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April 9, 2007 • Issue 07:04:01

The B2B tortoise: Plodding to win

The business-to-business (B2B) transaction world is immense: over \$2 trillion in annual sales in the U.S. alone, American Express Co. estimates. Traditionally, businesses that sell goods or services to other businesses use invoice-based systems in which customers make payments by check. But the benefits of accepting credit cards and other forms of electronic payment are increasingly apparent.

These include reduced chance of default, streamlined accounting and payment in as little as three days versus 45 or more days. Enhanced by the widespread use of credit cards for other business-related expenses, such as travel and entertainment, the transition to bankcard payment systems has been gaining momentum.

According to Celent LLC researcher Alenka Grealish, it is nearly inevitable that over half of all B2B transactions will be made electronically by 2012. But "the pace is extremely slow, encumbered by manual processes, legacy systems, proprietary formats and other priorities."

Still, \$1 trillion in annual sales offers huge opportunities for ISOs and merchant level salespeople (MLSs) who break into B2B markets. "Research indicates that there are more than 650,000 cash-only merchants in the wholesale category, clearly a major opportunity for American Express and the card industry," said Kirsten Neuman, Vice President of B2B Industries at AmEx.

Aaron Bills, Chief Operating Officer of 3Delta Systems Inc., said this market is "tremendous, and under-served. You're looking at 35% to 40% growth in a year in B2B. You can't find that in retail. There are fewer transactions in B2B, but they're bigger transactions. In retail the average ticket may be \$35; in B2B it's \$750."

AmEx revealed that 49% of American Express Small Business or Corporate Card members have used their cards to spend \$10,000 or more on a single occasion.

"B2B payments make up about 35% to 40% of total payments," said Nancy H. Atkinson, Senior Analyst at Aite Group LLC. "Consumers make more payments because there are more of them, and they tend to pay individual invoices with a single payment. Businesses, on the other hand, tend to combine invoices and make a single payment for multiple invoices from the same supplier."

Bumps in the road

The dilemma is that the infrastructure investment required to deploy electronic payment systems can be steep. And the reasons for accepting cards or electronic payments are not as pressing, or as clear-cut, as they are for the retail or hospitality businesses ISOs and MLSs are accustomed to serving. The B2B market is less competitive, but more complicated.

Bills admits the learning curve for selling in the B2B sphere is steeper, but he said the rewards are well-worth the extra effort. "It's more of a consulting approach,"

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Notable Quote

"I still go out and sell every chance I get. It is the best way to understand my agents and their frustrations."

See story on page 76.



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industry
full of
mixed
messages ...



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Would be grateful for GratisCard contact

I was wondering if you had contact information concerning the GratisCard article ["ISO opportunity: 'No interchange' card debuts," *The Green Sheet*, March 12, 2007, issue 07:03:01]?

Is there any individual that we should contact as an ISO? Thank you for the help.

David Mierkey
Director of Sales
WBS Inc.

David,

Jason Hogg is GratisCard Inc.'s President and Chief Executive Officer. The company's phone number is 727-565-1139. The Web site is www.gratiscard.com. For more information, e-mail merchantsales@gratiscard.com.

Editor

Seeking list of top merchant acquirers

Do you have a list of top acquirers for 2006?

Debee J. McAteer
Vice President Sales, Major Accounts
Hypercom Corp.

Debee,

Every year we rank the leading merchant acquirers. Our most recent list appears in "Payments under the microscope" (*GSQ*, December 2006, Vol. 9, No. 4). You may download this publication at www.greensheet.com/gsq/Secured-/gsqv9n4.pdf.

Thanks for your interest in The Green Sheet.

Editor

Attention readers

Would you like us to cover a particular topic? Is there someone you consider an Industry Leader? Did you like or dislike a recent article in *The Green Sheet*? What do you think of our latest *GSQ*? Send your comments and feedback to greensheet@greensheet.com.

Correction

In "The accidental advocate" (*The Green Sheet*, Feb. 26, 2007, issue 07:02:02), we incorrectly stated that the Merchant Acquirers Committee is part of the Electronic Transactions Association.

MAC, which is not affiliated with the ETA, is made up of bankcard professionals involved in the risk management side of card processing.

Steven Peisner, while a member of both the ETA and MAC, serves on MAC's Finance Committee, not the ETA's. He is a member of that committee, not the Chairperson. We regret the errors.



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YOUR NEWS IN A HURRY

Short on time? This section of *The Green Sheet* provides a quick summary of nearly all the articles in this issue to help keep you up to date on the latest news and hot topics in the payments industry.

Cover Story

The B2B tortoise: Plodding to win

The B2B transaction world is immense: an estimated \$2 trillion in annual sales in the U.S. alone. Traditionally, businesses selling goods or services to other businesses use invoice-based systems in which customers make payments by check. But the transition to bankcard payments is gaining momentum.

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Feature

A look ahead: ATMs and the next 10 years

From *ATMmarketplace.com*. Tom Harper, founder and President of the ATM Industry Association and Publisher of *ATM Marketplace*, addressed ATMIA on Feb. 22 during its Conference East in Orlando, Fla. This article contains a portion of Harper's speech.

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Feature

AgenTalkSM: Money flows where enthusiasm grows

After divorce dramatically altered Marlene O. Smith's life, a friend in the payments business invited her on some sales calls. She decided to give the business a whirl. That was five years ago. In this interview, Smith discusses why she works for a registered ISO and why you can't judge a business by its exterior.

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Feature

GS Advisory Board: Global economy, global business?

Many times you've heard the statement "We live in a global economy." But how does this affect *your* business? To get a better sense of what this axiom means to companies in the payments industry, we asked members of The Green Sheet Advisory Board about their plans for global expansion.

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News

POS terminal makers take off the gloves

By all accounts, the terminal market worldwide shows strong growth. Yet, terminal manufacturers are using aggressive tactics usually seen in shrinking markets.

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News

Intuit - ECHO kaput, fed crackdown afoot

ECHO's foray into processing Internet wallets for online gaming six years ago has had unfortunate consequences. Intuit backed out of an agreement to buy the company when ECHO disclosed and quickly settled a federal probe in late March for \$2.3 million.

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Education

Street SmartsSM: Something ventured, something gained

In his first Street Smarts article, Dee Karawadra of Impact PaySystem describes his humble beginnings, how he learned about *The Green Sheet*, why he started an ISO, and why he needs your help as MLSS.

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News

Wal-Mart drops plea for ILC

When Wal-Mart raised the white flag in its long attempt to enter U.S. banking, many viewed it as a victory for community banks. Yet, the greatest beneficiaries may be card issuers and processors.

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Education

Card Association rules to work by

Questions are often raised about merchant operating parameters set forth under card Association rules and regulations. This article delves into rules about prohibited transactions, transaction minimums and maximums, surcharging, and cardholder identification.

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Education

All-star processing - Part I: Deployment

In the first of a series, this article will address the components of a great payment processing team and highlight key features to look for as you build your own first-string lineup of business partners.

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View

PIN pad security: Get a grip

Do you have Dec. 31, 2007, clearly marked on your calendar? How about July 1, 2010? If not, this article explains why you should. A hint: Think Payment Card Industry PED Security Requirements.

Page 96

Education

I'm in heaven: Your merchants' new mantra

Long-term business relationships are forged on excellent customer service, which is all about meeting the needs and wants of your customers. As ISOs or MLSs, the actions you take after you close deals will determine the longevity of your merchant relationships.

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Inspiration

Who needs the whole enchilada?

Every merchant has unique needs. But don't oversell or undersell. Strike the appropriate balance for each client. As a sales professional, that's your job. It will also boost your business.

Page 109

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- Todd Eichner, Los Angeles

"They have the best programs for small businesses, which really helps me close more deals, and makes me feel like I'm helping them with their finances."

- Keith Pollins, San Diego

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Industry Update

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NEWS

Discover details IPO

When **Discover Financial Services LLC** spins off from **Morgan Stanley** in the third quarter of 2007, it will be listed on the New York Stock Exchange under the symbol DFS, according to a March 23 filing with the Securities and Exchange Commission. The spinoff will enable the company to make acquisitions.

The prospectus did not disclose how much capital the initial public offering is expected to raise. The brand currently has 50 million card members, but only 18.4 million are classified as active accounts.

The company's revenues have increased by \$600 million over the past three years, to \$5.1 billion. Some of that increase is attributable to its 2006 acquisition of the U.K.-based Goldfish credit card business.

Discover had a cardholder attrition rate of 4.5% in 2006, half of the 9.1% industry average cited by the filing. The company plans to expand through its recent launch of a small business card, a planned relaunch of the Miles by Discover Card and promotion of its prepaid products. The brand will also expand its cash rewards programs.

While Discover is attempting to grow both merchant acceptance and bank issuance of its cards, it does not have the market clout that has enabled Visa U.S.A.

and MasterCard Worldwide to increase transaction fees charged to merchants in recent years. "Increasing the transaction fees charged to merchants in order to increase the interchange fees payable to credit card issuers could adversely affect our effort to increase merchant acceptance" and may cause merchant acceptance to decline, Discover stated.

Visa partners with NFIB

The **National Federation of Independent Business** and **Visa** announced a partnership to help the nation's small businesses develop stronger security practices. The results of a new survey show that many such companies use a common-sense approach to protecting customer and employee information.

Among businesses with up to 250 employees, 83% said protecting personal data is very or extremely important to their customers. At least 84% indicated they protect customer information through encryption or passwords.

Certain data-storage practices may increase small businesses' vulnerability to data theft. Specifically:

- 37% of card-accepting businesses store customer card numbers.
- 24% store customer Social Security numbers.
- 28% store customer bank account numbers or copies of checks.
- 52% keep at least one these sensitive pieces of information.

BOTTOM
LINES

HEADLINES
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- **Link2Gov Corp.**, a Metavante company, reported a 63% increase, year over year, in dollars processed for federal tax payments during tax season 2007. Its PAY1040.com service provides electronic payment processing for the Internal Revenue Service. In 2006, the IRS received approximately 2.1 million card payments, or 35% more than in 2005.
- Three-quarters of small business owners say the U.S. tax code's complexity distracts them from focusing on their business needs, according to the March Small Business Watch survey by **Discover Financial Services LLC**. Seventy-three percent will hire an accountant to do their taxes.
- Market research firm **Packaged Facts** projects that the commercial card market – including purchasing and corporate cards – will grow by 144% from 2004 to 2010. Payroll card use is expected to grow to \$27.1 billion by 2009.

Do you have what it takes to be



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- C.M. Michaels, Central Florida

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- Bryan D, Grand Rapids, MI

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Industry Update

In some situations, business owners may not be fully aware their systems are storing highly sensitive information. Few small businesses have data-security processes, the survey shows.

Many (39%) said they rely on common sense to keep data safe. Most small businesses (61%) have never sought out information about how to properly handle and store customer information.

"Today, consumers are increasingly demanding that the companies they do business with take action to protect their personal information," said Dan Danner, Executive Vice President for the NFIB. "Today's small businesses need to understand their data practices and make their systems more secure."

"The entrepreneurial, go-it-alone spirit that drives many small businesses may actually work against them on important issues like security," said Rosetta Jones, Vice President, Visa. To reach as many small businesses as possible, NFIB and Visa will launch a comprehensive data security education program later this year.

"Small business shares a responsibility to protect customer information and prevent fraud beyond what the credit card companies are already doing," Danner said.

ANNOUNCEMENTS

Gateway combines services for e-commerce

BSG Clearing Solutions launched its Advanced Payment Gateway, a combination of three integrated services: credit card processing, Bill2Phone alternative payments and integrated risk management services. The APG suite of services provides e-commerce and telco merchants a single point of integration across multiple card acquiring relationships and over 1,400 network operators.

Motiva incents cardholders to pay on time

Discover launched a card that gives consumers cash rewards for good credit management. The Motiva card is intended for consumers who carry a balance. Each time cardholders make on-time monthly payments six times in a row, they receive their next month's interest back as a bonus. The bonus is in addition to the cash-back rewards cardholders earn on purchases.

New EMG site to add live chat

Eliot Management Group launched a customer service Web site, www.emgservice.com. The site includes contact



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Industry Update

information for multiple departments and services, in-depth equipment support and documentation, fraud prevention tips, an index of EMG's cost-saving newsletters, and supply ordering details. A live-chat feature will be released later this year.

PARTNERSHIPS

Apriva certifies MTT 1556

Apriva certified WAY Systems' Mobile Transaction Terminal 1556 credit/debit on the Apriva Intelligent Gateway, offering comprehensive PIN-based debit card support. WAY Systems' MTT reportedly exceeds Payment Card Industry standards for credit and PIN-based debit card transactions.

Amtrak takes plastic via ExaDigm

ExaDigm Inc. will provide Amtrak with mobile wireless payment terminals for real-time, onboard processing of card-based payments for food and beverage services. Following trials on passenger trains in Amtrak's Northeast Corridor, the XD2000 wireless solution will now be deployed on all Amtrak trains throughout the United States offering food and beverage service.

First Data works with Georgia restaurants

First Data Corp. partnered with the Georgia Restaurant Association and the National Restaurant Association to launch the TakeCharge payment program in Georgia. TakeCharge provides enhanced payment options and exclusive rates for credit card processing to small and mid-size merchants, as well as national chains.

First Data and CoCard team up

First Data Commercial Services and CoCard Marketing Group LLC established an acquiring merchant processing relationship. The partnership provides merchant processing solutions to CoCard's more than 60 sales offices.

Litle & Co. adopts Planet software

Litle & Co. has integrated Planet Financial Services' Acquire360 Interchange Compliance module with Litle's proprietary back office and customer support systems. Tim Litle, Chairman, also acquired a minority interest in Planet.

Merchant Warehouse teams with RFC

Merchant Warehouse and Resource Finance Co. partnered, allowing Merchant Warehouse agents to leverage

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Industry Update

the value of their residuals. Agents lacking working capital to grow their businesses can get funding from RFC.

Mosley becomes 1st Federal ISO

Nelce Mosley became an ISO of 1st Federal Financial Inc., providing 1st Federal a national presence. Mosley is expected to add at least 30 merchant accounts to 1st Federal's portfolio by April 2007 and an additional 30 or more merchant accounts per month thereafter.

EBank Systems to resell Pay By Touch services

Biometric payment provider Pay By Touch partnered with eBank Systems Inc. The agreement enables eBank to market and resell the Paycheck Secure service – a finger-scan check-cashing system – to its customer base of 30 financial institutions.

Shift4 and UniteU partner

Shift4 Corp. and UniteU, an e-commerce provider, partnered. Utilizing Shift4's \$\$\$ On The Net, UniteU strengthened its Connected Commerce Solutions eStores with fast authorization and settlement for credit, debit and gift card transactions.

More merchants take Visa Contactless

Four additional merchant brands now accept Visa Contactless cards: Taco Bell Corp., Braum's Ice Cream and Dairy Stores, Clearview Cinemas and Wakefern Food Corp., the distribution arm of ShopRite supermarkets. Visa Contactless eliminates the signature requirement for most payments under \$25, providing greater convenience to customers making small-ticket purchases.

