the prompt box at the top of the page.
- Scroll to the bottom of the page, and choose to have the pictures show in the same order or at random.
- Highlight the data code below the pictures, and hit copy (Ctrl+C) on your keyboard.
- At the top of the page go to "Profile," then "Edit profile."
- Paste (Ctrl+V) the data code into the big box that says "About me."

To preview your slideshow, click the "Preview profile" button. Your slideshow will appear on your homepage. If you want to edit your captions:

- Click "Profile."
- Click "My photos."
- Click on the photo you want to edit.
- On the top right of the page, click "Edit photo."
- Change or add text.
- Click "Save" right below the text box.
- Go back to "Profile" > "My profile," and you are back on your homepage.

If you are happy with the slideshow, click "Save changes," hit "Profile" again, scroll to "My profile," and you're done. You have just created your first MySpace marketing slideshow. Later, you can add or delete photos with just a few clicks. Updating takes one to two minutes per picture.

GS Online Forum

Last but not least is our own social networking site, the GS Online Forum, a popular destination for ISOs and merchant level salespeople (MLSs) where users share information and advice. Only ISOs and MLSs may join. To set up an account:

- On *The Green Sheet*'s home page, click "Forums" on the toolbar at the top.
- On the page that appears, hit "Register" on the toolbar.
- Click on "The Premier Trade Publication for the Payments Industry."
- Accept the terms of use agreement at the bottom of the page.
- Fill out the registration form.

Posting on the forums is easy. The MLS Forum is the most popular one. To ask a question or post a comment, click the "New topic" button.

Then proceed as though you are writing an e-mail. When you are done, hit "Preview" to see how your post will appear. Then hit "Submit" to post it. To comment on a post, hit "Post reply," and follow the same procedure as for posting a question or comment.

Wolf Stiles, The Green Sheet Inc. System Administrator, is upgrading the Forum to add new features and functionality. Stay tuned, and be prepared to cast your net even wider.

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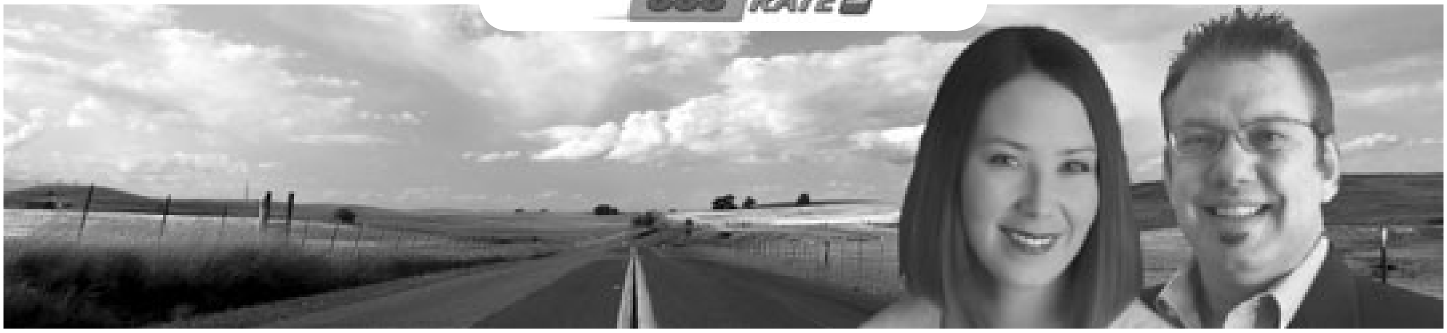

Blog on, link in, tweet out

By Jon Perry and Vanessa Lang
888QuikRate.com

Do you blog, tweet or wiki? You may think we are referring to an obscure code or something appropriate only for Generation Y (people born between 1978 and 1995). Would you be surprised to learn the fastest growing online social networking segment is over age 35?

Social networking at its core consists of communities in which people share the same interests or activities. Although social networking has been done in person throughout history, for this article we are focusing on the online social networking milieu.

Given how challenging it is to differentiate oneself in the payments industry, social networking is an avenue worth exploring.

But before we dive in, it is important to clarify what a network is, how networks came about and how they can be used. Since social networking uses the Internet, let's start there.

The Internet is born

We think of the Internet as "always" having been here. In reality, the Internet traces back to 1969. It was the heart of the space race during the Cold War. There were no Blackberrys; the telephone was the primary method of communication; physical telephone switching stations could be attacked and communication lost.

The Internet was largely for the military and academic communities. Prior to the mid 90's, to acquire information from academic or military sites, you used tools like Gopher, Veronica and Archie.

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Gopher, from the University of Minnesota (named for the school's mascot), allowed you to serve up files to users. Veronica and Archie were the rudimentary "search engines" of the day.

The Mosaic Web browser was born in 1993. Instead of command line tools like Gopher, Archie and Veronica, it used a new hyper text markup language (commonly abbreviated as HTML) through an application-level protocol called hypertext transfer protocol (the http found in browser address bars). This was hugely enormous and groundbreaking.

Between 1995 and 2000 the Internet shot up as if launched from a cannon. For five years, dot-com companies popped up everywhere. Venture and angel funding flowed faster than a beer keg at the ETA Annual Meeting & Expo.

Strange things were happening in the marketplace. Dot-com stock was flying high. AOL LLC had purchased the giant Time Warner Inc. In 2001, it all began falling apart. The dot-com bust came.

It wouldn't be until late 2004 that we'd understand why the dot-com bubble burst. Yahoo's extensive research showed, "Seventy percent of U.S adults use the Internet as an information source when shopping locally for

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products and services, and 63 percent of those who make online purchases use search engines to research offerings before making a purchase."

Simply put, consumers were doing online research but buying from their local merchants. The dot-coms had great marketing and name recognition, but they couldn't convert window shopping to currency.

Networking jumps to cyberspace

Social networking started in 1999 with companies like LiveJournal Inc. (which offers a free journaling and blogging service), LunarStorm (a Swedish social networking Web site for teens) and Fotolog Inc. (which hosts a "photo-blogging" and social networking Web site).

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It wasn't until 2003 that business networking site LinkedIn was launched. Then the market took notice and saw the true potential of social networking. MySpace launched in late 2003, followed by Flickr and Facebook in 2004, YouTube in 2005, and Twitter in 2006.

So, even the oldest of the social networking sites have been with us less than a decade.

Let's assume you are going to a conference or a convention such as The Electronic Transactions Association Annual Meeting & Expo or a regional acquirers association meeting.

You follow the signs to check in. Around the check-in table, you see unique groups of people.

In one group, colleagues are catching up, talking about their families. In another group, people are sharing pictures and experiences of their recent vacations or cruises.

You pick up an agenda and notice there is a breakout session on merchant cash advances. You think, "I offer this product, but I'm always interested in what's new. Maybe I'll find a better offering if go to this session."

On the periphery, you see people text messaging. They apparently are giving status reports or updates to those interested in what they're doing. You also notice the agenda lists a sponsored open bar at 7 p.m. in one of the hotel suites, and you plan to attend that, too.

Communities are shaped

This fictitious scenario of in-person tradeshow networking is analogous to how social networking works. The accompanying chart in this story provides four examples:

This analogy focuses on four of the most widely used and established social networks available. This is not even close to a complete list. Other widely used social media, including blogs, online forums (like GS Online's MLS Forum) and YouTube, have significant impact when combined with social networking.

Many people contributed to this article through the MLS Forum, which is an example of a membership- and approval-based online forum. Billpirtle commented, "If [social networking] can build business, don't mock it.

Different people use different methods. Many businesses are thriving using social media. The point is keeping your name and or business identity out there. If I can get sales from it, I'll try it."

Others offered valuable words of caution. FastTransact said, "If you list your e-mail address or phone and fax number, be aware there are list strippers that will search for them and sell them."

People make connections

Networks help us find jobs, friends and perhaps love. Your personal network may have huge potential, but it doesn't do much for you unless you know who's in the network.

Let's say you know Mike. Mike is a friend of Joe. Joe knows Vanessa, who hires you for that new job you have been dreaming about. You would never have known Vanessa had it not been for your relationship with Mike and his relationship with Joe.

And in the real world, we often don't know who someone else knows. That's why when we meet someone who is friends with one of our friends, we say, "Wow! What a small world."

Social networks let you visualize your friends' friends and colleagues. When Jon was looking for a position five years ago as a vice president of sales and marketing, he saw an ad on Monster.com. The ad gave him the e-mail address for the human resources manager. This e-mail address gave him the URL to the company's Web site.

Once he had acquired information about the company – who owned it, the name of the chief executive officer, etc. – he was able to go to LinkedIn and find people who had connections and inside information on both the company and the position available.

When he submitted his résumé, which was tailored to the company and personalized to its CEO, he was called immediately to interview for the position. He was offered the job that week – at a salary above what had been budgeted. Apply these tools when hiring MLSs or employees, as well as in finding the right partner to send your accounts to.

Major benefits accrue to merchants who learn to use social media. One of our customers uses Facebook to create a "fan base." His happy customers "write on his wall" about the merchants' great service. He uses his Facebook page to attract new customers – creating another way to generate "word of mouth" referrals and buzz.

Monitoring is essential

When we spend 30 or 45 minutes helping a client successfully establish an online presence, it goes a long way in building a customer for life. But there are some cautionary notes that need be addressed.

As FastTransact noted on the Forum, don't have a picture of yourself with a bong. This refers to the gold medal Olympian who lost millions of dollars in

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Activity	Network	Function	Who uses it?
Unique groups of people talking and catching up	Facebook	Facebook's position is it helps you connect and share with the people in your life.	According to Facebook, there are more than 175 million active users (59 million in the United States). The fastest growing demographic is those 30 years old and older; the group consisting of those from 35 to 54 years of age accelerated to a 276.4 percent growth rate from June 2008 to January 2009.
People text messaging	Twitter	Offers social messaging with no more than 140 characters. Twitter positions itself as a service for friends, family, and co-workers to communicate and stay connected through the exchange of quick, frequent answers to one simple question: What are you doing?	It is used in conjunction with other social media, such as blogs and other social networks. It exploits wireless technology (for example, cell phones and laptops). Twitter's users predominately range in age from 18 to 34.
People attending a breakout session	LinkedIn	This is known as the place where business contacts are made. LinkedIn claims over 35 million professionals use LinkedIn to exchange information, ideas and opportunities.	Where business gets done. According to LinkedIn, The average LinkedIn user is 39 years old and makes $139,000 a year.
People enjoying an open bar at 7 p.m.	MySpace	MySpace positions itself as a place to find and make new friends.	MySpace reports more than 110 million active users; 44 percent of U.S. users are over 35 years old.

endorsements because of a picture he'd forgotten about that was posted online. The Internet knows all; it stores all; it is forgiving to no one.

So, check and double-check your comments before you post. If you are an independent contractor, make sure you comply with Visa Inc. and MasterCard Worldwide requirements.

We see independent contractor sites violating card brand requirements by doing business using unregistered names, not revealing the names of the entities they process with and listing rates, to name just a few unapproved practices.

If you are an ISO with noncompliant contractors, beware. Fines start at $10,000.

Make sure your Web site, e-mail address and every other aspect of your Web presence and business communications are all compliant with the card brands' and your acquiring institutions' rules.

To download a February 2009 Visa bulletin that answers questions related to this, visit *http://usa.visa.com/download/merchants/agent_faq.pdf.*

The power of the Internet is that it *pulls* people to you, whereas cold calling and direct marketing *push* messages and can be intrusive. Can utilizing social networking increase your company's new business? That is something you'll determine for yourself.

For us, social networking generates more than just business – it generates buzz.

Would you complain if you received an unsolicited call from a prospective client who chose you because he or she used Google, and it was your blog that explained interchange?

What's amazing is that the prominent social networks are less than six years old. The entire Internet, as we use it today, is about 15 years old, which begs the question: What will the next 15 years look like?

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Jon Perry and Vanessa Lang are the owners of 888QuikRate.com, an ISO based in Ft. Worth, Texas, that was named Small Business of the Year by the local newspaper, The Star Telegram. *In addition to the Twitter, LinkedIn and blog contact information provided in this article, you can reach Jon and Vanessa by phone at 817-857-3557 or by e-mail at* jon.perry@888quikrate.com *or* vanessa.lang@888quikrate.com.

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Marketing with social networks

By Vicki M. Daughdrill
Small Business Resources LLC

The Rolodex was a 20th century social networking device. That ancient mechanism for organizing contacts has given way to much more powerful networking tools for our wired world.

In just a few years, sites like LinkedIn, Facebook, MySpace and Twitter have become popular tools used by professionals to stay in touch with colleagues, make new contacts, market themselves and their companies, and engage in discussions that expand knowledge.

According to Wikipedia, social networks build Web-based communities of people with shared interests or activities to provide ways for members to interact through mediums like e-mail and instant messaging.

Just like a computer network connects computers through a set of cables, social networks connect individuals by a set of social relationships, such as friendship, co-working or information exchange.

According to a new report by The Nielsen Co. entitled "Global Faces and Networked Places," two-thirds of the world's Internet population visit social networking or blogging sites, accounting for almost 10 percent of all time spent online.

Digital diversity

Social networking offers new ways to communicate and share information and, much like the Internet itself, is now a mainstay of everyday life. There are three major types of social networking connectors:

1. Category systems that have divisions such as classmates
2. Connection systems that use self-description pages
3. Recommendation systems that involve trust

Some networks are open; others have restrictions. Sites can come with restrictions based on age, interests or profiles (such as moms-to-be) while others allow users to participate by invitation only. Several of the most popular networking systems even combine types.

Wikipedia lists over 150 social networks worldwide. It shows the criteria for joining, as well as the estimated number of registered users within each network. More than 50 of these sites claim over 20 million members. The top 10 social networks active in the United States are:

Network	Membership	Number of Users
MySpace	General	253 million
Facebook	General	175 million
Babbo	General for teens	117 million
Tagged.com	General	70 million
Flixter	Movies	64 million
Reunion.com	Friends and family	51 million
Classmates.com	School, college	50 million
Bebo	General	40 million
LinkedIn	General, business	35 million
Imeem	Music, video, photos	24 million

Join the in-crowd

Social networking isn't just for your children anymore; it's now considered mainstream, and the annual growth in participants is huge. From December 2007 through December 2008, Facebook added almost twice as many 50- to 64-year-old visitors than visitors who were under 18, according to Nielsen.

More and more professionals are using social networks to build and store connections, in addition to their e-mail address books and Rolodexes. Fewer companies are allocating budgets for conferences and travel. Instead, maintaining a network of professional colleagues is becoming increasingly important. Face-to-face meetings are the exception rather that the rule in today's economy – a trend that is likely to continue for several years.

Find the right fit

Keep in mind that social networking comes with security concerns, since fraudsters troll these sites looking for useful information with which to defraud the public. Taking security into consideration, the question then becomes, Is there a place in your business marketing strategy for social networks?

It is always a challenge to find the proper mix of marketing approaches – and particularly so in the current economic environment. If you consider only traditional marketing strategies, you may miss an enormous demographic.

Yet, if you attempt to utilize all of the tools available on the Internet, you may become overwhelmed. As you evaluate the possibilities of adding social networking to your marketing portfolio, following are questions to consider:

1. What is your goal or purpose in utilizing social media? Is your purpose to meet other professionals in your industry? Is your goal to drive customers to your business? These questions will weigh directly on what networks you consider.

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2. What is your competition doing? If your competition is already actively using social media, you may find yourself at a competitive disadvantage. If you determine you need to add this method to your advertising strategy, consider carefully the kinds of sites available, and evaluate them cautiously in light of your marketing goals.

   Once you decide to use social networks, use them consistently and effectively. If you use them in a haphazard way, you will be wasting your time and energy.