European processor partners for U.S. prepaid market entry

3PEA International Inc. will provide card processing and services to Ukash/Smart Voucher Ltd. for the U.S. market. Ukash currently processes transactions across Europe. 3PEA will provide account maintenance, customer service, transaction processing and settlement for prepaid debit card programs. 3PEA will enhance Ukash's Smart Voucher platform to enable its use here.

ACQUISITIONS

Blackstone buys iPrepay

Blackstone Calling Card Inc. acquired iPrepay Inc., a reseller of prepaid products and services. The

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Industry Update

agreement calls for Blackstone to service all iPrepay locations, which will add all Blackstone patented technologies to its offerings.

APPOINTMENTS

Ehli named CEO of EZPay

PayByCheck founder **Ronald Ehli** joined **EZPay Financial Services Inc.** as Chief Executive Officer. In 1995, Ehli developed i-Check, a technology that allowed businesses to accept checks over the Internet.

Erickson appointed President, Nimble Merchant Group

Pure Vanilla eXchange Inc., following its acquisition of Nimble Group Inc., appointed **Stephen A. Erickson** President of **Nimble Merchant Group**. The group will oversee the NimBill and BreezeOne brands and expand acquiring of merchant processing accounts. Erickson was formerly the Chief Financial Officer of EVO Merchant Services.

Higgins joins TransFirst

TransFirst named **Michael Higgins** President of Direct

Sales. He is responsible for sales initiatives supporting independent sales partners. Previously, Higgins served as Senior Vice President – Sales and Portfolio Management for NOVA Information Systems.


Heartland names General Counsel

Heartland Payment Systems Inc. named **Charles Kallenbach** General Counsel and Chief Legal Officer. Most recently, he was Senior Vice President, Legal and Regulatory, for SunCom Wireless Holdings Inc.

Sturdivant named VP

Payment-management software provider **ISD Corp.** appointed **Al Sturdivant** Vice President of Professional Services. Previously, Sturdivant held senior leadership positions at S2 Systems, VeriFone and Gemplus.

Swiderski to lead sales for Network Merchants

Network Merchants Inc. named **Richard J. Swiderski** to lead business development and sales for its Gateway Processing Division. He will work with existing ISO and MSP partners. Previously, Swiderski developed strategic alliances with national retailers, integrating POS hardware and systems. 

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A look ahead: ATMs and the next 10 years

By Tom Harper, Publisher

ATMmarketplace.com

This story was originally published on ATMmarketplace.com, March. 8, 2007; reprinted with permission. © 2007 NetWorld Alliance LLC. All rights reserved.

Editor's note: Tom Harper, who is founder and President of the ATM Industry Association and Publisher of ATM Marketplace, addressed ATMIA on Feb. 22 during its Conference East in Orlando, Fla. Following is a portion of Harper's speech.

Before he was assassinated in 1963, President John F. Kennedy left his country with a dream to reach the moon by the end of the decade. This historic milestone would establish the United States as the worldwide leader in the space race.

After the country recovered from mourning the death of that great president, do you think the mission to the moon slowed down without its champion? No way. It had its own life, independent of any leader. After all, the nation's pride and progress were at stake.

I believe ATMIA can and should launch an audacious goal for our industry. We certainly won't go to the moon, but I want to talk to you about a goal that will take our industry to new heights. It will cross cultures and bind financial institutions, independents and ATM businesses in the United States and around the world with common purpose.

There are two main pillars to this vision. First, ATMIA and its staff will put more emphasis on building ATMIA's infrastructure and culture.

Jim Collins' book *Built to Last*, which was first published 10 years ago, presents a groundbreaking concept: Collins says an organization's leaders should be clock builders, not time tellers. What he means is that most companies spend all their energy "telling time" rather than spending their time building better clocks, or building the organizations themselves.

The typical company focuses on its leader, products, short-term profits and ideas rather than emphasizing the form and function of the organization. Let me give you an example. George Westinghouse's greatest creation was the AC power system; Charles Coffin counts as his greatest creation the founding of General Electric Co.

Coffin didn't hesitate to move GE away from Edison's DC system to the superior AC one, which Westinghouse had already manufactured and sold. Coffin focused more on

building a company rather than a single idea. Today GE is one of the largest and most valuable companies in the world, with more than \$400 billion in annual revenue.

Westinghouse stands at roughly \$2 billion. Not exactly fierce rivals these days.

One more example is found in an article published in 1973 about Dave Packard, co-founder of HP. In the article the reporter asks Packard what specific product decisions he considered to be most important to HP's growth.

Packard's response didn't include one single product decision. He answered entirely in terms of organizational decisions: developing an engineering team, stringent financial discipline, a profit-sharing program, personnel and management policies, the "HP Way," and so on.

The reporter rightfully headlined the article: "Hewlett Packard Chairman Built Company by Design, Calculator by Chance." The implication of all this for ATMIA is that it should employ more best-business practices. Our member benefits, conferences and published information should, of course, be top notch; but that will naturally flow out of a top-notch organization.

So let's give ATMIA's staff the best training money can buy. Let's make them more visible in the industry. Let's raise the quality of internal processes, compensation plans, performance appraisals and disaster planning. Let's make sure our technology and communications are state of the art.

What will this mean to you? An association that is stronger internally will exercise more influence on behalf of its members. Your business will grow under a broad protective umbrella. Our industry's security and fraud incidents will be minimized or prevented before they become media headlines. This will allow demand for ATMs to grow.

By the way, you can apply this clock-building concept to your own business right now. If you see your ultimate creation as your company, and don't think your greatest strength is a specific idea or good market timing, then you can persist toward becoming an enduring great organization.

If everything is riding on a concept or a unique product, be careful. Create an environment that includes the right people and can foster great products or services.

Even while ATMIA prioritizes its internal structure, it must adapt to our external environment. We're facing

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a future that is more dangerous and less sure. Since the political and economic landscape will continue to shift, ATMIA must be strong and nimble and encourage staff, the board and members to work with common purpose.

The association also needs to communicate effectively and take advantage of every opportunity to talk to our industry and consumers.

That takes us to the second pillar of this vision: ATMIA must reach out to the industry more effectively.

What does the industry have to say?

Last October we asked the industry – primarily non-ATMIA members – what they thought about the association. Why haven't more companies joined, we wondered, and are we really relevant in the marketplace? The results were enlightening, to say the least.

ATMIA conducted a survey and got 658 industry responses. Out of those, the top-ranking issue is ATM-related fraud and security. ATMIA addresses fraud and security through the Global ATM Security Alliance, the Cognito crime database, best-practices documents, security conferences and fraud alerts.

The second most-pressing issue, according to the survey, is creating profitable ATM business models, which, again, ATMIA addresses through committees, its "ATM Business Efficiency" document, online risk self-evaluation, influence on compliance guidelines and more.

But the problem is that most people in the industry simply aren't aware of what the association is doing.

We asked, "How effective is ATMIA at protecting and growing the industry?" The answer was pretty shocking: 63% of the survey's respondents say they don't know. If our mission is to advance the global proliferation of ATMs – and it is – the association needs to get the word out about our activities.

Even worse are respondents' answers to the next question: "What is the reason you haven't yet joined ATMIA?"

- I don't understand how my company would benefit – 40%
- I didn't know it existed until now – 20%
- It's too expensive – 12%
- It doesn't do enough for my company – 11%.

And, 60% of the survey's respondents say they need more information.

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While those responses reflect only North America, responses from outside the United States don't differ much.

On the continent where ATMIA was founded, and has the most members, it still has a huge need to promote itself. Our marketing budget should double or triple. Our PR engine should crank up the horsepower. We should consider focusing full-time staff on this. The payoff on this investment would be immense.

So the biggest problem preventing ATMIA's growth is that we haven't effectively communicated our benefits to nonmembers. ATMIA needs to reach out to the media, publish commentaries, advertise and do whatever it takes to raise its awareness in the industry.

We also have a lot of work to do to communicate with our current members. While the association continues to publish our member newsletter, send out industry alerts, hold numerous conferences and stay involved in regulatory developments, it still has far to go in speaking to the industry at large about our activities.

I take much of the blame for this lack of communication, not only because I'm the association's President, but because I'm the publisher of ATM Marketplace.

I think all members should help get the word out, too.

This pillar of reaching out couples perfectly with the first one, which, remember, is our need to focus inside our organization. If we're strong on the inside and the outside and have the support of a large, vibrant member base, we'll be able to reach the new 10-year goal that I'd like to announce right now.

Our original mission statement was to advance the global proliferation of ATMs. Our new 10-year objective is a natural offshoot.

ATMIA's 10-year goal

I believe we should double the world's number of deployed ATMs by 2017 – in essence, doubling the size of our industry.

Let's look at how the market has grown during its 40-year history. If you take the market's deployment in 10-year increments, a familiar trend emerges:

- 1967 to 1976: 20,000 deployments
- 1977 to 1986: 190,000 (850% increase)
- 1987 to 1996: 640,000 (237% increase)
- 1997 to 2006: 1.56 million (144% increase)
- 2007 to 2017: 2.4 million (Retail Banking Research Ltd.'s estimate for that year is a 54% increase.)

Our "stretch" goal for 2017 is 3.12 million. Instead of a 54% increase, our goal is a 100% increase, which represents a doubling of today's footprint. This also represents 720,000 machines over and above RBR's 2017 estimate.

We want to reverse the declining growth trend in recent years. But is that actually possible?

Mike Hudson, General Manager of NCR EasyPoint LLC, says because of falling break-even points, there are more than enough potential ATM locations. He believes – and I agree – that in the United States alone there are thousands of new, viable off-premise sites.

Over the years, I've heard rumors of impending saturation points; but new technology always takes us to the next ceiling. How can we possibly predict the effect of future technology this far out?

With the early surcharge explosion pretty much over, we need to replace it with an equally strong ATM-deployment campaign. Let's say we accomplish that goal. What will it really mean for the market and consumers?

Here are some benefits:

- Financial institutions will grow by reaching more customers with cash and financial services.
- Retailers will profit from increased cash withdrawals in their store.
- The unbanked will enjoy convenient access to financial services.
- The ATM-replacement market will grow, which will fuel the growth of manufacturers, servicers, cash providers and every segment of our industry, which means more jobs worldwide.
- ATMIA's influence and membership will grow, allowing ATMIA to better serve the industry.

What can ATMIA do?

So what can be done to push this growth beyond normal market forces? ATMIA can stimulate deployment by educating government representatives and partnering with regional ATMIA boards.

ATMIA will talk to legislators about how the industry works and explain the economic benefits associated with deploying more machines. A key strategy will be to ask regional ATMIA boards to identify and attack the hot issues in their regions.

We also need to target the few operators out there who give us a bad name. We cannot let our industry's reputation suffer at the hands of a few who are skirting the laws.



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ATMIA needs to assist smaller ISOs and deployers so that they can grow their estates and employ best practices and compliance. We'll teach them, through conferences and online seminars, how to grow their businesses. We'll introduce them to potential partners and suppliers.

Multiplying our market is our own trip to the moon. This will be a giant leap for the association, but a bigger step for our industry. The motto of the British Royal Air Force is *Per ardua ad astra* – Latin for "Through struggles to the stars."

ATMIA will struggle to evangelize the world with ATMs, and there will be obstacles on the ground before we ever take off. But there were incredible challenges faced by the American astronauts, too. President Nixon had a speech ready in case they became stranded after landing on the moon. His disaster plan included notifying the "widows-to-be" before their husbands perished in the lunar vacuum.

Though the odds were against them, there was widespread hope and anticipation. Roughly a million people crowded the beaches and highways near the launch site, and more than 600 million watched it on TV, a record at the time. Nixon watched from the Oval Office as the lunar module landed with less than 30 seconds of fuel left.

The hope of the American people was rewarded when the astronauts walked where no man had walked before.

I'd like to challenge ATMIA's staff, board and members to take hold of the vision of industry growth. Why can't we double our market? We can double our market because we finally have enough resources and momentum.

But we still need bigger and better conferences to get the word out. ATMIA needs all members to commit time, industry contacts and other resources to the cause.

To help the industry get there, we will build up the association's infrastructure. Next, we'll strengthen our marketing and PR engines, and we'll launch an initiative to disseminate best practices to governments, ISOs and other deployers and operators.

Those efforts will stimulate growth over and above normal market forces.

Can you see the impact a doubling of the industry could have on your company? Could you sell parts or supplies on the Internet to foreign deployers, consult with ISOs in developing countries, capitalize on tourist ATM-use, sell your technology to multiple markets, invest in new overseas service providers, or set up a non-U.S. branch of your business?

Though the forces of globalization are introducing more and more competition, they're also opening up a new international playing field. The world is big. And our opportunities are bigger than we think.

Helen Keller said, "What would be worse than being born blind? To have sight without vision."

Let's keep our eyes on the horizon. Our industry has the potential to double in the next 10 years if we broaden our vision, focus our energy and work together. ☐



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As you know, selling wireless solutions had its problems in the past. But, GPRS solved the "service" problem, since it actually works — reliably — everywhere your cell phone does. Some terminal makers tried to solve the "price" objection by coming up with a cheaper alternative, but these options are small, awkward to carry, and frankly, embarrassing to present to your valued merchants.

So, we've decided to actually solve both the "service" and "price" issues for you and our merchants by offering the "real thing" — the new Nurit 8000 GPRS Secure terminal — for **FREE**. The Nurit 8000 is not some clumsy-looking BlackBerry or cell phone with a mag strip and a separate printer. **It's the real thing!**

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After 23 years as a stay-at-home mom, divorce dramatically altered Marlene O. Smith's life. A registered nurse, she could have resumed her former profession. But a friend in the payments business invited her on some sales calls, and she decided to give the business a whirl.

After her first deal, Smith was hooked. That was five years ago; now she is an independent agent representing Advanced Merchant Group. In this interview, Smith discusses why she works for a registered ISO, why you can't judge a business by its exterior and the perils of serving a furrier.

The Green Sheet: What do you like best about your career, and what's been most challenging?

Marlene O. Smith: The residual income is great. I do like this career because I am a people person. I do a lot of cold calls in a day and love being out conversing with

merchants. The most challenging part of this career is to be self-disciplined.

GS: How has the industry changed since you started?

MS: Interchange pricing, equipment leasing, free-terminal programs and merchants' becoming more knowledgeable about their processing have affected merchant level salespeople [MLSs]. In addition, there are so many more interchange buckets. When I see my residual statements now, I get paid on 240 interchange categories.

GS: What has kept you in the industry?

MS: Being a registered nurse and working 40 hours per week, I could only make a certain amount of money each month. In this business, I set appointments to my schedule. I know how many merchants I have to sign to increase my income.

I have total control over my hours, income, golf schedule and vacation time. That is a great feeling. What I am most excited about now is that we are going to receive residual income on Discover and American Express now that they are going to an interchange-type program.

GS: If you could change anything about this business, what would it be?

MS: The sales reps that get into this business for a short period of time to make extra income and tell merchants anything to get deals signed. In the past five years, I have seen so many merchants getting taken advantage of.

I feel all MLSs should be registered or licensed plus required to have continuing education because of the changes in interchange. And only registered ISOs should be able to recruit sales agents. There should also be a Web site or lists where all new agents could go to view registered ISOs.