3. How can using these networks further the development of your brand? Consider this type of marketing as a giant billboard advertising your company. Every line you write, every graphic you post, every comment you make must be treated as a direct reflection of your company. If you make spelling, punctuation or grammatical errors, this will adversely affect your company's image.

4. Is creating a company blog the best avenue for you? You can post articles, links, coupons, press releases and so forth on your blog. If you decide this is the appropriate means of outreach, be sure to use your logo, your company colors, your mission statement and other marketing tools. This will ensure consistency in the way you convey your message.

5. What is the best vehicle to use? Don't waste time posting on every site available. Conduct research, and choose sites that will help you connect with your target demographic. Pick ones that reflect the distinctive capabilities of your business and will drive the largest number of customers to your business.

6. How much of your advertising budget do you want to spend on social media? While the majority of social networks are free, it takes time to create, update and maintain a presence on these networks. Do you have an adequate number of staffers to whom you can designate the work for this upkeep?

Take the plunge

Once you've determined that using social networks can be an effective marketing strategy for your company, waste no time in getting started. Who knows? Perhaps I will see your business on Facebook. Then maybe we'll do lunch on Twitter.

Vicki M. Daughdrill is the Managing Member of Small Business Resources LLC, a management consulting company. E-mail her at vickid@netdoor.com *or call her at 601-310-3594.*

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Marketing 101

Much ado about Twitter

By Nancy Drexler
SignaPay Ltd.

The Green Sheet asked me to write about Twitter this month. Always happy to oblige, I did my research. Talked to the pros. And in my honest opinion, if you're not yet *tweeting* on Twitter, you don't have to start now – at least not for marketing or business purposes.

On the other hand, Twitter is just one example of a slew of new social networks that may become a significant part of the marketing mix. So, should you choose to continue reading anyway, here are the facts.

Twitter and the blogosphere

Twitter facilitates mini-blogs that let you blast short messages called *tweets* to specified friends and followers, as well as to the Web community at large. Messages must be 140 characters or fewer, including letters, punctuation and spaces.

You select Twitter users whose communications you want to follow and then receive all of their postings on your computer, cell phone or personal digital assistant device. Twitter is free (which may explain its explosive growth) except for fees that may be charged by your phone or text service provider.

Tweeting is a form of social messaging. Young people love it. It is a short, simple, fast way for them to communicate with all their friends.

They type in, "Who wants to eat at Jack's tonight?" and in seconds they have set dinner plans. They post, "Going to the park to kick around a soccer ball," and all their friends know where they are. (Young people seem to think their friends want to know such things.)

Twitter and business

Small businesses that want their employees to keep in touch can use Twitter in the same way as youths do. On business trips and at tradeshows, for instance, Twitter provides a simple way for employees to keep track of each other's whereabouts or to inform the group if a key prospect just took a seat by himself at Starbucks.

Local police and fire departments are also getting on board, using Twitter to keep their communities apprised of emergencies. Faster and more immediate than traditional blogging, Twitter gets short news out fast.

For that reason – perhaps coupled with the fact that Twitter has become one of the most popular social networks – larger companies are also beginning to participate. Twitter, it seems, offers a new and efficient way to introduce a product or service, brand it, get immediate customer feedback and drive interested prospects to your Web site.

If you are marketing a new video game, for example, you can find yourself talking to millions of people who will tell you what they look for in the gaming experience, what products they've liked and disliked, and exactly how they feel about your product offering.

Generating and monitoring this kind of buzz is a plus for companies launching consumer products or services that have broad appeal, particularly to a younger market. Of course, it's most effective when the buzz about your product is positive; there is undoubtedly a risk in throwing your name out there for public discussion.

Some prominent companies, such as Comcast, are also using Twitter to provide immediate responses to customer inquiries. By solving problems quickly and in public, Comcast boosts its image as a hip, proactive, responsive company.

This approach also works for The Home Depot U.S.A. Inc., which used Twitter during a hurricane to post information about protecting homes and possessions from damage.

Twitter and *our* business

Does the payments industry need to start tweeting? Twitter has added Twellow, a search engine designed to help users find people to follow on Twitter. It lets you search for people based on several dozen categories. You can look for accountants, environmentalists, artists, e-commerce businesses, telecommunications specialists and so forth.

If we were to list ourselves on Twellow or search there for prime prospects to follow, it might help us reach people in targeted merchant categories, but do those people actually want to converse (in brief bursts of text) about credit card processing? Do we have enough appeal? Can we generate enough buzz? Will merchants actually choose to turn their payment processing over to us simply because of what they heard on Twitter?

In the future, the answer to these questions may be yes, but for right now, I'm not sure there would be enough business generated to make the time investment worthwhile.

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Twitter is not really about sales; it is about relationships and friendships and conversation. Interrupting Twitter users to push a product or service is likely to backfire.

Furthermore, Twitter poses risks we may not want to take. Buzz cannot be controlled. One person ranting and raving about your lousy customer service may easily cause others to chime in with their negative experiences. Bad news, as they say, travels fast. And bad apples can be found trolling all the social networks.

Twitter is not really about sales; it is about relationships and friendships and conversation. Interrupting Twitter users to push a product or service is likely to backfire. All social groups have inherent norms for behavior; it's not wise to tweet professionally unless and until you know what you're doing.

Twitter and tomorrow

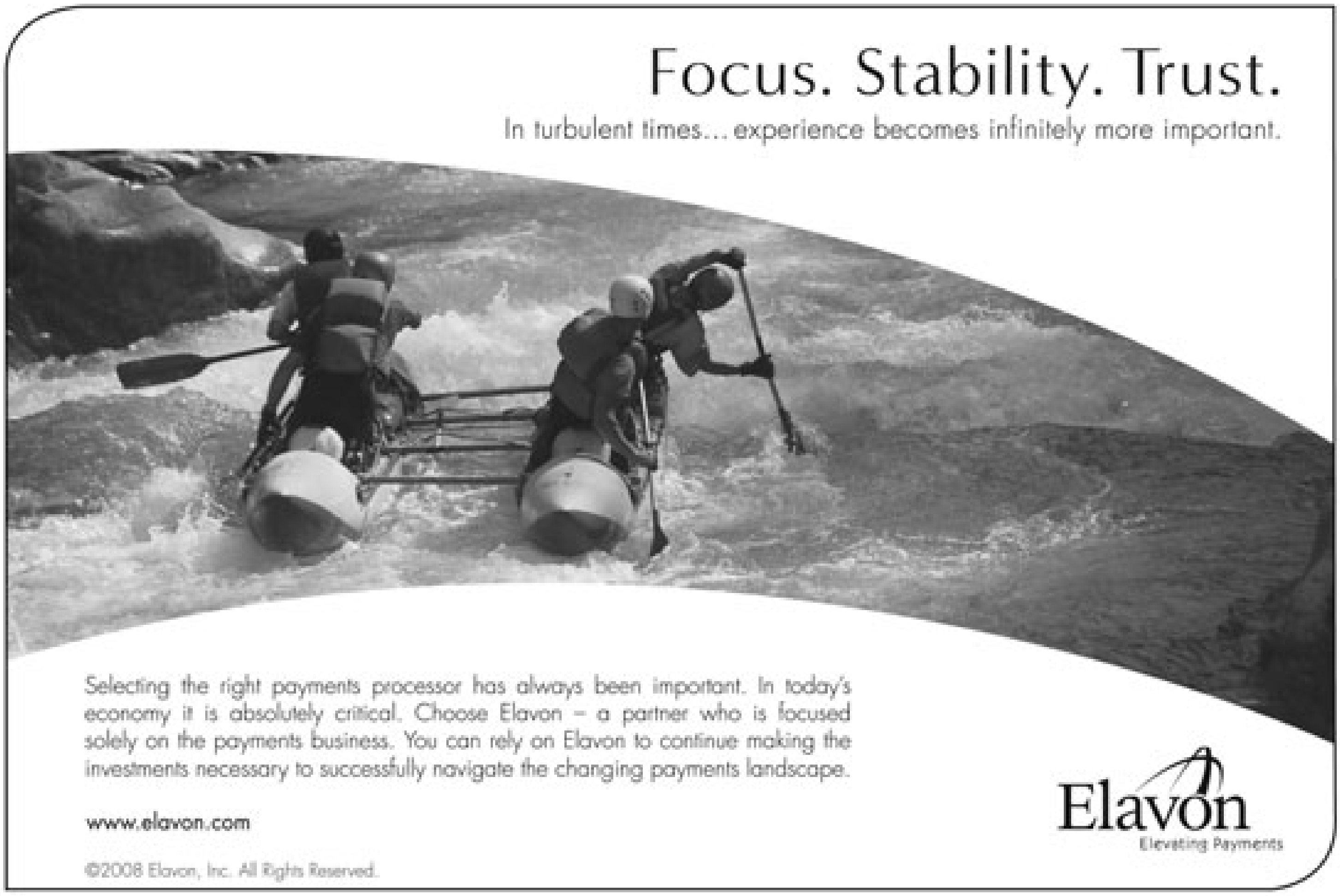
Maybe it's just that I am past my prime. Maybe it's just that I don't like all this "connection." The truth is, I don't want to be buzzed, beeped and tweeted at all hours of the day, and I certainly don't care where you are eating dinner.

Nevertheless, it is clear the corporate Web site is becoming less and less relevant as a marketing tool and more and more dependent upon the Internet marketing that surrounds it. It is Web marketing that drives people to your site and social networks that generate buzz.

It may not be time to start tweeting for your business, but it is time to get online, get connected, and get familiar with the variety of available online marketing tools and social networks, including Twitter. While few of us can afford the luxury of hiring someone to sit at a computer all day to blog and monitor our Web presences, it may soon become a necessity.

So, despite my aversion, I'll tell you what: Maybe I'll try it. I'll become Señor Pay and start tweeting away. I'll let you know how it goes.

Nancy Drexler is the Vice President, Marketing for SignaPay Ltd., an ISO headquartered in Dallas. Reach her at nancyd@signapay.net.



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Scaling the social networks

By Dale S. Laszig
DSL Direct LLC

Building a social network can be a lot like climbing a mountain. To be successful, it's advisable to have a plan, some good gear, a competent ground crew and an experienced guide who can show you the ropes.

Getting to the top may mean different things to different people. For example, some merchant level salespeople envision large merchant portfolios with global or national footprints; others would prefer to become known as trusted resources within their communities.

No matter how you define success, online social networking can help you establish an Internet presence, connect with other industry professionals, and make you accessible to a wider market in need of your services and expertise.

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The plan

Begin by figuring out what you want to achieve from social networking in order to focus on the activities that will bring the best results.

Are you looking for employment or consulting opportunities? Post an announcement on a network site, and use the job search feature. Request an introduction from your connections to arrange a confidential interview.

Would you like to review the profiles of potential employees? Prescreen your candidates with customized search tools with background, industry, company and geography filters.

Is your primary objective to promote your products and services, or position yourself as an industry specialist? Consider a micro-advertising campaign, in which you pay per click on each qualified respondent.

The more clarity you bring to your networking activities, the more worthwhile you will find the overall experience.

The gear

What would you most like people to know about you and your business?

If you've ever worked on a mission statement or elevator speech, you know how much effort and attention to detail it takes to produce a 30-second sound bite on who you are and what you do. You need the same kind of discipline and focus to create an effective profile.

Take your time, and run it by a few friends before you post it. A good profile, like a good resume, is concise and bullet pointed. It can be scanned as well as read. Make sure you write it with your particular target audience in mind.

Other network gear essentials include a high-quality recent photo, some links to your Web site or blog, and a podcast or PowerPoint presentation that provides more details about your products and services.

The crew

In addition to the wealth of available resources on social networking sites, there are knowledgeable professionals behind the technology who manage content, keep the pages fresh and interesting, and can answer questions on the features and functionality of their sites.

I have occasionally sent e-mails to the staff at LinkedIn and have found them to be responsive and thoughtful, always asking what else they can do to enhance my networking experience.

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LinkedIn, Facebook and Twitter have search engines, links, advertising, discussion boards, common-interest groups, and celebrity interviews that offer new ways to exchange ideas and information, as well as meet like-minded professionals.

The experienced guide

If you're feeling a bit overwhelmed by the options, or by the amount of time it takes to create and manage an array of profiles on select social network sites, you may want to consider outsourcing.

Like experienced guides who know their way around a mountain, consultants who specialize in social networking can help optimize your profile and deliver the right message to your audience. There are numerous ways in which these specialists can help you leverage the power and global scale of social networks. They can:

- Amplify your message: An effective network site has a warm and welcoming presence, reflecting your authentic voice and personality. What would you say if you were there to meet and greet your visitors? A consultant can help you find the right words and images to tell your story without overselling it.

- Keep content current: How many times have you, or people you know, changed jobs and just haven't gotten around to updating a profile? A consultant will help you position your promotion or sudden availability in the job market.

  Either way, it's important to keep your connections aware of what you are doing and keep your profile up-to-date in the broader network so you make yourself available to the right people and opportunities.

- Broadcast and narrowcast: Network professionals know networking is a push-pull activity. You push your message out to the population at large in the broad, global network, and pull in privileged information from trusted sources and connections.

  A network consultant will help you frame your message to a general audience, while creating more personalized messages for smaller, target markets.

- Upgrade: Working with a social networking professional is like getting virtual concierge service. Refreshing your weekly announcements, downloading updated contact information into your databases, adding pertinent information into your Outlook calendar, and keeping you informed of upcoming events of interest are just some of the ways consultants can help you expand your Web presence and make connections that are relevant to your business.

The savvy agent

Networking consultants facilitate the organic growth of your trusted network of friends and industry associates who will in turn introduce you to other trusted friends and associates.

The more consultants know about your business, the more they can fine-tune the search engines and prescreen prospective candidates and business partners, ensuring quality as well as quantity in your expanding network of friends, colleagues and business partners.

How often do we need to remind our customers to leave the bankcard processing to us so they can focus on their core businesses? If you find you are "twittering away" your time at the office, maybe it's time to call a social networking specialist so you can go back to what you do best: reaching the pinnacle of success with your own network of satisfied merchant customers.

Dale S. Laszig is a writer and payments industry executive with a diversified background in sales and marketing. Her company, DSL Direct LLC, helps industry professionals and business owners leverage electronic transaction technology. She can be reached at 973-930-0331 or dale@dsldirectllc.com.

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Legal ease

Payments and social networking: A legal perspective

By Adam Atlas
Attorney at Law

As payments industry professionals, many of us find our friends and family tend to assume we are necessarily up to date on the latest Internet applications, portals and networks. This is not always the case.

But the writing is on the Web (so to speak) for payment professionals to familiarize themselves with the new ways in which people meet each other and sell to one another. Some already dated but noteworthy examples are LinkedIn, Facebook, YouTube, Twitter, Second Life, MySpace and all manner of blogs.

If you don't know what these sites are about, I suggest you google them and find out. The good old face-to-face sales pitch is not gone yet, and I don't think it will ever disappear. But it's fit and proper for payment professionals to get their feet wet on new alternatives to the old methods of meeting potential clients and partners.

Even if you have no interest in spending your free time on these sites, I believe it's important to get a taste of them so you know what your customers are doing with their free time.

Social networking through the Internet, which I'll call "i-networking," raises some interesting issues from a legal perspective. The purpose of this article is to highlight some of the legal issues for payment professionals as they go about i-networking.

Rules and name usage

Visa Inc. and MasterCard Worldwide have to think about more than business cards and letterhead when drafting rules on marketing merchant services. For example, if you use your Facebook wall to promote your merchant services channel, does that mean you have to change your Facebook user name to make some reference to your sponsoring bank?

My recommendation is to include some express disclosure in an obvious place on your wall for this kind of information. The definitive answer to this question should come from your sponsoring bank or processor.