GS: Describe a typical day in your life.

MS: Monday and Tuesday are office days to set appointments for Wednesday and Thursday. I have to have at least six appointments set for each day.

I drive at least 50 to 100 miles one way to see merchants. I am not in a big city, so to acquire merchants I do have to travel. I am not one to stay in the office and write deals over the phone.

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▶ **"I knew there was more money to be made but didn't know how to do it."**

- Marlene O. Smith

I will also make at least 10 to 12 cold calls when I am on the road. When I get back to the office, I enter the notes from the cold calls and send out the deals I wrote. Friday I do follow-up calls, paperwork and downloads.

GS: What's been your greatest success as an agent?

MS: When I started in this business five years ago, I was told, "These are the rates; anything over these rates you get paid on." In a three-year period my partner and I put 450 accounts on the books, and I was getting about a 10% residual.

I knew there was more money to be made but didn't know how to do it. The office I worked for told me there were no publications or articles about this business. I knew I was in big trouble.

After attending a show for one of our vendors, I met another processor with which I am currently working. That really opened my eyes.

It was a difficult decision to leave what I had started from scratch. But in the last two years, I have more than doubled my residuals and have put over 200 merchants on the books.

GS: Do you have any other success stories you'd like to share?

MS: While making cold calls one day, I drove by this business a couple of times and said to myself, "That is a small retail shop. I don't think they do much volume."

I didn't stop. A few weeks later, I was not having a good day with cold calls. I decided to visit this business.

Not expecting much, I asked to speak

to the owner. An elderly woman behind the counter stood up and said, "You have to talk to my son. He is two buildings over."

As I drove up to what turned out to be a warehouse, I realized this was no small business, but rather a large company.

The owner saw me on the spot, and I signed this company a few weeks later. This merchant's volume was anywhere from \$250,000 to \$500,000 per month. Never underestimate a business because of its outside appearance.

GS: What has been your most significant learning experience?

MS: Working for an unregistered ISO and having my entire residual stream withheld when I decided to write for another office. I am currently in litigation with that ISO's owner.

GS: What's the funniest sales experience you've ever had?

MS: When signing merchants, beware of their merchandise. I signed up a furrier about a year ago. While there, I decided to purchase a new fur. I am still waiting for the residual from that merchant to come back into the plus. However, the fur is great.

GS: What is unique about your sales style/method?

MS: I am not a high-pressure salesperson. I am very honest, and I explain everything to merchants. (I cannot believe how many merchants don't know they pay more for keyed-in transactions.)

I always follow up and keep in touch with ... merchants every three months.

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GS: How do you generate leads?

MS: I generate all my own leads through cold calling – either on the phone or in person – referrals and networking. I also do some direct mailing, which I don't find as productive as cold calling. Referrals are my greatest source of leads because my merchants know that they can call me any time, and I answer all their questions directly.

GS: What types of merchants do you prefer to work with?

MS: I generally work with mom-and-pop retailers. I do some corporate accounts, which I am looking to increase this year. A corporate account takes a lot of your time, and there is no guarantee that you are going to get the account.

GS: Do you think there will always be street sales?

MS: Yes. Merchants like to be face to face with the people they are buying from. They like to know they can call you if there is a problem and speak to you directly and not a machine.



"I generate all my own leads through cold calling – either on the phone or in person – referrals and networking."

- Marlene O. Smith

GS: What do you think about "selling" free terminals?

MS: I do not sell free terminals. As I tell my merchants, nothing is for free.

GS: What does it take to succeed in this business?

MS: Goals, self-discipline, honesty and follow-up with merchants. Also, the determination to succeed. I strive to write at least 10 deals per month, and it's a game for me to see if I can do this.

If I only write eight one month, I know I have to do 12 the next month. I like to challenge myself.

GS: What is your experience with agent training? What would a good training program consist of?

MS: Good agent training would be to have your agents



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SupplierSpotlight

Independence seems to work for The Phoenix Group.

When Scott Rutledge first opened the doors of The Phoenix Group back in 2003, he was determined that his company would remain independent. It would be better for his customers, he was sure, and it would be better for his company.

Well, Scott must have been right, because today -- just four short years later -- The Phoenix Group is the industry's largest independent POS supply and equipment distributor with yearly sales in excess of \$45 million and customers from across the United States.

"Not being tied to a single manufacturer and being able to offer banks and ISOs the best products regardless of who makes it was the starting point," said Rutledge. "From there, we went about making distribution agreements with every major manufacturer." Today, The Phoenix Group is the only independent supplier that can make that claim, distributing products from VeriFone, Hypercom, Magtek, Exadigm, Ingenico and others.

The next objective was to establish a clear price advantage over all competitors, and again, The Phoenix Group has succeeded. "Our negotiated prices with vendors, our huge yearly sales volume, and our extremely low overhead," said Chris Grantham, Vice President of Sales, "means any printer, terminal or any other piece of equipment or supplies costs us less, and we pass those savings directly on to the customer. In fact, other supplier's special sale prices are still usually higher than our everyday prices, which means an ISO buying from The Phoenix Group can be sure they're paying the lowest possible price. Everyday."

Of course, a low price without exceptional service is a non-starter for most, and The Phoenix Group is well-

known for its friendly, personal, one-to-one approach to caring for customers and their needs. From deployment and secured encryption to expedited repairs and overnight replacements, Rutledge is confident his company's service and support facilities and capabilities are second to none. "We take care of our customers," he said, "better than anyone. Period."

"In fact, other supplier's special sale prices are still usually higher than our everyday prices, which means an ISO buying from The Phoenix Group can be sure they're paying the lowest possible price. Everyday."

Chris Grantham, VP-Sales

The Phoenix Group has also been keen on keeping an eye out for changes in the marketplace and new technology trends, like remote banking. "This is where the industry is going, and we're already there," said Rutledge.

If you'd like to learn more about The Phoenix Group and the reasons why they've become a driving force in the POS industry, both Scott Rutledge and Chris Grantham welcome your phone calls at 1-866-559-7627. Or visit their web site anytime at www.phoenixgroup.com.



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AgenTalk

understand interchange, know how to break down a statement and what to look for on statements (very important), and be able to fill out an application. Most of all, educating them on how to respond to the questions they will encounter when on the streets. I also take new agents on the road with me for the first two weeks to let them see how I do the business.

GS: How should an MLS go about choosing an ISO partner?

MS: First and foremost, only work with a registered ISO. I always ask about a company's customer service department and support, too. I do not want my merchants on hold for 20 minutes and not getting help when they need it.



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GS: Did you know enough about industry contracts before you signed one? Please elaborate.

MS: I know enough about the industry contracts now. I would recommend an attorney in this field read over a contract before you sign it.

I feel it is difficult for the average accountant or attorney to be beneficial in our industry because it is so complex.

GS: How has *The Green Sheet* helped you?

MS: *The Green Sheet* has saved me in this industry. It has provided me knowledge to share with merchants, new products, services and resources to find any kind of help you may need.

GS: Any advice for newcomers?

MS: Behind every no there is a yes. You cannot get discouraged in this business. Hard work will eventually pay off; you will see your residual income grow.

GS: What hobbies do you enjoy?

MS: I love golf, skiing, bowling, deer hunting and gardening, and I love to play poker.

GS: What's your greatest dream?

MS: My greatest dream would be to have my three sons get into this business. The possibilities are endless. 📧

Many top-notch agents have inspired others by sharing their perspectives in AgenTalk. Will you be next? If you'd like to participate, please send an e-mail to greensheet@greensheet.com.

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On September 29, 2006, Iron Triangle Payment Systems ("ITPS") completed its previously announced acquisition of the Independent Sales Organization ("ISO") merchant processing business of Bank of America Merchant Services. As many of you know, we also acquired the National Processing Company and NPC brand names, and related logo from Bank of America. We are pleased to announce that in conjunction with the closing of this transaction, ITPS has been renamed National Processing Company ("NPC").

This change will constitute the reemergence of NPC as an independent company. More importantly, by combining the acquired assets with Retriever Payment Systems, which has operated as a wholly owned subsidiary of ITPS, the "new" NPC now represents the most focused and dedicated provider of products and services to the ISO channel. Based upon the number of merchant locations served, NPC now ranks as the sixth largest merchant acquirer in the United States. With investments of nearly \$700 million in the past two years, no other entity in our industry has committed more resources to supporting an ISO centric business model.

In addition to these significant investments, we have assembled a deep and talented team of industry veterans to support the growth and expansion of our ISO customers. We understand that by helping our distribution partners expand their business, we too will enjoy growth and success. Our top twenty executives average over 15 years of industry experience and lead a staff of over 400 dedicated and highly motivated employees. Our entire organization is aligned and focused on one common goal:

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Company Profile



Crossgate Dynamics LLC

ISO/MLS contact:

John Allen Tharpe
President and CEO
Phone: 501-255-7515
Fax: 501-255-7876
E-mail: ja@cgdynamics.com

Company address:

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Suite 215
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Web site: www.cgdynamics.com

ISO/MLS benefits:

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Helping you work smarter, not harder

To survive in the highly competitive financial services industry, companies must continually evolve. Those that become complacent risk losing market share. Even if profits are up and customers are satisfied, ISOs, merchant level salespeople (MLSs) and their customers must continually ask, Can this be done faster, more accurately or just plain better?

The answer, of course, is yes. There is always room for improvement.

An expert, focused touch

But how, exactly, do we bump up our game? Business process optimization (BPO) is a promising option. It involves finding ways to automate or optimize labor-intensive and redundant activities to save money and improve performance – without sacrificing service quality.

But can BPO address the unique demands of the payment processing industry? Yes. Business and payment software development firm Crossgate Dynamics offers BPO services tailored specifically to the financial services industry. Specializing in BPO, Crossgate helps businesses – particularly acquirers, ISOs, MLSs and merchants – create and implement custom solutions to work smarter, rather than harder. Its solutions are designed to improve existing processes and create new money-saving, revenue-generating practices.

The ultimate goals of BPO are to increase productivity, reduce cost and boost revenue. Crossgate's target market benefits from the company's singular focus and expertise. John Allen Tharpe, Crossgate's founder, President and Chief Executive Officer, has a 15-year history in the payments industry and has held executive positions in the acquiring sector. Tharpe also was Executive Vice President of a leading payment gateway.

Solutions for *this* industry

When Tharpe founded Crossgate in October 2006, he knew the company would create and develop software for a multitude of businesses. But he was particularly drawn to the payments space. "A focus on the payments industry was especially attractive as the industry is in the midst of a technological transformation," Tharpe said.

He noted that his company is much more than a software developer. "Crossgate Dynamics intimately understands the electronic payments industry and develops payment-specific technology for acquirers, ISOs and their merchants," he said.

Tharpe's experience has given him a thorough understanding of the payment processing industry's regulatory and compliance issues. "All my years in the payments space has certainly benefited the company in the sense that we understand the rules, the processors, the message file formats," he said. "That is what separates us from any other software development company."

Company Profile

Acquirers, ISOs and MLSs can engage Crossgate to develop internal productivity applications such as online merchant applications, virtual processing technologies, reporting tools, Web-based portals, processor certifications and automated reconciliation solutions.

The company also offers technological solutions for POS terminal, automated clearing house, electronic bill presentment and payment, and payment gateway integration.

Crossgate can also help strengthen responses to requests for proposal (RFPs). The company provides expert technical assistance and can even conceptually design custom integrated solutions that may be required to win bids.

"If the RFP mandates a complex solution or contains an integrated payment requirement, acquirers and ISOs no longer have to shy away from the opportunity," Tharpe said. "Crossgate is a strong resource and partner."

Additionally, Crossgate provides support. Depending on the application or client requirements, support can run from minimal to elaborate. Tharpe reported that if a solution is robust and complex, the company can provide a 24/7/365 maintenance contract. It also accommodates clients who prefer to manage solutions themselves.



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Think customization, not price

Merchants are increasingly well-versed in payment options and the importance of value-added services. While they may not understand the intricacies of electronic payment technologies, retailers are aware of innovations that could benefit them. They want to use payment options that will provide them the biggest profit.

"The adaptations and acceptance of these electronic forms of payment [are] growing," Tharpe said. "It's becoming the preferred way of conducting business."

In today's economy, businesses "have to do it faster and better, to compete," Tharpe said. "That is the driving force. Companies can't solely compete with a stand-alone, non-integrated solution. Merchants are looking for ways to integrate payment processing into day-to-day activities."

Tharpe added that price alone is no longer enough to close a sale. ISOs, MLSs and acquirers "need to go to the next level and start talking about efficiency and integration," he said.

Crossgate's solutions contribute to the brass ring of retention: Once merchants are using proprietary solutions that serve them well, they are less likely to change processors. "It streamlines and optimizes processes," Tharpe said.

"The acquirer is happy because they built something that a competitor can't begin to touch or duplicate. [The customer] will be with them for a long time."

According to Tharpe, customization is what differentiates his company. "Crossgate Dynamics does not sell 'off the shelf' technology, as we fully understand that our clients have their own way of conducting business," he said. "We adapt so our clients don't have to."

No need to go solo

Tharpe wants acquirers, ISOs and MLSs to know they have resources. He believes Crossgate can help them increase efficiencies, win new business and retain current clients. And, since Crossgate's market is international, and thus able to transcend locations and industries, its customers can reach just about any merchant, he noted.

Crossgate is seeking technological partnerships in the payments industry. "It's an alliance opportunity for the acquirer to engage us to expand their internal infrastructures and to become more efficient and optimized in their own practices," he said. "We can also help build new technologies to attack certain market verticals."

"A partnership with Crossgate Dynamics enables acquirers and ISOs to become more competitive and to win more merchant contracts." ■

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Global economy, global business?

Many times you've heard the statement "We live in a global economy." But how does this affect *your* business? To get a better sense of what this axiom means to companies in the payments industry, we asked members of The Green Sheet Advisory Board the following questions about their plans for global expansion:

1. Has your company discussed moving into markets outside the United States? If not, do you expect discussions on this in the future?
2. If your company is considering global expansion, what markets look most promising?
3. What would you consider the chief motivators for moving into these markets?
4. How would an international presence complement your domestic business?
5. What criteria must an ISO or acquirer consider before doing business outside the United States?
6. What are the biggest impediments to expanding globally: Language and cultural differences? Political uncertainties? Infrastructure issues?
7. What are the most compelling reasons to expand operations outside the United States?

Following are GS Advisory Board members' responses, in alphabetical order.

Sam Chanin, Business Payment Systems

1. & 2. Yes, we would like to work in Canada and England. Puerto Rico and the West Indies [also look promising].
3. Less competition, higher revenues.
4. In Canada and England, it would be a natural expansion of our sales force.
5. We are in the process of learning that information now.
6. Infrastructure issues and cooperation of banks.

7. Potential profits, and the U.S. market is becoming a commodity marketplace with thinner margins.

Jared Isaacman, United Bank Card Inc.

Several times we have considered entering the Canadian market. Usually there is some other big project that hinders our progress, but it never is completely written off. It's important to realize how, in some ways, things get more complicated and at the same time simplified outside the U.S. market.

For example, you need two acquiring banks in Canada: one for Visa and another for MasterCard. That, as well as the fact that the market is dominated by five main banks, makes entering Canada a challenge.

On the flip side, the interchange [in Canada] is much more simplified. And if you can get in the market having only five primary competitors, it is a lot easier to manage than the hundreds we have in the U.S.

1. & 2. We will continue to pursue Canada as part of our long-term project list. The lack of competition and innovation in Canada creates the right opportunity for United Bank Card.

3. The Canadian market has very few competitors, and the innovation and technology that the U.S. market has seen over the last few years has certainly not made its way to Canada.

4. UBC has over 1,400 ISO partners around the country. Several of them are located along border states, which often presents them [ISOs] with sales opportunities in Canada.

5. Like any major initiative or startup, there has to be a financial opportunity to justify the expense. If the Canadian market had seen the type of fierce competition the U.S. market has been going through over the last few years, it would not even be a consideration to expand in Canada.

Language, political and tax considerations are all an issue but can easily be overcome with the right team handling the initial setup. My concern, especially with Canada, is that there are five main players that really want to keep the ISOs out.

6. As I have learned, securing both a Visa bank and MasterCard bank for sponsorship is a challenge.

7. Diversification is always important, especially if it will complement your existing business channels.

Jerry M. Julien, Equity Commerce LP

1. Yes, we have had numerous discussions about expanding outside the U.S. from both an operations perspective and a sales effort. We currently have the ability to place traditional higher risk industry types offshore and will continue to pursue those opportunities.



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2. Due to existing relationships within the industry, we are primarily looking at the opportunities with the Latin America Caribbean region.

3. Our primary motivation in considering these markets as opportunities [related to operational issues] is the lower associated cost with employment and infrastructure.

In addition, many LAC countries are bilingual, which will allow us to tap into the expanding minority markets.

4. Our current offshore merchant acquiring relationships allow us ... to place any type of merchant or industry that comes into our offices. This can be critical in becoming a one-stop shop for our agents: They know we have multiple relationships in place to assist them in finding a home for an account.

5. Some of the critical things a company must consider are the political environments in which they are looking to expand and regulations regarding incorporating, taxes and currency conversion rates.

The other critical item is ensuring control over the operations. Simply outsourcing to a company that provides these services can lead to lack of control, generic efforts and competitors' using the same sources.

6. With technology evolving so quickly, the language and cultural differences, which in the past could hinder efforts, are becoming less and less [apparent]. Political environments must always be taken into consideration as well.

Several countries outside the U.S. have embraced the call center/technology opportunities and have geared their political [strategies], incorporation, technology and taxes to encourage countries to expand into those markets with ease.

7. The ... most compelling reason to look at expanding operations outside the U.S. is the cost of hiring and keeping an employee.

Dee Karawadra, Impact PaySystem

1. & 2. Yes, especially Europe and Asia. ... The Canadian market [also looks promising].

3. Less competition.

4. It would give us opportunity to diversify our presence; hence, there would be a balance in case the U.S. market slows down.

5. The value of a dollar. The conversion rate can change on a daily basis.

6. Political uncertainties, as the others you can overcome by hiring the right people.

7. Balance.

Allen Kopelman, Nationwide Payment Systems

1. & 2. Since we are located in South Florida, we get asked all the time to set up merchant accounts in South America, Puerto Rico and the U.S. Virgin Islands.

There is a lot of growth in many South American countries along the coast, where people from the U.S. are building luxury condos and homes. ... Puerto Rico and the Virgin Islands are U.S. territories and use U.S. currency.

But it is not possible for us to set up accounts in either of these two places.

If we were able to ... it would be

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Feature



very profitable because the rates they [merchants] are paying now are very high, and there are only two providers in Puerto Rico and the Virgin Islands. I don't know why the processors don't let us set up U.S. companies down in those areas.

3. The key motivators would be the ability to bring more competition into those markets and to get the merchants better rates and services.

5. The biggest thing is how to manage risk in some of these areas with Visa International and MasterCard Worldwide not really working well with Visa U.S.A. and MasterCard [in the United States].

If Visa and MasterCard wanted the cards to be truly global, then they would open up the international markets.

6. We would only want to work with U.S. companies expanding into these other areas; otherwise, you will have issues in dealing with people from foreign countries. And it might not be cost-effective for every company to have multilingual staff on hand.

Most of the growth for ISOs would be selling to exist-

ing clients that are opening up businesses in Mexico, Puerto Rico, etc.

A few more comments: Although Visa and MasterCard operate both inside and outside the United States, there does not seem to be much that merchants in the U.S. can do about chargebacks from international cardholders.

There is no way to manage the risk of merchants' accepting cards from outside the U.S. In the event a chargeback occurs, there is an automatic reversal because no relationship exists between Visa U.S.A. and MasterCard and their international counterparts.

So to truly go global there has to be communication between these entities to resolve chargeback issues. The same goes for merchants outside the U.S. who want people within the U.S. to buy their products and services.

Biff Matthews, CardWare International

1. & 2. Yes. Western and Eastern Europe, New Zealand, Australia.

3. [They] closely match the U.S. market 15 years ago, with similar opportunities.

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Feature



4. As U.S.-headquartered companies have globalized, foreign companies are likewise expanding globally.

5. It's not the U.S.: The card Association rules are different; different laws impact our businesses.

And while U.S. culture is becoming more the norm [in foreign countries], they still aren't the U.S. Adaptation and integration are necessary, as well as a long-term payback strategy.

6. It depends on the region. Political and economic instability are more prevalent in South and Central America as with specific European countries.

For CardWare, an established distribution infrastructure, as well as reliable telecommunications, is critical.

As with one's business, a prudent entrepreneur should have exit strategies for varying scenarios: political unrest, economic disaster, nationalization, or dramatic law or rule changes that negate opportunity.

7. Opportunity!

Jeffrey Shavitz, Charge Card Systems Inc.

This issue has come up a lot at our company during the past few years for two primary reasons:

a) We represent many franchise systems and, as such, we have been referred to other franchisees outside the U.S. With that said, our processing agreements do not allow us to write business where our merchant's bank account is not in the U.S.

b) Canadian businesses – although just over the border, these merchants also pose a significant problem for us in being able to process for them.

We believe that in order to be a full-service processor, we must have full-service capabilities to work globally, whether we do it ourselves or have strategic partners.

Our current thinking is that strategic partnerships located in a specific country may be our best alternative, considering they understand the culture, language and nuisances of working with that merchant base better than we ever could. ☑

We thank the GS Advisory Board members who responded to our questions.

For more information about the opportunities and challenges of expanding a business into foreign markets, read "The World of Payments" (GSQ, April 2007, Vol. 10, No. 1).

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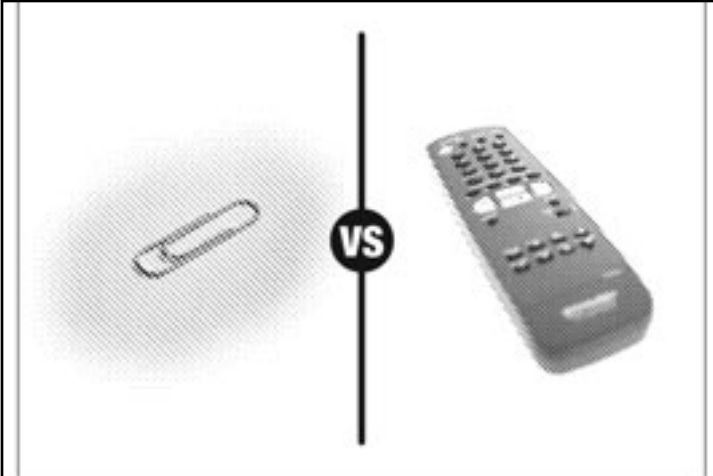
By all accounts, the terminal market worldwide shows strong growth. Yet, terminal manufacturers are using aggressive tactics usually seen in shrinking markets.

VeriFone made a play for Hypercom Corp.'s customers March 19, announcing a multimillion-dollar plan to write software conversion interfaces to enable Hypercom users to work with VeriFone platforms.

VeriFone Chairman and Chief Executive Officer Douglas G. Bergeron claimed many of Hypercom's products lack certification to the Payment Card Industry Data Security Standard (PCI DSS), a claim refuted by Hypercom.

The announcement came four days after an activist investor criticized Hypercom's corporate strategy and suggested that management consider putting the company up for sale.

And VeriFone made the offer to Hypercom customers



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the day before Hypercom announced it had received PCI certification on its newest P4100 PIN pad.

George Sutton, Managing Director at Craig-Hallum Capital Group and an analyst in the terminal market, suggested the timing of VeriFone's announcement in relation to Hypercom's PCI news was not coincidental. VeriFone's proposal to convert Hypercom customers "was pure marketing," he said.

Toe to toe on PCI

"My sense is both Hypercom and VeriFone are at similar points in the [PCI certification] process. They both have a handful of products" that meet the PCI DSS, Sutton said.

"We have a broad range of PCI-compliant products," a Hypercom spokesman said. "Mid-year, we will introduce the highest security, largest memory and broadest feature set of any countertop device."

The company's PCI-compliant products currently include multilane terminals, mobile wireless terminals and two PIN pads. All six countertop products to be introduced in coming months will be PCI-approved, he added.

VeriFone's offer to convert customers "looks like a desperate act for a company that's been laying off dozens of people in the last few weeks," Hypercom's spokesman said. "It's a sales pitch."

He attributed the offer to Hypercom's competitive position: "We believe we may be taking market share from them with our products."

VeriFone confirmed that the company has laid off approximately 100 "overlapping positions" or less than 5% of a total workforce of 2,400, as a result of the Lipman acquisition last October. "The reductions were a mix of employees from both organizations," the company stated in an e-mail response to questions.

Since making its offer, VeriFone has received a response from 10 Hypercom customers, according to VeriFone.

Bergeron had claimed Hypercom customers "are concerned about the company's future and speculation about a possible sale."

Selling the company was the final option proposed by investor Robert L. Rosen, Managing Partner of RLR Capital Partners and RLR Focus Fund LP, in a letter to Hypercom March 18.

RLR Capital has acquired 5.1% of outstanding shares of Hypercom, according to the letter. Securities and Exchange Commission filings show that RLR has bought most of those shares since Jan. 1, 2007. A 5.1% stake puts RLR among the top five institutional holders of Hypercom stock.

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Hypercom's stock, which traded above \$10 in May 2006, was trading in the \$5.50 to \$6 range at press time.

Shareholder discontent

Rosen criticized Hypercom's intention to use its cash to acquire companies in the terminal services market, rather than repurchase its own shares. He urged management to buy back one-third of its outstanding shares and focus on improving operating margins.

If the company is unable to meet its sales growth and operating-margin targets during the current year, its board of directors should review alternatives, "including a possible sale," he stated.

Such shareholder activism is becoming increasingly common, Sutton said. "The key points [Rosen] made were fair." Sutton said he would prefer to see Hypercom do a combination of stock buybacks with "well-thought-out strategic acquisitions."

A Hypercom spokesman said, "We have received the letter, we are reviewing it, and we will respond in an appropriate manner at an appropriate time.

"It sure sounds like VeriFone is suggesting that customers don't want a choice, that they are supportive of a monopoly in the marketplace," he added. "Customers want to have choices so they are not held hostage by one vendor in this space."

The terminal market has plenty of room for growth, Sutton said. "We continue to see worldwide expansion of payment terminals."

However, the stakes are rising in the terminal hardware business, said Dan Schatt, Senior Analyst with Celent LLC. Manufacturers now have to compete with customers like First Data Corp., making market dynamics more unpredictable. "You can see what First Data has done, coming out with a do-everything terminal to lock down merchants."

Sutton said although Hypercom has been playing "catch-up" to VeriFone, its product offerings have improved "greatly." Lipman had a "very strong wireless platform, and I think VeriFone's strength has been in the multilane market. Hypercom's is in the ISO channel." He predicted Hypercom's Blade product will prove to be popular in the wireless market.

In Hypercom's most recent earnings call with investors, executives discussed coming products. "We will bring out a new unattended product for outdoor kiosks and integrated systems," said William Keiper, Hypercom CEO.

The modular, 32-bit product will be based on the Linux operating system and feature a full-sun-readable active-matrix color screen. ☐

Intuit - ECHO kaput, fed crackdown afoot

Electronic Clearing House Inc.'s foray into processing Internet wallets for online gaming six years ago has had unfortunate consequences. Intuit backed out of an agreement to buy the company when ECHO disclosed and quickly settled a federal probe in late March for \$2.3 million.

The acquisition would have given ECHO broader market scope. Intuit is the maker of QuickBooks, Quicken and TurboTax software.

ECHO accepted a nonprosecution offer from the government regarding ECHO's role as processor to Internet wallet sites, which typically hold funds for online gamblers.

The \$2.3 million the company will disgorge is its estimated profits from processing and collection services provided to such clients since 2001, ECHO Chairman and Chief Executive Officer Joel M. Barry said in a conference call with investors March 27, the day of the disclosures.

ECHO was never identified by U.S. attorneys as the target

of the probe, he said. Rather, the Justice Department has enlisted the company as a witness against other parties.

ECHO ceased most Internet wallet business when the Unlawful Internet Gambling Enforcement Act was signed into law in October 2006. It is now out of the Internet wallet business entirely. Barry said he could not discuss under what laws the government is pursuing its case.

Dissenting opinions

Intuit and ECHO mutually agreed to terminate the contract, a decision criticized by investors on the call. "Given the beating your stock is taking - down over \$7 [per share] - if you had taken a price cut, ... it might have been better for shareholders," said investor Paul Glazer.

Intuit may have backed out of the deal because of its own disappointing earnings, "so their threshold for risk might have been lower," commented Dorsey R. Gardner, President of Kelso Management Co.

"I don't understand how that's in your best interest," said Troy Hottenstein of RG Capital Management. "You should have held them to that deal."

The Intuit deal "spread us across a broader market

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than we would like to operate in," Barry said. "We still believe the value of ECHO is very high." Gardner suggested Intuit's decision gives ECHO other merger opportunities: "I thought you were selling kind of cheap. At today's prices, selling at one-times revenues is a huge discount," he said.

Barry said as ECHO refocuses on its traditional market, it will see operational savings from a new processing platform, which was in development for several years. "The Intuit transaction represents an endorsement of our business strategy" of focusing on technology and embedded software solutions, said Charles Harris, ECHO's President and Chief Operating Officer. ECHO reported revenue of \$75 million for 2006. ■

Wal-Mart drops plea for ILC

When Wal-Mart Stores Inc. raised the white flag in its long attempt to enter U.S. banking, many viewed it as a victory for community banks. Yet, the greatest beneficiaries may be card issuers and processors.

Wal-Mart's stated goal had been to cut the interchange fees it pays by doing its own bankcard transaction processing. Potentially, Wal-Mart could also have issued card Association-branded cards.

That motive was in keeping with Wal-Mart's financial strategies, according to Jim Eckenrode, Banking Research Fellow for Financial Services Strategies and IT Investments, TowerGroup. Reducing Wal-Mart's domestic interchange bill will be next to impossible without a banking license, he added.

"However, this should by no means be interpreted as a retreat by Wal-Mart from the financial arena," Eckenrode said. "TowerGroup expects the company to continue expansion of financial products and services targeted at its core customer demographics."