I advise that you encourage your sponsoring bank to develop i-networking rules. Without a set of guidelines for this "parallel universe," there is a risk of conflict arising from two different, though well-meaning, interpretations of existing rules.

Privacy

Remember that your ISO or merchant level salesperson (MLS) agreement likely has strict confidentiality language. It typically covers matters such as pricing. You can't just post all your buy rates on your LinkedIn profile.

Sales organizations need to monitor all information they disseminate over i-networking channels just like they monitor old-fashioned sales channels. The casual atmosphere in i-networking channels tempts users to loosen inhibitions and relax rules to which they might otherwise adhere.

Don't let this happen to you. If you are trolling around Facebook looking for merchant customers, remember you are still fulfilling the sales agent function that applies to you when you visit real-life appointments.

Site rules

All i-networking sites have terms and conditions for their use. Some of them prohibit commercial activity or seek to control it or direct it through specific channels.

Make sure the site terms and conditions conflict neither with rules that are binding on you nor with the business plan you have devised for the i-networking channel in which you will be active. You do not want to invest in rolling out a strategy for an i-networking channel only to discover the strategy has to be shut down by the site.

Permanent record

Most people know already that anything they do on the Internet can come back to haunt them, so this is probably obvious. But just in case, if you are not prepared to see your writing, audio or video on the cover of tomorrow's *Wall Street Journal*, don't post it anywhere on the Internet.

I-networking sites reveal a different side of people – their personal side – which is sometimes not part of what they want to share with customers, colleagues or employers. Remember, if you don't want to share something with everyone, don't share it on the Internet. It's shocking how many people neglect this important rule of marketing today.

Honesty

As agents in the banking industry, merchant services sales organizations are, theoretically, held to a higher standard

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than sales channels in other businesses. This principle is put to the test in i-netwoking, where it is easy to take on multiple identities and confuse readers about who and where you really are.

Try to avoid these kinds of shenanigans; they create the risk of you being dishonest or being perceived as dishonest (which is just as bad). Please forgive me for preaching here, but I have seen too many sales organizations get burned by dishonest practices to not mention something on this topic.

Security

As ISOs move their efforts into i-networking channels, more of their information, such as sales channels and affiliates, will be exposed to possible attack from competitors. As you advance your presence in i-networking, implement a correspondingly higher degree of security in your in-house systems, as well as in the channels themselves.

Paper is passé

This is a little off-topic, but while we are talking about new technologies, you might also consider reducing the amount of paper in your day-to-day work by using tablet PCs, handheld PCs and even some electronic contract formation services like ContractPal.

ContractPal allows you to form legally enforceable contracts that you prepare without anyone having to ever print a document. Wouldn't it be wonderful if every merchant agreement were executed through a service like that? We would probably save a few million trees a year.

An opportune time

Ten years ago people talked about paperless and virtual sales. Then it was mostly talk. Now it's reality with the perfect confluence of:

- An economic downturn putting pressure on the cost of travel, relocation and printing
- The popularity of i-networking for people young and old
- The abundant supply of free i-networking channels

Have fun. Perhaps we'll cross paths in the i-networking world. And if you wish, subscribe to my Payments Law Blog at *http://paymentslaw.blogspot.com.*

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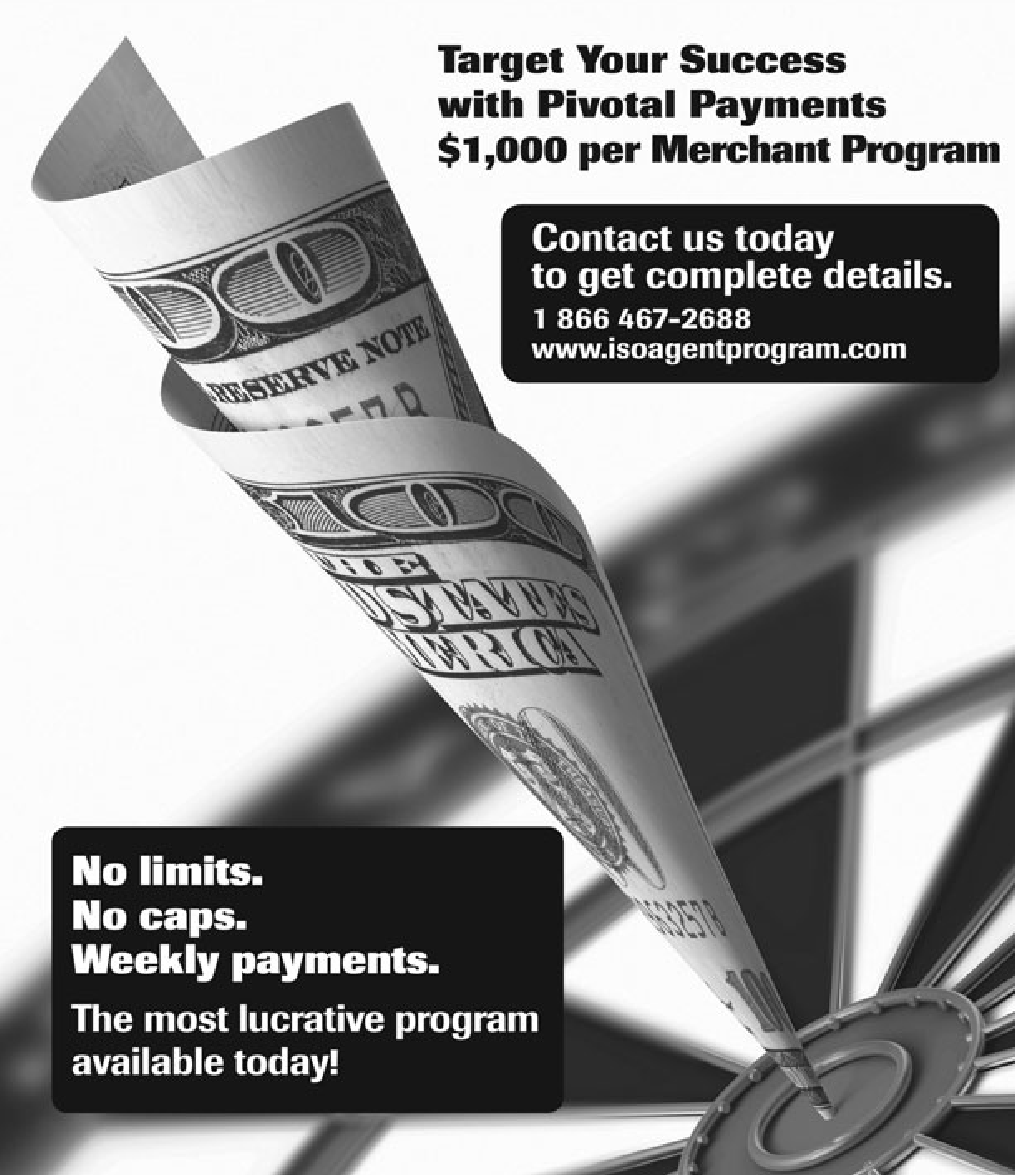

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Level 4: The small-merchant PCI challenge

Joan E. Herbig
ControlScan

While sensational data breaches experienced by big-box retailers and processors fill the headlines, 85 percent of reported data compromises involve small merchants – defined as Level 4 by the Payment Card Industry (PCI) Data Security Standard (DSS). More than 6 million small merchants are doing business in North America; fewer than 5 percent have attested to compliance with the PCI DSS.

These are potentially costly statistics for acquirers, who ultimately shoulder the monetary burden should their merchants experience breaches.

Beyond their abundance, Level 4 merchants carry unique challenges. Acquirers can reduce their overall risk and dramatically improve compliance rates among these merchants by overcoming four often-overlooked pitfalls when designing their PCI compliance programs.

Challenge 1: Little awareness of security

Small merchants are focused on making ends meet. They have little awareness of – or time to focus on – security best practices. The few who have heard of PCI compliance typically don't know the standard applies to them. They assume PCI compliance is only for the "big guys" or e-commerce merchants.