Wal-Mart announced March 16 a withdrawal of its application to the Federal Deposit Insurance Corp. seeking permission to buy an industrial loan company (ILC) charter. Wal-Mart President Jane Thompson attributed the decision to the FDIC's January extension of the moratorium on ILC applications.

No more controversy

Thompson again countered criticism the company was hiding intent to begin community-based retail banking at its stores. "At no stage did we intend to use the ILC to establish branch banking operations, as critics have suggested. We simply sought to reduce credit and debit card transaction costs," she stated.

"Wal-Mart made a wise choice," FDIC Chairman Sheila C. Blair stated. "This decision will remove the controversy surrounding their intentions."

"This doesn't spell the death knell for Wal-Mart for financial services in the United States," Eckenrode said. The retailer will move forward with wire transfer and remittance services to immigrant populations here.

Wal-Mart will pose a competitive threat to banks "that have gotten into the cross-border remittance game," such as Citigroup Inc., Grupo Santander and BBVA, which just bought Compass Bancshares Inc. and has dominated U.S.-Mexico money transfers, he added.

Wal-Mart has secured a license for full-service banking in Mexico, where supporters outweighed critics, believing more competition will improve access for that

country's unbanked, Eckenrode said. And the retailer is seeing growth rates in sales and profits two to three times as high in international markets as they are earning at home. But domestic community banks can rest easier now, Eckenrode said. ■

SEAA meeting offers added-value advice, vendors

As ISOs and merchant level salespeople (MLSs), the more value you bring to your merchant clients, the more likely they will continue working with you, according to Kim Fitzsimmons, First Data Corp.'s President of Independent Sales Services.

She advised attendees of the recent Southeast Acquirers' Association meeting on ways to increase merchant "stickiness." ISOs and MLSs can make themselves unique and less replaceable by offering merchants a full suite of payment services, which include gift card and loyalty programs, electronic check conversion, and

PIN-based debit card acceptance, as well as identification verification tools.

To sell such products, ISOs and MLSs should form strategic partnerships with respective companies. A great way to get started is by talking with representatives from those companies at tradeshows like the SEAA. (This year, about 70 vendors attended.)

"Ask them questions; interview them just like you would a [job] applicant. ... Make sure your key value is their core competency," she added. Also, interviewers should put together a checklist that includes questions about the company's industry experience, financial stability and customer service.

When looking for value-added partners, Fitzsimmons stressed the importance of due diligence: Always get references and make test calls to the customer service department, she said. Having a good track record is important because "their reputation is your reputation."

Economies of scale must also be considered. "Make sure they can grow with you," she said. "When you add more value, merchants then look to you – as their business grows – as their adviser." ■

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B2B tortoise from page 1

he said. "You have to be more fluent in more topics. Transactions in retail are pretty standardized; you hand over your card at the register.

"In B2B you'll find many more card not present transactions, and one business may sell in multiple ways and in multiple locations. So you'll probably spend more time getting to understand your clients' business models upfront. But this is value-based selling, which is much more interesting – and lucrative – than price-based selling. B2B processing isn't commoditized."

Atkinson said by using purchasing cards (p-cards), suppliers can reduce days sales outstanding (DSO), which is the average number of days a company takes to collect payment after a sale has been made.

However, she noted suppliers "have to pay the interchange, and that may not be acceptable if they offer significant pricing discounts to their clients. It is a much harder job to convince suppliers to accept p-cards than it is to get a buyer to want to use one."

Will B2B accelerate?

The current number of electronic transactions is just the tip of the iceberg: Twelve percent of B2B transactions are card transactions; another 18% are automated clearing house (ACH). Just under 7 billion B2B transactions, or more than 70%, are settled by check annually.

"With over 4 billion B2B transactions migrating to e-payments over the [next] six years, the land grab for transaction volume will be intense," Grealish said.

Atkinson expects card payments will continue to grow because of the increasing online activity of B2B trading partners. "Plus, the movement from paper check payments will lead to more card payments as well as conversions to ACH," she added. "I estimated that p-cards made up about 2% of noncash B2B payments in 2006 and will grow to 5% of total B2B payments by 2010."

Neuman said it will take movement on both the acquiring and the issuing sides to tip the scales. "American Express' potential to provide value to B2B buyers and suppliers is supported by the unique competitive advantage we have of being a closed loop network," she said.

She added that AmEx has "direct relationships both on the issuing and acquiring side of the business, allowing us to leverage these relationships with the merchant and the cardmember, and being able to provide merchants with unique business insights and marketing capabilities."

Unloading paper baggage

Celent's research shows that companies are in transition, migrating from checks, investing more in e-payment

systems and lowering their payment processing costs. The research also revealed that 88% of the companies surveyed are investing in payment system improvements, setting the stage for future electronic payment growth.

"The role of technology and third-party providers in adoption of e-payments is profound," Grealish said. "Advanced technology is enabling rationalization of labyrinthine payment systems, sophisticated least-cost routing, improved automation (like the auto correction of exception items), and ultimately 99% straight-through processing.

"The ideal state of payment processing is an integrated payment gateway supported by a smart decisioning engine. Although such a gateway is still more vision than reality, the technological pieces and players are gradually coming together."

Accounting departments are handling increasing numbers of electronic transactions, including debit or credit card use for gasoline, travel and entertainment expenses; conference registrations, books or subscriptions purchased online; and prepaid card use for payroll, benefits or incentives.

Systems must be improved to accommodate these electronic payments. And Bills noted that once companies

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have upgraded their operations, the switch to electronic payments will be relatively painless. "Many companies are already investing in p-card systems, and these systems can convey enormous amounts of information efficiently," he said. "The tracking abilities and the efficiency gain warrant the interchange fees pretty easily on that level."

P-cards pave the way

Grealish said ghost cards (virtual cards) and p-cards integrated into accounting systems (like the MasterCard e-P3) are "breathing new life into the p-card and are raising the value charged on p-cards.

"One top issuer reports that the average 'ghost card' transaction is \$3,000 compared to \$200 or \$300 for p-cards. Companies that weren't interested in managing plastic cards are showing interest in ghost cards."

Atkinson reported that large corporations and middle-market companies are using p-cards to streamline smaller-value repetitive purchases. "Purchasing cards are growing at about 20% year over year," she said. "When used for purchases, data about the purchase is automatically captured and provided to the procurement manager at the company.

"The use of these cards can be restricted to approved

vendors, and single transaction or period of time amounts can be controlled."

According to Atkinson, the biggest card issuers are striving to integrate purchasing cards into companies' normal procure-to-pay cycles as an alternative to cutting checks. And, banks are encouraging larger p-card purchases by offering rebates and helping companies target suppliers to enroll in p-card acceptance programs.

To control the extension of credit, she added, banks provide online, real-time limit adjustments automatically after each purchase. In addition, p-card capabilities provide accounting efficiencies for merchants and acquirers.

New lanes ahead

Grealish said a number of factors are coming into play that may speed up the adoption of electronic B2B payments: the demise of check float, for example. In her report "Crossing Frontiers in Business-to-Business Electronic Payments," she writes:

To put a dollar figure on the value of float, Echo [Electronic Check Clearing House Organization] estimated that if 100% of transit checks (checks collected by a bank from another bank) were replaced by ACH,



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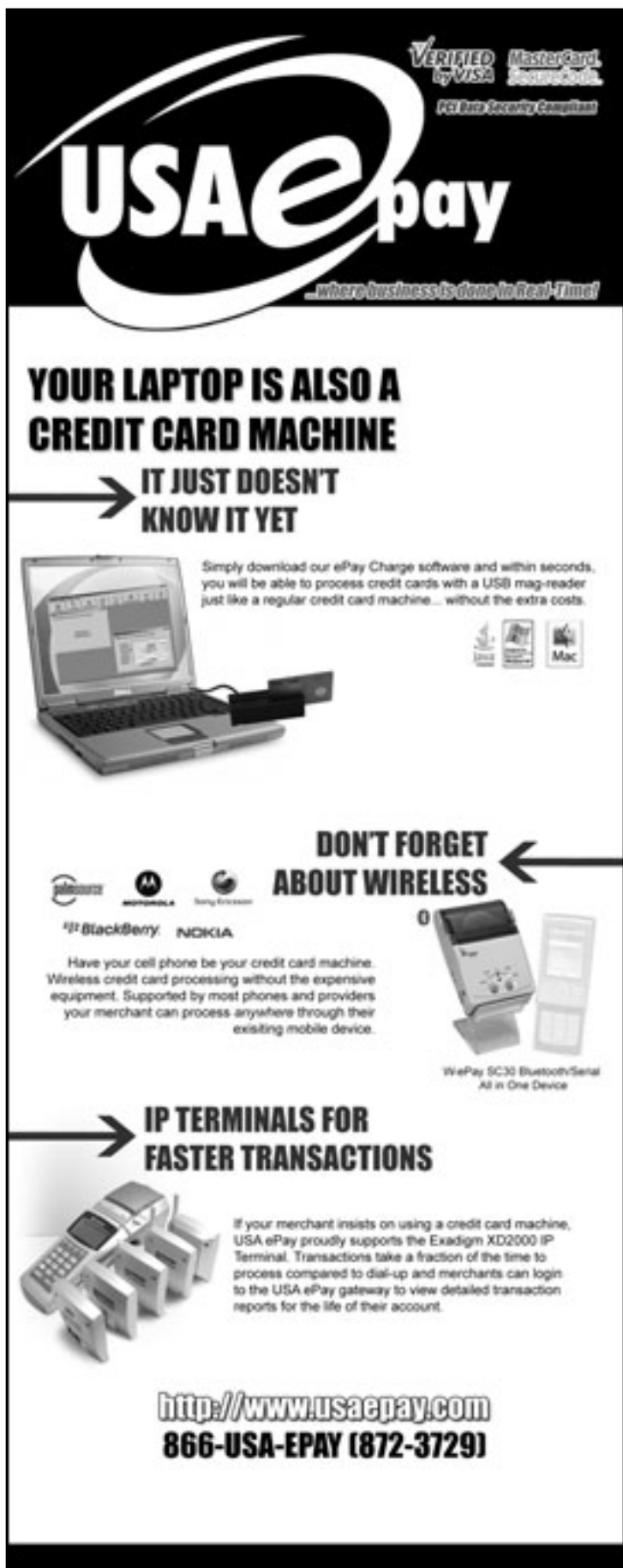
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banks would incur a loss of float balances of US \$7.5 trillion, which translates into about US \$1 billion in indirect revenue.

Revenue opportunities from negative float will be eroded regardless of e-payment adoption because check image exchange is expediting check processing, and eventually competitive pressures will force banks to provide improved availability and give much of the float to their corporate customers.

Grealish also pointed out that as consumers increasingly bank and pay bills online their comfort level grows, which may increase their interest in using similar systems in the workplace.

"Small businesses (under US \$10 million in annual revenue) are increasingly embracing online banking and online channels," Atkinson said. "Online users are very likely to use card payments.

"There is continued convergence of issuing and acquiring activities, and this convergence creates opportunities for ISOs and MLSs."

Are we there yet?

The biggest reason for the sluggish move to electronic payments in B2B is that the investment in payment system improvement is perceived as large, and the benefits are perceived to be small.

Additionally, the movement toward electronic payments will likely hit critical mass only when accounting departments of large corporations demand it. And this is a group not prone to make drastic or experimental changes.

Also, the efficiencies in electronic payments are hard to quantify, while increases in interchange are readily apparent. "There are some tax reporting challenges for businesses that accept credit card payments," Atkinson said. "The interchange and fees need to be calculated, categorized and reported."

Grealish said pioneers in e-payments "have tended to come from the A/R [accounts receivable] side and have had the clout both with their trading partners and banks to migrate over 60% of their collections to ACH and wire.

"These pioneering companies move slower on the A/P [accounts payable] side because they typically want to study the impact on float and evaluate their payment options, like p-card and buyer financing."

Finally, widespread adoption of B2B electronic payments will take an almost unprecedented collaboration between banks, card issuers, ISOs, technology and system providers, and businesses. But it will occur, experts say. It's only a matter of time. ■



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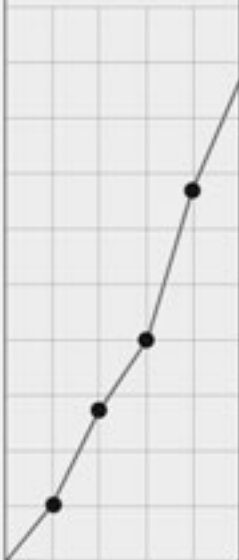
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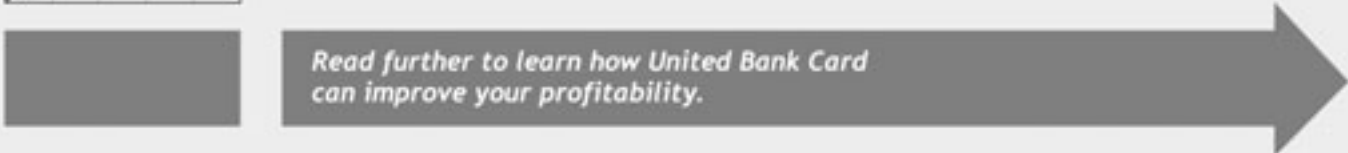
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Education

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Something ventured, something gained

By Dee Karawadra

Impact PaySystem

Editor's note: After a year of contributions, Michael Nardy's final Street Smarts article appeared in the March 26, 2007 issue of The Green Sheet. Beginning in this issue, and continuing for one year, Dee Karawadra of Impact PaySystem is authoring the column.

I remember the day I learned of *The Green Sheet*. I was green myself, having been in the business only a couple of months. I had managed to sign up a few merchants, but I didn't know the difference between a Tranz 330 and Zon Jr.

My wife, Emily, worked for Concord EFS at the time. One of her colleagues mentioned the magazine. I assumed it was a costly, subscription-based publication.

A few years later, a recruiter for another ISO called me. He'd received my business card from one of my merchants, and he wanted me to join his company as an employee. "We provide you with training and health benefits," he said. I turned him down; it was a commission-only position.

Besides, I did not need the health insurance he offered. My wife had a great benefits package with Concord. The recruiter persisted. "Why don't you just come to the training? You might change your mind afterward," he suggested.

I thought, heck, I have nothing to lose.

I arrived wearing my freshly ironed dress shirt, tie and polished shoes only to find the training was taking place in the recruiter's hotel room. The PowerPoint presentation I had expected was actually a dry-erase board on one of two double beds in the room. Instead of a table and chairs for trainees, the seating was the other bed.

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But what I learned during that training changed my life.

A Green awakening

A woman in attendance had taken a maternity leave from one of the processors in town, and she wanted a job that was more flexible to keep up with the demands of motherhood. She had just received her first issue of *The Green Sheet* and said it was very informative.

During the recruiter's smoke break, I slipped out and looked for a copy of the publication. Sure enough, I found one and saw I could subscribe for free.

I started reading each issue cover to cover, including the ads. I discovered some ISOs actually pay the residuals they promise. I learned what to look for in contracts and where to buy equipment. I found out there were others like me having very similar experiences.

I kept stacks of *The Green Sheet* at my bedside until Emily threatened to move me into the kids' room. Soon, I became an avid reader of the new column called Street Smarts, written by Ed Freedman.

Fast-forward a few years. When I was asked to write Street Smarts, my immediate reaction was, me? Though I was honored to be invited to take on the column, I knew it would be a challenging task to fill the shoes of Ed Freedman, members of the National Association of Payment Professionals and, most recently, Michael Nardy.

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StreetSmarts

They all are industry veterans who have done an awesome job of educating merchant level salespeople (MLSs) about everyday challenges and opportunities. I asked The Green Sheet to let me sleep on it and see if I was up to the challenge.

That night, I discussed it with Emily, who has been in this industry for 11 years. She reminded me of something I said months previously about the importance of giving back to the industry that has given us so much.

We had just put together a training program on different facets of our industry so that MLSs wouldn't have to go through the same frustrations I had experienced as a newbie. We did our first training on the petroleum industry in December.

Emily suggested writing articles for Street Smarts would be an excellent way to help MLSs understand the business. So, here I am, hoping to do the column justice.

My story is your story

Let me begin by telling you a bit about myself. I am Chief Executive Officer and President of Impact PaySystem. I jumped into the industry in 2000 as an MLS for an ISO. At the time, I did not know much about payment processing.

I worked for a small ISO that had no training program, and the owner had no time to acquaint me with the business. I worked there for over a year and was often frustrated because of unpaid residuals.

I then moved to another ISO and realized it was hard to get any business written: I was too busy taking care of setup issues.

I found the ISO's relationship managers did not answer my voice mails and e-mails until weeks after I'd called them.

By then it was too late; I had lost the merchants whose issues I could not resolve on my own. Frustrations like these prompted me to become an ISO myself.

Since then, I have worked through every business detail, from setting up a call center for technical support and customer service to becoming a registered ISO/MSP.

Today, Impact PaySystem works with MLSs throughout the country, and my staff and I speak to potential agents almost daily.

I recall the days when I put a lot of miles on my car going from one shopping center to another and from one city to another. I would drive far out of my way just to save a few pennies per gallon on gas.

My office consisted of a computer in my bedroom and a pay-per-use fax machine at a copy center. My cell phone was my office phone. Despite Spartan surroundings, I quickly figured out how to fix a disabled printer on the Hypercom T7P terminals.

I learned how to overcome "No solicitation" signs. And I grew deft at asking merchants for referrals.

Today's MLSs face the same challenges and opportunities as I did when I began knocking on merchants' doors. And I still go out and sell every chance I get.

It is the best way to understand my agents and their frustrations. I have stumbled at times. But I

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StreetSmarts

have come out of each experience with a little more knowledge.

It takes a village

I have been very fortunate to have been touched by many individuals in this industry who have helped pave my path. These people range from presidents and CEOs of the major players, to the less visible technical support and customer service representatives.

The Green Sheet has also contributed immensely to my education. Participating in the GS Online MLS Forum allowed me to converse and learn from fellow MLSs. And my ace in the hole has always been my wife.

While at Concord, Emily worked in almost every department. Her tenure in the industry has helped me and my team see the big picture, from boarding merchants to supporting them.

It would have been very difficult to get through all the obstacles of launching Impact PaySystem without the guiding hands of these generous people.

In the coming year, I hope to discuss some of my experi-

ences with you, and I hope you will share some of yours with me. I am not a writer by occupation. And English was not my major. In fact, it is my second language.

The Street Smarts articles I will be writing are not sponsored by Impact PaySystem. I am writing this column for the sole purpose of creating an ongoing dialogue with MLSs about important issues and developments in their day-to-day business lives.

My goal is to educate and learn from the MLSs in an industry that is ever-changing. And I want to do it in an easy, straightforward manner.

I look forward to discussions on the MLS Forum. They will play a big part in shaping the direction of this series. Please watch for my posts. I hope to hear from you and look forward to your suggestions on topics. ☑

Dee Karawadra is the founder, Chief Executive Officer and President of Impact PaySystem, based in Memphis, Tenn. He and his team have a wealth of knowledge on the merchant services industry, with a niche in the petroleum market. Dee's experience on the street as an agent has guided him in laying a foundation for an agent program that is both straightforward and lucrative for his agents. Contact him at 877-251-0778 or dee@impactpaysystem.com.

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Education (continued)

Card Association rules to work by

By David H. Press

Integrity Bankcard Consultants Inc.

I am often asked about merchant operating parameters set forth under card Association rules and regulations. As ISOs and merchant level salespeople (MLSs), you can find relevant information right in the terms and conditions section of your merchant processing agreement, including a list of prohibited merchant practices.

This is because the card Associations require that many of their rules be included in each acquirer's merchant processing agreement. This article will delve into rules about prohibited transactions, transaction minimums and maximums, surcharging, and cardholder identification.

Prohibited transactions

Here is a question posted recently on the GS Online MLS Forum:

"I've often heard that it's against the Visa and MasterCard rules and regulations for merchants to process their own personal credit card through their merchant accounts. In reviewing the rules and regulation documents put out by Visa and MasterCard, I've not been able to find anything."

This issue falls under the card Association rules stating 1) merchants are prohibited from making cash disbursements and 2) merchants are allowed to accept cards only for transactions that are bona fide sales of goods or services to third parties.

Only financial-institution card Association members may disburse cash. This can be both at their facilities (for example, bank branches) and through authorized agents.

Also, card Association rules state neither a merchant nor a member bank may accept any transaction that represents the refinancing or transfer of an existing cardholder obligation that is deemed uncollectible or that arises from the dishonoring of a cardholder's personal check.

Minimums and maximums

Another often asked question is, Can a merchant establish a minimum dollar amount for credit card transactions, such as \$10?

Visa U.S.A.'s rules for merchants state, "Always honor valid Visa cards, in your acceptance category, regardless of the dollar amount of the purchase. Imposing minimum or maximum purchase amounts is a violation." Visa's

rules are available online at www.usa.visa.com/download/merchants/rules_for_visa_merchants.pdf.

MasterCard Worldwide's rules state, "A merchant must not require, or post signs indicating that it requires, a minimum or maximum transaction amount to accept a valid MasterCard card."

Furthermore, if MasterCard becomes aware that any merchant has violated its restrictions pertaining to minimum and maximum transaction amounts, it will notify the merchant's acquirer of the violation. And it will request that the acquirer take action to ensure the merchant discontinues the practice within 10 business days – at all locations covered by the governing merchant agreement.

No surcharging

Visa's rules provide that merchants must "always treat Visa transactions like any other transaction; that is, you may not impose any surcharge on a Visa transaction.

"You may, however, offer a discount for cash transactions, provided that the offer is clearly disclosed to customers and the cash price is presented as a discount from the standard price charged for all other forms of payment."

Before pay-at-the-pump transactions became commonplace, gas stations often gave discounts to customers who paid with cash. That was perfectly acceptable. Fundamentally, the distinction between a surcharge and a discount is minimal.

MasterCard's rules provide that "a merchant must not directly or indirectly require any MasterCard cardholder to pay a surcharge or any part of any merchant discount or any contemporaneous finance charge in connection with a MasterCard card transaction.

"A merchant may provide a discount to its customers for cash payments. A merchant is permitted to charge a fee (such as a bona fide commission, postage, expedited service or convenience fees, and the like) if the fee is imposed on all like transactions regardless of the form of payment used.

"A surcharge is any fee charged in connection with a MasterCard transaction that is not charged if another payment method is used. The merchant discount fee is the fee the merchant pays to its acquirer to acquire transactions."

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Education

do not preclude merchants from asking for cardholder identification.

But merchants cannot make providing identification a condition of acceptance. Therefore, merchants cannot refuse to complete purchase transactions simply because cardholders refuse to provide identification when asked.

According to Visa, merchants should not ask for identification as part of their regular card acceptance procedures. Also, it is illegal in several states for merchants to write cardholders' personal information, such as an address or phone number, on a sales receipt.

If a merchant is suspicious about a transaction or feels the need for additional information to ensure a cardholder's identity, the merchant should make a Code 10 call.

Code 10 authorization requests can alert card issuers to suspicious activity, without alerting customers. During a Code 10 call, a retailer speaks with a card issuer's special operator, who provides instructions on any necessary action. This type of authorization request is the most likely to result in a call to law enforcement.

MasterCard rules provide that merchants must not deny

MasterCard-card transactions solely because cardholders refuse to provide additional identification. However, merchants may require additional identification from cardholders if it is required for shipping purposes.

Merchants using Address Verification Service may require cardholders' ZIP or postal codes to complete cardholder-activated POS transactions, or cardholders' addresses and ZIP or postal codes to complete MO/TO and e-commerce transactions.

In-depth answers to these and other questions merchants and MLSs often ask are available online in MasterCard's "Merchant Rules Manual" at www.mastercard.com/us/wce/PDF/12999_MERC-Entire_Manual.pdf.

Download these files so you can easily refer to them. Also, send the documents mentioned or the links found in this article to your merchants to demonstrate your superior customer service. 📄

David H. Press is Principal and President of Integrity Bankcard Consultants Inc. Call him at 630-637-4010, e-mail dhpress@ibc411.com or visit www.ibc411.com.

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Education (continued)

All-star processing – Part I: Deployment

By Marcelo Paladini

Cynergy Data

In this business, relationships are everything. As ISOs and merchant level salespeople (MLSs), you know building strong ties with your merchant base will keep business booming and enable you to add new clients to your portfolio.

You also know the importance of developing friendships and networking contacts in target industries to enlarge your sphere of potential clients.

Your external relationships – the strength of the bonds between you, your merchants, your industry and your community – are crucial to your personal success. But to go from great salesperson to all-around industry leader requires building internal relationships.

Your interactions with the people who work for and with

you in every aspect of your business are what will ultimately mean the difference between failure and success.

The key to building a strong team is choosing the best players. And the only sure-fire way to assemble an all-star roster is to investigate your potential sales partners as carefully as merchants investigate ISOs.

In this series of columns, I will look at the components of a great payment processing team and highlight key features to look for as you build your own first-string lineup of business partners.

Bad deployment = unemployment

Your job is to sell merchants processing packages that include superior service and state-of-the-art technology.

Unless you carefully select partners that you know are capable of meeting or exceeding the expectations you set with customers, you'll spend more time dealing with cancellations than cashing residual checks.

Once the sale is finished, the hardest part of your work is done. You should be able to confidently refer new merchants to your network of support staff. But beware: The best closing in the world can be undone by something as simple as a terminal arriving a day late.

Deployment, a function you may take for granted, can be a make-or-break factor in merchant retention. Efficient, reliable distribution of equipment will keep merchants processing happily. Weak deployment can lead to your unemployment.

Whether it's sending a merchant the wrong terminal, failing to respond to customer issues in a timely manner, or shipping substandard equipment, the quickest way to lose income and residuals is for a member of your processing team to disappoint your merchants.

Want to avoid angry calls and lost business due to equipment distribution errors? Here are qualities to seek in a deployment partner:

Timely, accurate responses

Whether a merchant is looking for a state-of-the-art mobile terminal or a reliable, standard countertop model, equipment must be deployed quickly and to the merchant's specifications and expectations.

In every type of business, from restaurant to retail, time is money. Every hour spent without a functioning terminal is an hour of lost revenue for merchants and their ISOs. Don't let faulty deployment throw your money

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▶ ***If deploying a terminal were simply a matter of packaging and shipping, anyone could do the job.***

out the window. Insist on nothing less than timely delivery of every terminal.

Also, terminal deployment is the first real look a new merchant gets at the standard of service your company will provide. Efficient service will reinforce merchants' confidence in choosing you to handle their payment processing.

Slow or unresponsive deployment will make merchants uneasy about your company from the start. Set a high standard on the first day by working with a dependable deployment partner whose accuracy and speed you can rely on every day.

Top-quality service

If deploying a terminal were simply a matter of packaging and shipping, anyone could do the job. But in the payment processing business, effective deployment requires much more than typical mailroom services. Does your deployment team understand the ins and outs of our complicated industry? Are all team members

familiar with the technology, operation and maintenance of terminals?

Most importantly, can you trust them to treat your customers with the same high level of service with which you expect to be treated – whether merchants need to reorder paper or upgrade to the hottest terminal available?

If you can confidently answer yes to all three of these questions, you have chosen a strong deployment partner. If you have to answer no to any of these questions, don't settle for substandard service. It's time to look for a new ISO.

Resilience

Even in the best deployment departments, mistakes happen. Papers get lost. Terminals break. Packages go undelivered. Imperfection is an unfortunate fact of life.

The way your deployment team handles the inevitable business setbacks will distinguish an outstanding partner from a weak link in your team.

A mistake can either be a one-hour inconvenience or a relationship-destroying disaster. The difference is in your team's response. A great organization's deployment department addresses issues confidently, takes ownership of mistakes and moves on from a problem, armed with an intelligent strategy.

A weak ISO gets bogged down in finger-pointing and makes promises it cannot keep.

Don't get sidetracked by the blame game. Make sure your deployment team is able to bounce back quickly from errors and turn potential disasters into minor, correctable inconveniences. In other words, choose a partner that learns from mistakes and doesn't dwell on them.

Follow this advice, and you'll have a deployment partner whose services you can sell with confidence for the rest of your career. ■

Marcelo Paladini is the Chief Executive Officer for Cynergy Data, a merchant acquirer that distinguishes itself by relying on creativity and technology to maximize service. Cynergy offers its ISOs: Vimas, cutting edge back-office management software; Vimas Tracking, a ticketing system that makes responses to customers fast, accurate and efficient; Brand Central Station, a Web site of free marketing tools; plus state-of-the-art training, products, services and value-added programs, all designed to take its ISO partners way beyond their competitors. For more information on Cynergy, e-mail Mike Grossman at mikeg@cynergydata.com.

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Education (continued)

I'm in heaven: Your merchants' new mantra

By J. David Siembieda

CrossCheck Inc.

Long-term business relationships are forged on excellent customer service, which is all about meeting the needs and wants of your customers. As ISOs or merchant level salespeople, the actions you take *after* you close deals will determine the longevity of your merchant relationships. It's not enough just to have a great product or service anymore.

Customer service should be your top priority. The reason is simple: If your merchants experience shoddy service from any of your vendors, it reflects poorly on you. And it can cause irreparable damage to your reputation – even if you're not directly involved.

That's why it's important to work with companies that support their products and services with quality customer service. So, shop around before you sign a contract with a bankcard or check guarantee provider.

Mind your vendors

Do telephone interviews with the customer service departments of several companies of interest to you as potential partners. Start by asking basic questions about their offerings. Then move on to more complex questions. Find out how they deal with the most common issues facing their merchants.

If a vendor doesn't have standard policies and procedures for handling a range of merchant issues, don't do business with that vendor.

During the interview, pay attention to details. Is the customer service representative friendly and courteous when answering your questions? Does the rep know the company's products well enough to troubleshoot and offer several options for resolving issues quickly? What is the firm's average response time?

Ask if the vendor offers comprehensive training for all customer service personnel. Find out whether they receive training updates when their company introduces new products or services. If having 24/7 customer service available to your merchants is an important feature, seek companies that offer around-the-clock service.