Those who realize PCI compliance does apply to them often approach it as a perfunctory process. The benefits of better security often aren't clear to them, and they don't realize breaches could be catastrophic for their businesses.

Acquirers are required to develop a plan to address and educate small merchants about the PCI DSS. The PCI Security Standards Council (SSC) provides basic air cover, but acquirers that take a proactive, targeted approach to engage Level 4 merchants with a variety of educational materials and tactics will become valuable partners to their merchants and gain a competitive advantage.

Education should be a significant component of any acquirer's comprehensive merchant outreach strategy to drive PCI compliance. Examples of helpful educational tools for small merchants include:

- FAQs tailored to Level 4 merchants
- PCI DSS basics
- Tools to help merchants determine their PCI Self-Assessment Validation category and whether they require quarterly scans
- Overview of the risks merchants face if they are not PCI compliant

Additionally, acquirers should advise small merchants against storing credit card data without a compelling business reason for doing so, and direct them to use Payment Application DSS-compliant applications. That way, small merchants will experience a simpler path to PCI compliance and reduce their risk of data compromise.

Challenge 2: Lack of technical expertise

Most small merchants have few or no technical staffers to manage the PCI compliance process. All of them are required to complete Self Assessment Questionnaires (SAQs) annually and maintain compliance throughout the year. Many have problems answering basic questions in the SAQ because the language is often aimed at technical users.

Questions like the following frequently arise:

- What validation type am I?
- What is a payment application?
- What is encrypted data?
- What is a firewall?
- How do I know if I'm storing prohibited card data?

Level 4 merchants typically have no idea how credit card data flows through their businesses, and most don't have security awareness programs to educate employees on best practices for ensuring the security of cardholder information. Thus, they are highly reliant on outside parties, including their acquirers or POS equipment vendors, and often receive conflicting advice.

Acquirers can help reduce confusion by providing small merchants with guidelines to answer SAQ questions that are specific to each merchant's environment. This makes it easier to complete the SAQ and improves the quality of responses. Acquirers may also want to consider providing security awareness training, in everyday language, to provide fundamental information small merchants need to guard against data compromises.

Going forward, acquirers may want to establish processes for obtaining sufficient information about their merchants' environments that will enable them to answer certain questions, such as what payment application a given merchant uses. This data could be pre-entered in an online SAQ to make the process easier and less frustrating for the merchant.

Challenge 3: Diverse merchant environments

Small merchants often need multiple touch points to become knowledgeable and engaged in the PCI compliance process. Retailers lacking computer or e-mail access present acquirers with challenges regarding how to fully

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track and convey compliance rates for their small merchant portfolios.

Acquirers must be prepared to provide paper versions of the SAQ to merchants without online access. Moreover, acquirers should develop a content management and reporting strategy for these one-off measures. This will ensure they maintain a holistic view of compliance for their merchant portfolios.

Acquirer portfolios frequently consist of large concentrations of non-English speaking merchants, which compounds the difficulty of the entire compliance process. While the PCI SSC provides the SAQ in English and six other languages, acquirers still face the issue of providing training and technical support to help merchants answer the questions effectively. Acquirers will need to formulate plans to provide the SAQ and support for completing the SAQ in multiple languages.

Challenge 4: Web site vulnerabilities

Small merchants with externally facing Internet Protocols (IPs) must complete quarterly vulnerability scans (SAQ Validation types 4 and 5) to comply with the PCI DSS. Small merchants face unique challenges in complying with this requirement.

Before scanning even begins, small merchants typically ask basic questions, including:

- What is an externally facing IP?
- What do I need to scan?
- How do I find my firewall password?
- Do I need to scan my POS system that is connected to the Internet?

Most vulnerabilities found in small merchant scanning results require assistance from outside vendors to remediate. For example, dangerous structured query language injection and cross-site scripting vulnerabilities require a programmer to remediate; however, most merchants don't have a programmer in-house and are often not sure whom to commission.

The merchant's host also plays a role in remediating vulnerabilities, and while there are many cooperative hosts, some are not willing to make the changes required to bring the merchant into compliance.

Changes to consider

Developing and implementing a successful Level 4 compliance program is not easy, but acquirers that take the time to develop a plan that anticipates the unique challenges their small merchants face upfront will increase the likelihood of realizing much higher compliance rates and less merchant frustration.

Acquirers that don't have the time and resources to dedicate to comprehensive PCI compliance should consider partnering with a company that specializes in PCI compliance for small merchants.

Different deployment options exist, ranging from full outsourcing to a hybrid model, where an acquirer's support team is trained to handle some aspects of support. This helps ensure the acquirer is equipped with knowledge to answer basic technical questions that often stall merchants early in the PCI compliance process.

Security is becoming increasingly multilayered and complex, so even those with expertise have difficulty configuring security tools correctly. Acquirers managing a PCI compliance program should be prepared to "get in the trenches" to effectively support their merchants.

Whether managed in-house or externally though a third-party, a well-executed PCI program helps acquirers reduce risk and provides an opportunity for them to take a leadership position and establish stronger relationships with their merchants.

Joan Herbig is Chief Executive Officer of ControlScan. She has more than 20 years' experience in the high-tech world and serves on the Electronic Transactions Association's Risk and Fraud committee. Contact her at jherbig@controlscan.com *or 800-825-3301.*

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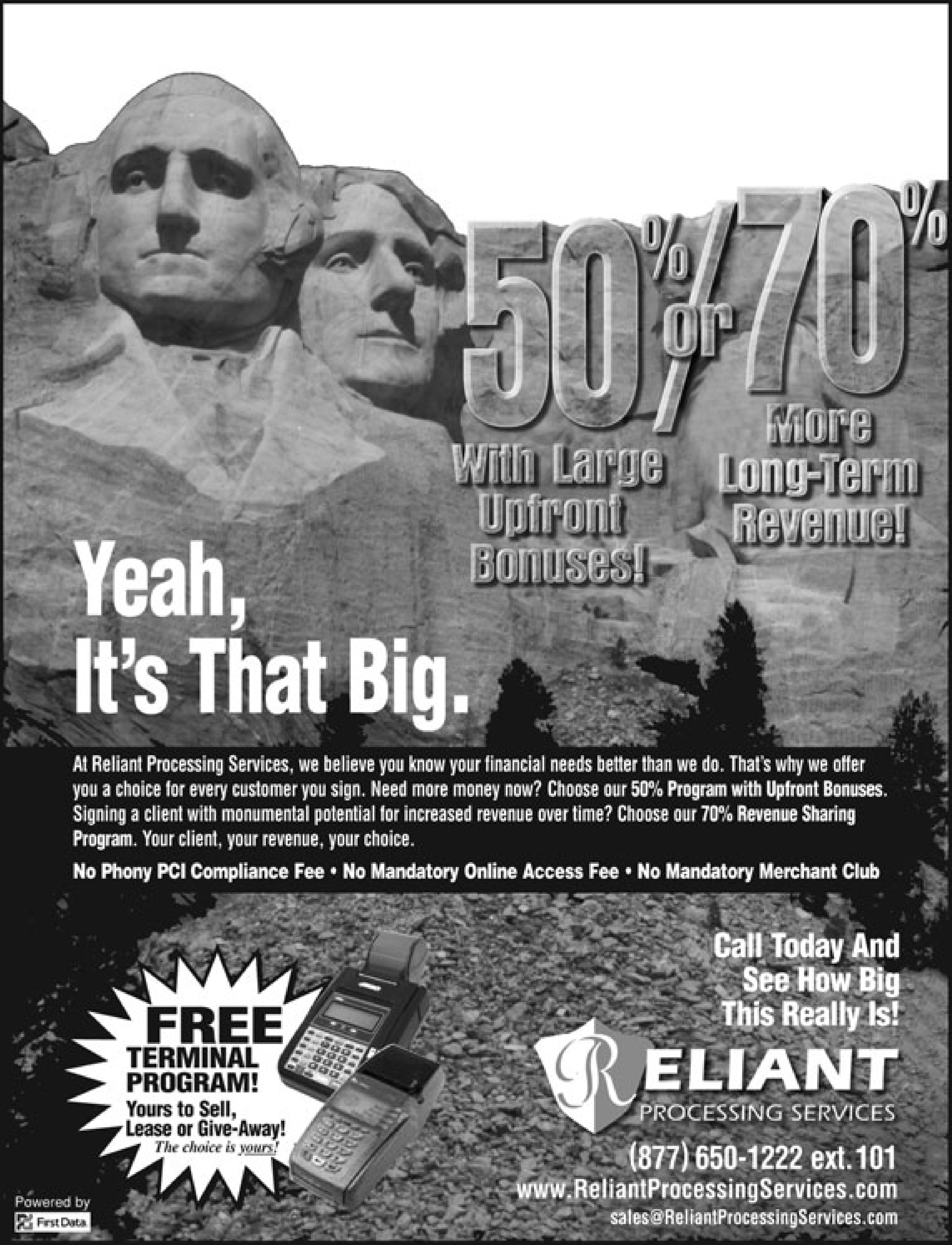

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Company: ADT Security Services Inc.