Another way to monitor customer service is to check in periodically with your most valuable merchants. Poll them on the quality of service they receive from each of your vendors. If they're unhappy with a particular vendor, find out what areas are problematic.

It's critical to know whether a service or product itself is performing up to the standards your merchants expect, or if a problem is due to an ongoing customer service issue.

If you determine certain equipment or services are inadequate, conduct research so you can offer better solutions. If, however, your merchants are receiving inferior customer service, call the offending vendor immediately, and ask to speak with a customer service manager.

Explain the problem, and let the manager know that if it persists, you may take your merchant transaction business elsewhere. Ask the vendor to outline a reasonable solution and commit to correcting the problem within a specified amount of time.

Follow up later with both the vendor and merchant to verify that the issue has been resolved in a timely

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manner. If the vendor fails to rectify the problem and you feel the issue is important to your merchant base, look for another vendor.

Inform your top merchants of your plans, and notify them as soon as you find a suitable replacement to match their overall transaction needs.

Rise to the challenge

View merchant complaints as an opportunity to improve. Legitimate beefs are a clear signal that the status quo is not working.

If your primary merchants have unresolved customer service issues with a particular vendor, your other clients may also be experiencing similar problems.

Typically, only 4% of disgruntled customers report their concerns to the companies at fault. That leaves a silent majority of 96% retreating to take business elsewhere. Of that group, 91% will never do business with the offending company again.

In addition, the average dissatisfied customer tells eight people about a negative experience. This detrimental word of mouth could devastate your business.

Of course, it's not possible to address every single issue that may arise. But if you stay in touch with your key merchants, you'll be in a better position to spot trends before they become major problems that can spiral out of control.

Keep your customers satisfied; you'll be more successful.

As a sales professional, you are obliged to ensure that your merchant clients receive top-notch products and services, matched by outstanding day-to-day customer service to back them up at every turn. ☐

J. David Siembieda has been the President and Chief Executive Officer of CrossCheck Inc., a national check approval and guarantee provider, for over five years. He has more than 15 years of experience in the check services field. He serves on the board of directors for the Electronic Transactions Association and the Wells Fargo Center for the Arts. He is the Chairman of the ETA's Membership Committee and is also a member of NACHA's Electronic Check Council.

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PIN pad security: Get a grip

By **Bulent Ozayaz**

VeriFone

Do you have Dec. 31, 2007, clearly marked on your calendar? How about July 1, 2010? If not, take out a red pen. The first date is the last day on which acquirers can purchase Visa-approved PIN entry devices (PEDs).

Second is the date by which PEDs deployed before Jan. 1, 2004 – when Visa U.S.A. established its PED standard – must be removed from service.

PED security is a major issue for merchants, even if they're not yet fully aware of it. The experience of Stop & Shop Supermarket Cos. should be a call to action for you and your customers.

In February 2007, the company reported it had discovered tampering at several of its stores. Spyware had been inserted into PEDs to capture card data and PINs.

The compromised systems appear to involve devices that predate the Visa PED security standard.

Tampering in this context generally means insertion of spyware into PEDs to capture credit or debit card account numbers, magnetic stripe data, and consumer PINs. You may have heard about criminals inserting such software into ATMs or gas pumps.

A commonly used tactic has been for criminals to purchase on the resale market PED models that are similar to those used by targeted merchants.

The deviants insert spyware into these PEDs and then replace merchants' devices with the tampered ones.

Thus, the altered PEDs can gather consumer information for malicious purposes. There are several ways criminals can collect this data, including the following:

- Retrieve tampered devices after they have collected enough sensitive information.
- Transmit information in real time over wireless connections to other computers.
- Transmit data through merchants' computer networks to remote computers.

Media reports in the wake of arrests made in the Stop & Shop breach indicate the culprits brought tampered replacement units into the stores, diverted the attention of store personnel as they swapped the units and came back later to collect cardholder information.

Security requirements evolving

Prior to 2004, minimal standards governed the manufacture of PEDs. Protection of master keys, key encryption schemes and proper software operation of devices were usually the only requirements.

Validation of software standards and tamper prevention and detection were left to individual manufacturers. As of Jan. 1, 2004, Visa required PED testing by an independent laboratory to ensure that PEDs maintain a consistent level of physical and logical security.

Older devices are typically referred to as nonapproved. Due to the risk of compromise, retailers should replace them sooner rather than later.

For protection from liability from PIN compromise at the POS, Visa required acquiring members to deploy only POS PED models that had passed an evaluation by a Visa-recognized laboratory to determine the device's compliance to Visa's PED security requirements.

Standards converging

In August 2004, Visa and MasterCard Worldwide (later joined by JCB International Credit Card Co. Ltd.) announced they would align their separate specifications under the Payment Card Industry PED Security Requirements banner: PCI PED.

For the time being, there is no sunset date for Visa-approved PEDs, meaning there is currently no requirement that retailers remove them from service. But as of the end of 2007, acquirers may no longer purchase them.

PCI PED is currently administered independently from the PCI Data Security Standard (PCI DSS). The two standards evolved separately and are targeted at different aspects of the identity theft and data compromise arenas.

PCI PED is specifically intended to enforce security of hardware devices that accept consumer PINs and house acquirers' secret encryption keys.

PCI DSS covers any system that houses or handles cardholder information. Card Associations supporting both standards have stated publicly the standards should be linked. But they have not provided formal guidance as to how or when this should occur.

What does this mean to you as ISOs and merchant level salespeople? Ensuring the security of your customers' payment systems is as challenging as it is critical to your business.

In addition to the PCI PED and PCI DSS, you must master a growing alphabet soup of standards, including PABP (Payment Application Best Practices), Visa's CISP (Cardholder Information Security Program), MasterCard's SDP (Site Data Protection), DISC (Discover

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Information Security and Compliance) and American Express Co.'s DSOP (Data Security Operating Policy).

These differing standards make it hard to determine not only what requirements apply in any given situation, but also how to comply with them.

Security tips


It's likely your customers will expect you to guide them as they become more cognizant of PED security issues. Here are seven things merchants can do to help secure their systems:

1. Immediately perform a visual inspection on every terminal. If anything appears out of the ordinary, have the unit checked by an authorized repair facility.
2. Have the inspector verify that the serial number printed on the bottom of the terminal matches the internally stored serial number. Immediately remove from service any devices for which these numbers do not match.
3. Require all repair technicians to log in and verify their identity before they examine any equipment. Never allow them to work on PEDs unaccompanied.
4. Check PED installation. Devices should be mounted on

the counter. Unplugging cables should require more than turning the unit over. Consider using locking stands.

5. Review the POS-to-PED interface to determine if it tracks or identifies the serial number of the attached PED. If not, consider implementing such a software security scheme.

6. Only purchase PEDs from manufacturers or manufacturers' authorized partners. Unauthorized resellers, such as may be found at online auction sites, could be selling compromised devices, whether intentionally or unwittingly.

7. Have PEDs repaired at their respective manufacturers or at manufacturer-authorized repair centers that have completed TG3 Key Injection audits. 

In an effort to educate and inform, VeriFone has established a Web site focused on payment security information: www.verifone.com/security. It provides a range of tools, from best practices documents, white papers and updated information about security standards to webinars and listings of upcoming payments industry conferences.

Bulent Ozayaz is VeriFone Vice President of Marketing for North America. He can be reached at bulent_ozayaz@verifone.com.

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Company: ID Tech Inc.

In June, ID Tech Inc. will release its SecurePIN PIN-entry device (PED) and mag stripe reader. Several models are available, including the SecurePIN 130, which is equipped with a mag stripe reader; the 180, which features both a mag stripe and a smart card reader; and a previously released PIN-pad-only device.

The SecurePIN is compliant with the Payment Card Industry (PCI) Data Security Standard and meets the latest encryption requirements for PEDs, according to ID Tech. All models provide DES and Triple DES encryption algorithms and DUKPT (derived unique key per transaction) for key management. The key layout meets ANSI X9.8 key layout.

The devices are designed to satisfy the significant increase of debit, electronic benefits transfer and other PIN-based transactions.

PCI compliance and encryption of the PIN-entry-only model "means SecurePIN is an ideal solution for retrofitting existing POS equipment to meet new PCI requirements," said Michael Chou, ID Tech SecurePIN Product Manager.

The ergonomic design of all models is suited for ease of use. The devices feature a two-line backlit liquid crystal display that supports multiple languages, 16 color-coded operation keys, and field-changeable backlight and beeper settings.

The keys are large and provide both audio and visual feedback to ensure proper inputs. They support standard control functions. Three function keys below the display have LCD captions and provide a means for customizing interaction.

Communications include Universal Serial Bus 2.0 or RS232 interface options. The unit incorporates tamper-detection sensors to oppose unauthorized intrusion, as

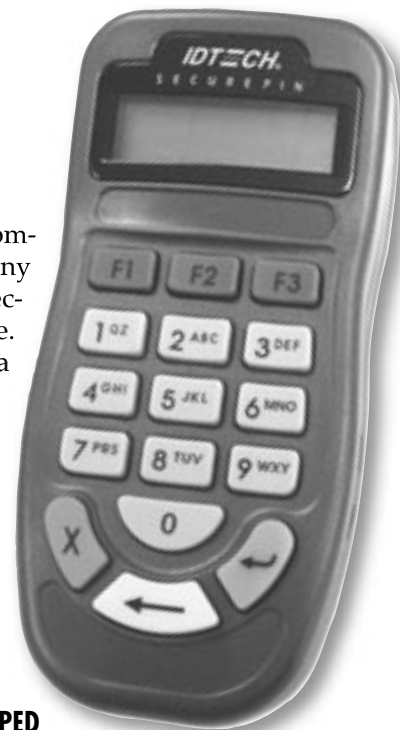
well as a fixed firmware command set that prevents any illegal operation. Key injection services are available. The device comes with a one-year warranty.

ID Tech Inc.

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NewProducts

A real sticky merchant service

Product: Third-party guarantee program

Company: Assurz Inc.

With rising competition, it seems everyone is questing for magic merchant flypaper. If you've been to a recent acquirers' association meeting, you may have been advised to partner with providers of value-added services to increase the longevity of your merchant relationships.

Assurz Inc. provides one such service. The company recently unveiled a shopper-satisfaction guarantee program for online merchants that acquirers and ISOs can offer as a third-party value-added service to their clients.

The guarantee gives shoppers an extended 90-day evaluation period for online purchases; a full refund on returned merchandise, including taxes and shipping; and free return shipping and packaging.

"One of the main reasons consumers abandon shopping carts is a lack of trust, either because they're on

an unfamiliar Web site or because they're concerned that they may have a difficult time returning merchandise," said Gregg Gumbinger, Vice President of Business Development for Assurz.

"Our 100% satisfaction guarantee equips payment processors with an enhanced consumer satisfaction solution that helps merchants close sales," he said. The program, which has no software to install or set up, is easy for ISOs and acquirers. "They don't have to do integration, buy software or do anything," Gumbinger said.

Assurz charges the merchant a percentage on each transaction and shares revenue with the acquirer or ISO. "It means they have a new revenue stream from a value-added service," he said.

The target market consists of Internet retail merchants selling hard goods online. Merchants decide whether to charge individual customers for the guarantee. "Most merchants want to offer it so they have a guarantee service built in, like the leaders in the industry," he said.

Merchant customers can file claims by calling Assurz's 800 number. "We take over from there," Gumbinger said. The Assurz service requires no recurring fees. Merchants



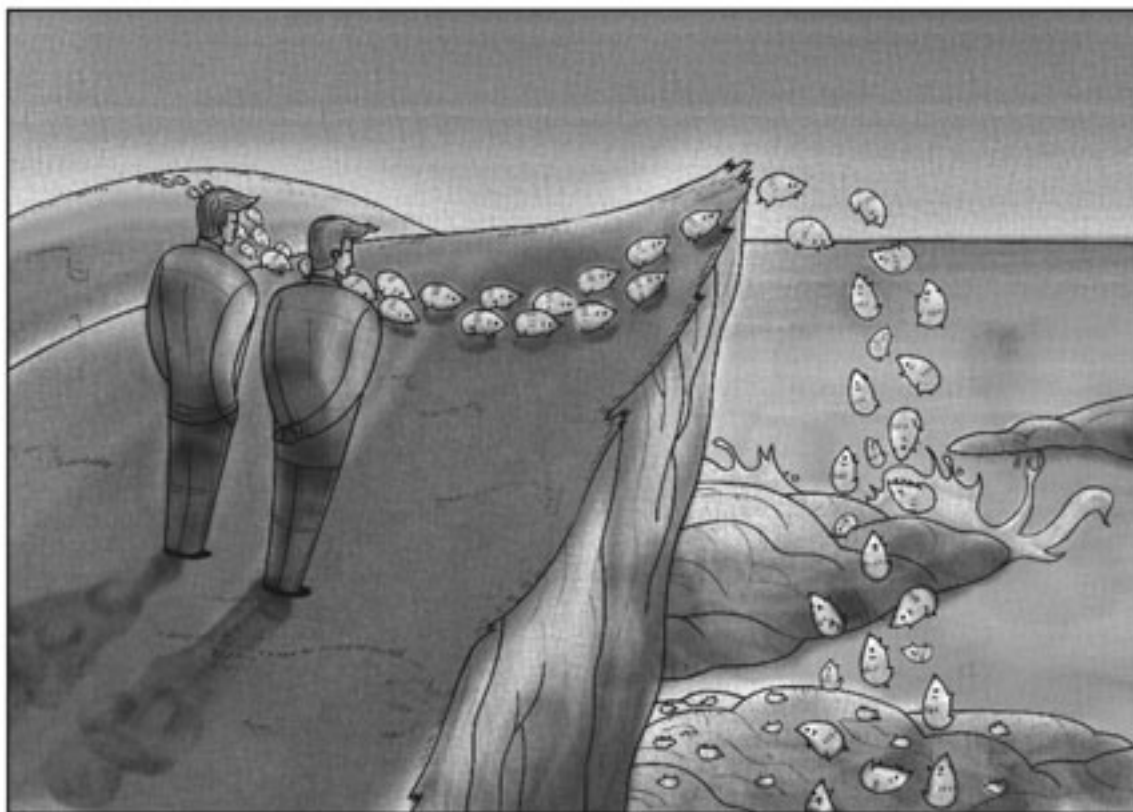
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NewProducts

and acquirers have the option to co-brand the service with their own logos. Some ISOs want to roll it out as a self-branded service to the merchant "so it's more sticky."

Assurz Inc.

650-620-1188
www.assurz.com

Colorfully foiled fraud

Product: Powerroll two-sided color paper


Company: TransAct Technologies Inc.

Merchants have to fight fraud on many fronts. One we hear little about is false receipt copies. But when it comes to returns and rebates, retailers must distinguish faux customers from real ones. Now, a thermal receipt paper can be imprinted on either side of the roll to foil the would-be fraudster from duplicating legitimate receipts.

Manufactured by Merley Paper Converters Ltd. of the U.K. and distributed in the United States by TransAct Technologies Inc., the thermal paper accepts full-color images imprinted on the front or back.

Powerroll is delivered to end users in rolls that are preprinted with the user's logo, product or other branded marketing material. The paper allows retailers to leverage the receipt for branding and marketing purposes, while also reducing copied-receipt fraud.

"By introducing this specialized thermal paper to the U.S. market, we are providing customers with a new vehicle for promoting their brand," stated Bart C. Shuldman, Chairman and Chief Executive Officer of TransAct. The specialized thermal paper is said to be virtually impossible to scan, copy or duplicate, making it harder to pass off a fraudulent receipt.

Powerroll matches brand-specific colors, and the rolls are printed front and back. Inks are not easily reproducible, so untrained clerks will find it easy to tell the difference between an attempted counterfeit copy and the original receipt. Powerroll is designed to integrate into any thermal printer. The paper is already in use at Harrods stores in the U.K., according to the company. 

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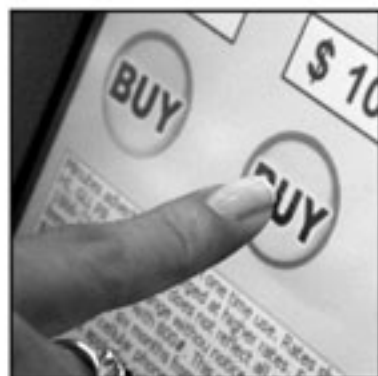
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- I don't want to appear out of fashion or behind the times.
- I don't want to look cheap.
- It cost only a few extra pennies, so why not?
- All of the features came with the system, device or contract.

Tailor sales to merchant needs

Merchants might think along the same lines when choosing POS systems. You probably offer some basic products and services, as well as some that are more advanced. Some merchants want all the extras; some don't.

Also, each merchant has different reasons for requesting top-of-the-line equipment or services. This is where your expertise can be of immense value to them.

Who needs the whole enchilada?

Do you use your cell phone to watch video clips or snap pictures? Can you also turn it on and listen to songs, surf the Web, or send text messages and e-mails? Does the phone serve as a walkie-talkie, calculator and alarm clock, too? And can you even use it as a payment device?

My guess is that your answer to at least some of these questions is, "I don't know." And your answer to even more is, "Yes, but I don't use it for that."

The majority of us want our phones to be just that: telephones. We simply want to be able to talk with someone whenever the need arises.

Now think about your PC. It's probably loaded with many powerful software applications.

You may be able to use it to burn CDs, make movies, have video conversations or even compose music. But how often do you do those things? If you are like most people, you use word processing, spreadsheet and e-mail applications, and a Web browser for 95% of your work. All the other features are available, but not accessed frequently.

So, why did you buy a computer or cell phone with all those fancy features you never use? Some common reasons:

- It was cool.
- I might need it one day.



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Through probing questions and observation, you can determine the appropriate level of products and services for each merchant.

When you walk into a store, look at what is already in place. Evaluate the phone system and computers. Are they current?

Do they include advanced features, or are they bare-bones models? Observe the customers: Would they appreciate any additional features?

Also, consider the merchant's type of business. A high-end hair salon or boutique, for example, bases its success on being fashionable, cool and trendy. Clients come in to find out what is hot so they can get it for themselves.

Therefore, such businesses need all the bells and whistles to help them project the image they require. Part of what they sell is intangible but very real. They need to assure their customers in every possible way that they are hip.

Alternatively, a local plumbing supply store or neighborhood bar might not need to impress anyone with spiffy equipment.

If you do sell businesses like these unneeded extras, you'll waste their resources. And your clients will likely find out at some point. They may end up resenting you and switching to another provider.

Think before you pitch

But don't assume a less avant-garde business couldn't use some auxiliary services. Don't draw any conclusions about what a business needs until you've done some investigating. Find out how it operates, and make suggestions based on solid observations.

For example, plenty of bars could benefit from automated inventory systems or the ability to run tabs. And most home-service contractors could use mobile payment capability, detailed account management or automated billing.

Each industry is different, and every merchant has unique needs. Work with your customers. Show them a full range of offerings, and help them honestly evaluate the options to determine what they really need.

Don't oversell or undersell. Strike the appropriate balance for each client. As a sales professional, that's your job. It will also boost your business.

Good Selling!SM

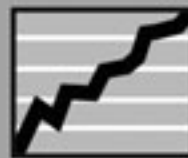
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Visit www.greensheet.com/tradeshows.htm for more events and a year-at-a-glance event chart.



National Association of Convenience Stores

NACStech

Highlights: Providing access to the latest technology for convenience and petroleum retailers on the expo floor, NACStech 2007 will present innovative ways to tackle technology challenges. Sir Timothy Berners-Lee, inventor of the World Wide Web, will keynote the opening session, Monday, April 30.

Educational session topics include:

- Compliance with the Payment Card Industry Data Security Standard
- Use of mobile devices to make payments securely and send text messages notifying customers of discounts and products
- Payment acceptance architecture, including alternative payment methods and new technologies.

Frank Abagnale, author of *Catch Me If You Can* (also a Steven Spielberg movie), will give the closing keynote. Now an authority on secure documents, he formerly cashed millions of dollars

in fraudulent checks in 26 countries. Apprehended at age 21, he served time in prison. Since, he has lectured extensively at the FBI Academy.

When: April 30 – May 2, 2007

Where: Gaylord Opryland Resort & Convention Center, Nashville, Tenn.

Registration: Visit www.nacsonline.com/nacstech/home.htm, e-mail nacsregistration@epicreg.com or call 800-521-7621.



Food Marketing Institute

2007 FMI Show plus Marketech

Highlights: The FMI Show will enable attendees to align all aspects of their business operations, bring strategic teams together and integrate the full range of functions in food retailing.

Educational sessions of interest to the payments industry include:

- "Emerging trends in debit card programs," with speaker Judith McGuire of the Pulse EFT Association LP
- "Gift cards: The good, the bad and the ugly," with Robert Skiba of Comdata's Stored Value Solutions
- "Is your data secure?" led by Orson Swindle of the Center for Information Policy Leadership
- "Interchange fees: What you don't know can hurt you."

Tech Lane will give attendees a one-stop interactive space where they can explore products first-hand on the show floor.

When: May 6 – 8, 2007

Where: McCormick Place, Chicago

Registration: Visit www.fmishow.org or call 866-486-0736.



National Restaurant Association

Restaurant, Hotel-Motel Show

Highlights: The 2007 Restaurant, Hotel-Motel Show will feature several specialty pavilions – one-stop shops related to the latest industry trends. Pavilions include technology, franchise, kitchen innovation, green restaurant products, organic and natural, and international cuisine.

An educational session on automation will focus on self-service options such as ordering kiosks, Web ordering and pay-at-the-counter devices.

When: May 19 – 22, 2007

Where: McCormick Place, Chicago

Registration: Visit www.restaurant.org, e-mail nrregistration@dineout.org or call 312-580-5410.

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NACHA – The Electronic Payments Association

The Payments Institute West

Highlights: The Payments Institute West offers an intensive five-day curriculum providing an overview of the entire payments space, including automated clearing house (ACH), card-based systems, electronic check, international payments, risk management and fraud, and emerging issues.

Other topics include back-office conversion; wire transfers; checks and paper instruments; remote deposit capture; check imaging; security, fraud prevention and awareness; authorization and authentication; audit and compliance; settlement and finality; electronic invoicing; accredited ACH professional program; legal and regulatory developments; implementation issues and experiences; strategic issues; and treasury and cash management.

The Institute focuses on key applications, implementation, best practices, and case studies in the payments arena.

When: June 3 – 9, 2007

Where: Scottsdale Resort and Conference Center, Scottsdale, Ariz.

Registration: Visit www.nacha.org or call 703-561-1100.



Vertical Web Media LLC

Internet Retailer 2007 Conference and Exhibition

Highlights: The theme of this year's conference is "The Web: Powering the Reinvention of Retailing." It will address critical issues facing e-retailers. Keynote speakers include Reed Hastings, founder and Chief Executive Officer of Netflix Inc., and Jim McCann, founder and CEO of 1-800-Flowers.com.

Conference topics to be covered include:

- The inevitability of mobile commerce and how to prepare for it
- How retail chains are using the Web to enhance the store experience
- The Web's role in manufacturers' efforts to sell direct to the consumer
- How to make technology buying decisions.

The conference is preceded by one-day workshops on managing payments and security, and marketing. A one-day workshop on Web site design follows the conference.

When: June 4 – 9, 2007

Where: San Jose Convention Center, San Jose, Calif.

Registration: Visit www.internetretailer.com or call 914-923-0912.

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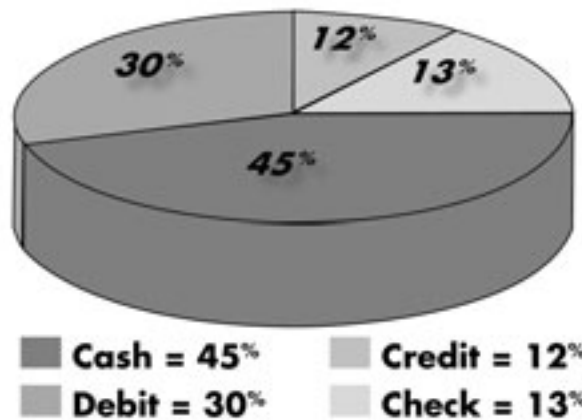
As consumers move from paper to electronic payments, debit is emerging as a preferred payment type, several STAR Network studies revealed. But many individuals are confused by debit payment options. STAR, a PIN debit network, is owned by First Data Corp., which presented its data at the recent BAI TransPay Conference & Expo.

The studies found that consumers are paying more frequently with their debit cards (both PIN- and signature-

based) and with checks less frequently. For instance, individuals wrote checks 18% fewer times in 2005 than in the prior year.

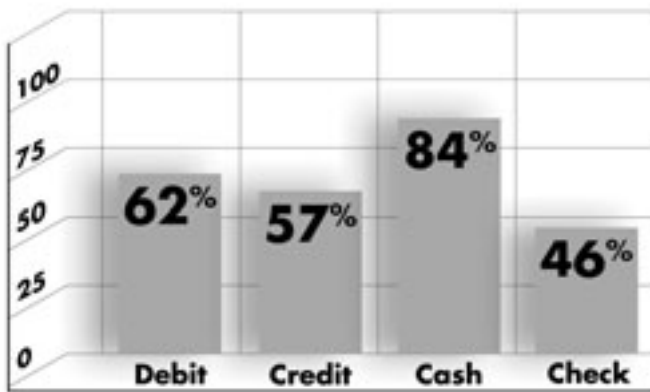
ATM usage is also decreasing. Fewer cardholders use ATMs and make fewer trips to them. In 2005, 67% of cardholders were using ATMs compared with 78% the previous year. This may be because of decreased cash payments and increased PIN-debit transactions at the POS, as well as ATM surcharges, according to First Data.

Consumers' preferred payment methods



Source: 2006 STAR Network Consumer Payments Usage Study

Payment method and percent of consumers using it



Source: 2005 STAR Network Consumer Payments Usage Study

Number of transactions per month



Although debit is gaining steam, many consumers are still unclear about debit card parameters:

- Only 20% believe their signature-based transactions are protected.¹
- Only 54% knew they could receive cash back with PIN-based purchases.¹
- Most believe their cards have no spending limit (62% for signature-based debit and 55% for PIN-based debit).²

1. 2005 STAR Network Payments Usage Study
 2. 2006 STAR Network Consumer Omnibus Study

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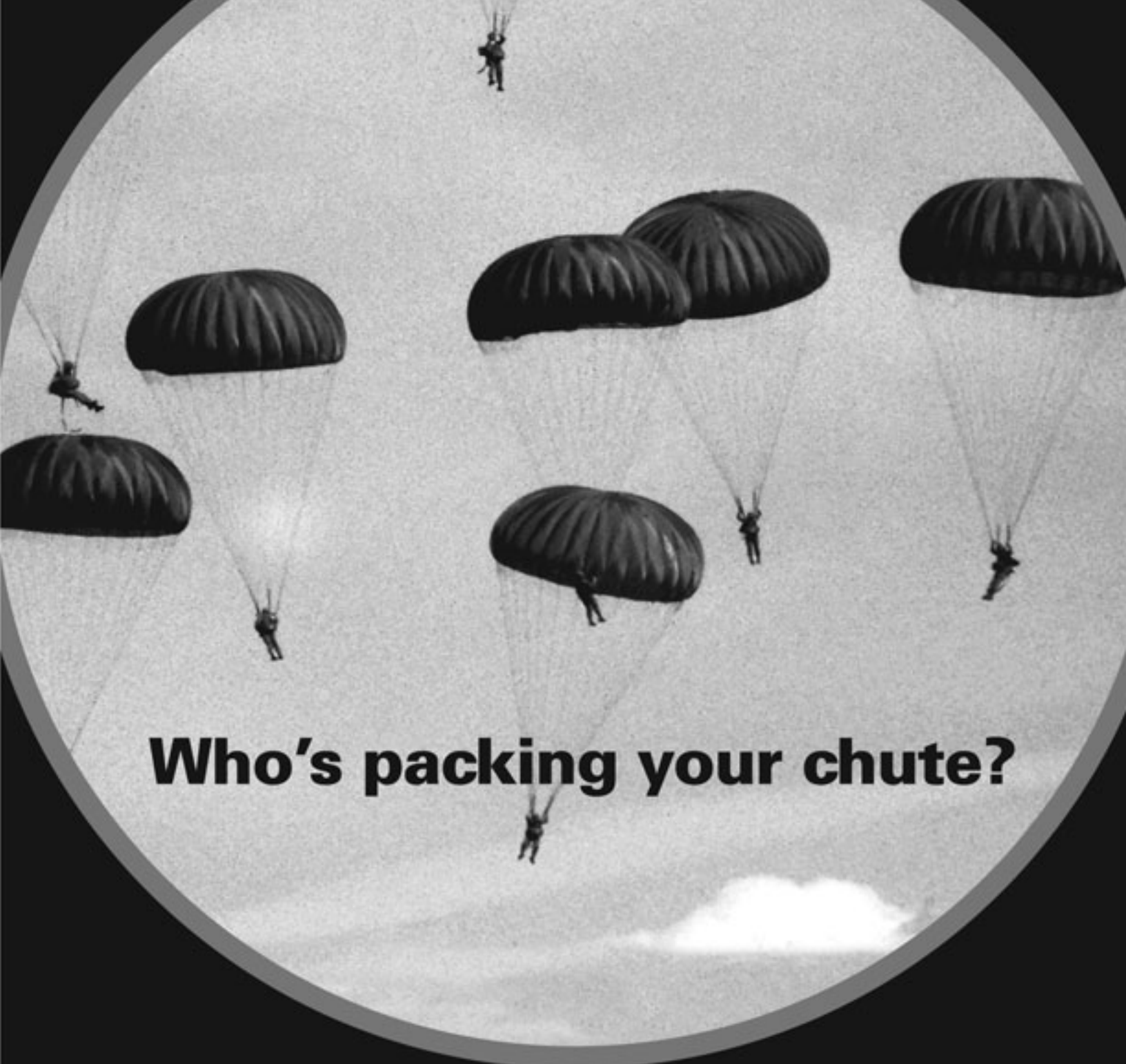
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