Crimes involving trucks and forklifts that ripped ATM machines from their moorings generated significant publicity in 2008. But a more discreet kind of theft – known as "skimming" – is now a much greater source of worry in the financial services sector.

Skimming involves using a card reader, and sometimes a video camera, to lift information from a bankcard. Skimmers attach a small plate to the outside of an ATM card slot that grabs data from an inserted card and typically sends the stolen information by wireless signal to a laptop nearby. (The plate appears to be just part of the slot.)

When PIN numbers aren't readable from the strip, thieves sometimes obtain codes and PIN numbers separately by using a video camera or simply standing behind customers as they punch in their codes.

Designed to thwart

ADT developed the Anti-Skim ATM Security Solution to guard against skimming. The device, which is already in wide use across Europe, will hit the U.S. market in April 2009.

"We're just in the process now of rolling it out in North America," said Monaco. He added that while the product is currently only used by banks, "we see applications as well for offsite ATMs," such as those inside convenience stores.

The Anti-Skim is a small electronic device that's installed inside an ATM machine. It guards against skimming in three ways:

1. It detects the presence of alien devices attached to ATM machines.
2. It thwarts skimming devices by jamming their signals.
3. It hooks up to separate surveillance systems, notifying security teams whenever tampering occurs, or, in the absence of real-time monitoring, keeps records of time frames in which skimming objects are present.

The Anti-Skim device mounted inside the ATM machine sends out a signal that will jam the skim device signal, Monaco said. "It will not allow it to occur," he noted.

Skimming devices proliferate

Monaco said skimming nets criminals $350,000 a day in the United States alone, and that as much as $8 billion has been lost worldwide to the practice. By the time security guards or other personnel notice ATM machines have been tampered with, the damage has usually already been done, he added.

"It's continuing to mushroom because of the down economy, with people becoming more desperate," said Bob Tucker, Director, Public Relations, ADT Security Services.

Monaco said skimming devices were "fairly widespread" and easy to obtain.

One can be attached to an ATM in as little as five minutes, he said. But ADT's device alerts security personnel to the presence of a skimmer immediately, he added.

"Think about this: A criminal who drives to a bank, actually comes to a bank in the wee hours and places their skimming device and maybe a hidden camera somewhere – both wireless," he said.

"You're in and you're out, and then you sit in your car with your laptop and wait for unsuspecting folks to come and use the machine, and a couple hours later you remove your device and move on to another ATM machine. That's often how it's perpetrated."

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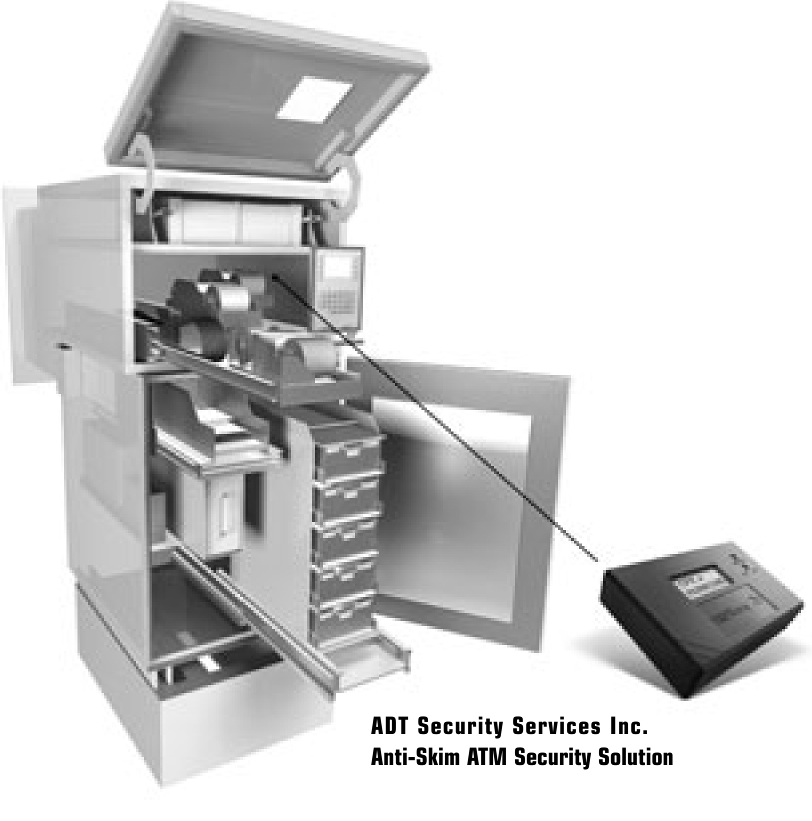

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The gift card network run by stored-value provider Sparkbase is an online platform served on a platter – a moldable tool for ISOs marketing loyalty programs.

"That's really the secret sauce of Sparkbase … everything we do, none of it is branded as Sparkbase," said Doug Hardman, Chief Executive Officer at Sparkbase.

"We basically give the tool to the ISO and let the ISO deal with their customers however they want to do it."

At the center of the Sparkbase network is www.getyourbalance.com, where customers check balances on gift cards much like one would check an account balance through an online banking Web site.

Hardman said GetYourBalance.com was founded in 2005, but Sparkbase's network has more recently been updated to integrate its other features through the same application programming interface (API).

Sparkbase 3.0

New features include the ability for an ISO to brand a slice of Sparkbase's stored-value network – and the gift cards that are made on it – with its own logo, and to incorporate text messaging into its gift card programs.

"We've redesigned our API so it's even easier for ISOs and financial institutions to integrate directly into our gift and loyalty network," Hardman said.

"We give them a tool kit and they can plug directly into it so that they're looking at real-time information without having to go into our network … this plugs into whatever it is they're using."

Texting tool

Sparkbase's text messaging service can be used as both a means of payment and a marketing vehicle, according to Hardman.

He said merchants who operate through the network can provide balances, and even conduct loyalty card transactions through customers' cell phones when they don't have their cards, by texting a code to the customer's phone.

"We're using a virtual gift card as our new SMS [simple

Features of **Sparkbase 3.0** include:

- Expanded API
- Sleek new interface
- Logo design feature
- Text messaging capabilities
- Ability to make card-not-present POS gift card payments

message service] functionality where, if you don't have your card with you, you would text a certain short code and it'll text you back something," Hardman noted.

Marketing edge

On the marketing end, Hardman said merchants can use the Web portals run by the ISOs under which they operate to obtain customer data for advertising.

"[A merchant] can send text messages if he wants, he can send e-mail blasts to [customers] if he wants, he can market to them in whatever fashion that the ISO is letting them see their data," Hardman said, adding that customers who register for loyalty card services have the option of shielding themselves from advertisements.

Meanwhile, ISOs themselves have a marketing edge in attracting merchants.

They have the ability to brand their online gift card networks within a "Web interface that's a whole lot slicker than anyone else's in the industry right now," Hardman said. "We have one of the most established stored-value networks in the industry, and we continue to push the technology forward," he added.

"Our whole business model is let the ISO do what they do best, and we'll do what we do best.

"What makes Sparkbase [dramatically] different from everybody else is we don't retain any ownership over any of the clients or any of the data.

"It's all free for them to access at any time so we're not restricting anything ever for them. This is just their branding when an ISO plugs into the Sparkbase network."

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- Peter F. Drucker

Lifelong learning: A business strategy

The payments industry is evolving and expanding exponentially. In the past decade we have seen the introduction of new technologies, cottage industries to address Payment Card Industry (PCI) Data Security Standard (DSS) compliance, and new federal and state regulations that have transformed the current financial services landscape into a totally different picture than it was just a few years ago.

To stay ahead of the competition and continue to grow both portfolios and revenue streams, ISOs and merchant level salespeople are compelled to remain lifelong learners. They must stay abreast of new products and services, security and legislative mandates, sales and marketing strategies, and burgeoning verticals in order to board new merchants and keep current ones sticky.

But what does it mean to be a lifelong learner? And how do you achieve the highest return on investment by setting time aside for additional educational and professional growth? Attending conferences, night classes and workshops can be impractical because of financial or time constraints. But there are time- and cost-effective ways to learn new things.

The way to do that is to make learning a hobby. Here are a few suggestions for judiciously using your time to increase your knowledge and skills, while helping yourself do your job better.

Learn a second language

Put on a language instruction CD during windshield, rail or air time. Underbanked and unbanked consumer markets – which include non-English speaking consumers – are growing at a phenomenal rate. Learning a second language is a tremendous step toward increasing your vertical footprint.

Spanish is spoken in most areas of the United States, and the country's southern and western regions have significant Southeast Asian populations that include people of Vietnamese, Chinese, Cambodian, Thai and Filipino descent.

Who is selling to these merchants? And how many merchants who do not speak English as their first language are in your immediate area? Remember, too, international payments is a growing sector, and many U.S.-based ISOs, processors and vendors are now expanding outside American borders.

Read for fun and profit

If you sit down on the couch after a long day's work and turn on the TV, you are missing prime reading time. Cracking open a book or snapping the newspaper to your favorite section is a great way to relax, unwind and learn.

Of course, make it enjoyable – not like work. Pick up a page-turner, in the genre of your choice, or read the sports section. By taking a mental break from work-related problems, you are recharging your mental batteries for the next day at the office.

In the meantime, you might be learning a good joke or anecdote you can then use as an ice-breaker when meeting prospective clients or strengthening relationships with current ones. If you service a certain vertical market, go to the library and check out an entertaining book about that industry or business.

If you have cigar stores in your portfolio, read up on the growing of cigar leaves or the history of the cigar. The knowledge you glean from forays into this subject can only help cement your relationships with your clients. You understand their business more deeply. They see that you are taking a genuine interest in their livelihood.

It has become increasingly critical to know your customer – many merchants won't even respond to sales calls over the phone. Learning about the subjects your merchants are interested in strengthens your connection to them and can make them more receptive to business offers like new products and value-added services.

Learn to give back

Being a lifelong learner also entails being a lifelong teacher. The best teachers are those who can impart their knowledge, wisdom and experience succinctly to industry newbies or seasoned professionals learning a new technology or strategy. Lifelong learners become teachers because they are not selfish; they are open-minded and willing to share their expertise with those who also want to grow.

Continuing to learn over time enables you to think better on your feet and express yourself to merchants extemporaneously. The mind, like a muscle, will learn to react more quickly and assuredly with frequent use. And, who knows, that Spanish phrase you learned from a CD or the tidbit of information you gleaned from a book may make the difference in making your next sale. Now that's a lesson worth learning.

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CTST 2009: The Americas

Highlights: Devoted to securing sensitive data in a mobile world, this three-day conference will offer perspectives on doing business in the Americas and feature veterans from diverse sectors, including financial services, enterprise security, government, transportation and health care, who are adopting advanced card technology.

More than 120 speakers will cover such topics as contactless payments, identity management, physical and logical access security, government-issued credentialing, mobile payments, the Latin American market and emerging smart card technologies. Networking and demonstrations of innovative technology will also occur in the exhibit hall.

When: May 4 – 7, 2009
Where: Ernest N. Morial Convention Center, New Orleans
Registration: *http://www.ctst.com*

Industry Events

Source Media Conferences
4th Annual Underbanked Financial Services Forum

Highlights: This year's forum, presented with the Center of Financial Services Innovation, will explore multiple perspectives on serving the underbanked. It is designed to raise awareness of the potential value and diversity this market has to offer. Two preconference workshops will focus on the underbanked consumer and market investment opportunities.

Other slated conference topics include technology innovations in the underbanked sphere, use of alternative data to underwrite auto loans, risk and regulation, recent developments in the prepaid space, sales force motivation, remittance services, collection challenges, and international microfinance.

When: June 1 – 3, 2009
Where: The Westin Galleria, Dallas
Registration: *http://register.sourcemediaconferences.com/iebms/reg/reg_p4_promo.aspx?&sessionid=fgkfgofd8fcnfdkejk*

Industry Events

Source Media Conferences
Third Annual Mobile Commerce Summit

Highlights: Dedicated to the development of mobile banking and payments, this annual event brings together executives from leading financial institutions and service providers. They will discuss what's new – and what may come – in mobile banking and payments, from revenue-generating business models to solid metrics on measuring the effectiveness of initiatives.

In addition to a preconference workshop on mobile banking business models and product development, slated summit topics include maximizing mobile financial services' potential; vendor evaluation, selection and integration; remittances and funds transfers; customer security; the mobile marketing landscape; and revenue opportunities.

When: June 3 – 5, 2009
Where: M Resort Spa Casino, Las Vegas
Registration: *http://register.sourcemediaconferences.com/iebms/reg/reg_p4_promo.aspx?&sessionid=fgkfgpfdofckfh4ff7*

Industry Events

Society of Payment Security Professionals
SPSP's Inaugural Secure Payments Day

Highlights: This one-day event will include interactive sessions, as well as practical advice for creating secure payment environments and achieving Payment Card Industry (PCI) Data Security Standard (DSS) compliance.

The SPSP has gathered several industry experts to share their real-world experiences and lead discussions on various aspects of securing payments.

The 8 a.m. to 10 p.m. event will go beyond the basics of PCI DSS compliance into a deeper exploration of risk management and data loss prevention, examining these and related topics from technical, reputational, regulatory and legal perspectives.

The day will also include networking time to provide attendees a chance to become acquainted and exchange ideas.

When: June 8, 2009
Where: San Francisco
Registration: *https://www.paymentsecuritypros.com/en/cev/mon*

Industry Events

International Quality & Productivity Center
2nd Prepaid Cards

Highlights: Subtitled "Discovering New Opportunities in the Prepaid Market Arising from the Credit Meltdown," this three-day conference will provide workshops on prepaid best practices, end-user case studies and industry networking.

Topics include open- and closed-loop prepaid market opportunities, mobile payment convergence, innovative card program design, improving prepaid "stickiness" with value-added offerings, and global case studies.

Additionally, round-table discussions will be available on gift card revenue generation and maximization, general spending card potential and challenges, fraud prevention and risk management, and payroll and insurance card applications.

When: June 24 – 26, 2009
Where: Denver
Registration: *www.iqpc.com/us/prepaid*

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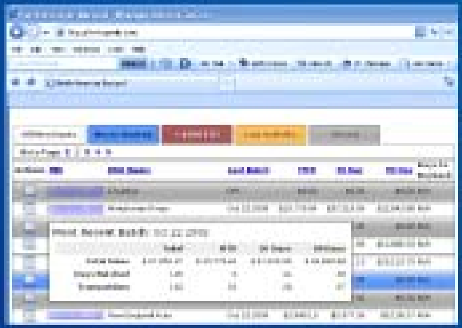

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