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May 14, 2007 • Issue 07:05:01

The FTC nabs MPI: A cautionary tale for ISOs

Back in 2002, the Federal Trade Commission took action against Certified Merchant Services Ltd. for the ISO's business practices. To resolve that case without a trial, CMS' owners were forced to sell CMS assets to pay a \$23.5 million settlement. But that did not quench the FTC's thirst for ISO blood.

Now, Beaverton, Ore.-based Merchant Processing Inc. is in Uncle Sam's crosshairs. The FTC recently took action against the company. According to the complaint, agents of MPI allegedly failed to disclose the true terms of contracts to some of its merchants.

Stop, pay toll

A federal judge ordered a temporary halt April 12 to MPI's operations, forcing the company into receivership. A stipulated injunction placing control of MPI in the hands of a receiver was agreed to April 30 by all parties, including the ISO's owner, according to FTC Attorney Mary Benfield. The injunction will remain in place until final resolution of the case.

"We allege they represented that the merchants would save money, because MPI told merchants their rates were much less than their previous processing," Benfield said. The government claims MPI did not disclose all fees.

"That was, as we allege, misleading," Benfield added. "We've alleged they did not show merchants the entire contract. The part they often were not able to see was the part that had the different fees."

"My immediate goals are to remediate the issues ... and return us to a profitable situation – a competitive growth situation," said Michael A. Grassmueck, who was appointed Receiver of MPI.

In April, *The Green Sheet* spoke with Grassmueck at the Electronic Transactions Association Annual Meeting & Expo, where he met with candidates to take over management of the firm. "My goal is to find a good, qualified industry person to head up this effort," he said.

The company was on the verge of naming a new manager at press time, said Geoff Winkler, who is running day-to-day operations at MPI. Winkler is Director of Case Management for Grassmueck Group.

Most of the company's merchants, who number somewhere between 3,000 and 5,000, have been saying to MPI's new management "'It's about time,' or 'I knew this was coming,'" Winkler said.

"We have some that never had a problem; others are thankful we're here and feel they can get a hold of us" without being put on hold, he added.

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Notable Quote

"We give merchants what they want. People don't want to cancel; they want a reason to stay."

See story on page 30



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President and CEO:

Paul H. Green paul@greensheet.com

General Manager and Chief Operating Officer:

Kate Gillespie kate@greensheet.com

CFO/Vice President Human Resources & Accounting:

Brandee Cummins brandee@greensheet.com

Vice President, Editorial:

Karen Converse karen@greensheet.com

Senior Editor:

Patti Murphy patti@greensheet.com

Staff Editor:

Laura McHale Holland laura@greensheet.com

Staff Writers:

Ivy Lessner ivy@greensheet.com

Sue Luse sue@greensheet.com

Lisa Mann lisa@greensheet.com

Art Director:

Troy Vera troy@greensheet.com

Advertising Sales:

Danielle Thorpe, Advertising Sales Director danielle@greensheet.com

Rita Francis, Account Executive rita@greensheet.com

Kat Doherty, Advertising Coordinator kat@greensheet.com

Production:

Lewis Kimble, Production Manager lewis@greensheet.com

Circulation:

Vicki Keith, Circulation Assistant vicki@greensheet.com

Correspondence:

The Green Sheet, Inc.

800-757-4441 • Fax: 707-586-4747

6145 State Farm Drive, Rohnert Park, CA 94928

Send your questions,

comments and feedback to greensheet@greensheet.com

Send press releases to press@greensheet.com

*NOTE – Please do not send PDF versions of press releases.

Print Production:

Hudson Printing Company

Contributing Writers:

Dee Karawadra dee@impactpaysystem.com

Theodore F. Monroe et al. monroe@tfmlaw.com

Bulent Ozayaz bulent_ozayaz@verifone.com

Marcelo Paladini mikeg@cynergydata.com

Michael Petitti mpetitti@atwcorp.com

David H. Press dhpress@ibc411.com

J. David Siembieda dave@cross-check.com

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Forum

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Greenhorn turns to Green Sheet

I am trying to get into the payment processing industry, but it's hard to find information on how to do this. Does *The Green Sheet* have anything regarding this topic?

Thank you,
J.P.

J.P.,

If you want to learn more about becoming a merchant level salesperson, you've come to the right place. Our Web site, *GS Online*, offers a number of resources for individuals just beginning to make their way in merchant services.

Our Industry FAQs section provides such topics as getting started and choosing an ISO, as well as some basic information about the acquiring industry and Visa U.S.A. and MasterCard Worldwide registration requirements.

You may view this information at www.greensheet.com/mlsportal/industryfaq.html. However, registration (it's free) is required. To sign up, visit www.greensheet.com/forum/bb_register.php?mode=agreement.

Good luck!
Editor

When sharing is against the rules

If *The Green Sheet* publishes an article [on *GS Online*], and if I think it is a very good article with valuable information, can I copy the article and e-mail it to my clients ... if I include in the e-mail where the article came from and who wrote it?

Robert W. Hendrix
Bankcard Pros

Robert,

Thanks for checking in. We'd love for you to share our articles with your customers. However, copying and pasting an entire story into an e-mail, and sending that e-mail, even if you cite our publication, would be a copyright violation. Instead, you may include a brief summary of the article and a link to the page of our Web site on which the article appears.

Editor

Is it old news?

Can you please add dates to your [online] articles? I have a hard time figuring out what is old news and what is current.

Thanks,
Francine Agosta

Francine,

Thanks for your suggestion. We are in the process of revamping *GS Online*. Articles on our new Web site will include the date we posted the issue rather than the issue number only.

For example, an article in issue 07:07:01 of *The Green Sheet* (July 9, 2007) will include that date at the top of the page.

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.



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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 FTC nabs MPI: A cautionary tale for ISOs

In 2002, the FTC took action against CMS for the ISO's business practices. To resolve that case without a trial, CMS' owners were forced to sell the company's assets to pay a \$23.5 million settlement. But that did not quench the FTC's thirst for ISO blood. Now, MPI is in Uncle Sam's crosshairs.

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Feature

Deterring ATM ram raids

From *ATMmarketplace.com*. A recent arrest in Sydney, Australia, marked the first time ink-marking technology was used to link a suspect to an ATM raid in that country. In recent months, the rate of such crimes has spiked throughout the world. This article discusses a number of new technologies designed for dissuading ram raids.

Page 24

Feature

AgenTalkSM: Active agent, passive income

Nine years ago, Bart Kohler left the mortgage industry to become an MLS. A family man, Kohler most appreciates the flexibility his career affords him, not to mention the residual income it provides. In this interview, he reveals why his job often doesn't feel like work and his secret to merchant retention.

Page 30

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View

Forging ahead with PCI PED

Your role as a consultative sales professional is extremely important. To be effective, you must understand the security issues affecting your merchants. This article delves into the ramifications of the coming Payment Card Industry Data Security Standard PIN entry device era.

Page 38

News

Visa U.S.A. interchange rates, effective April 2007

Three pages of Visa interchange rate tables, including Consumer Credit, Consumer Debit, Commercial and other card types.

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News

Visa's changes muddy interchange waters

In establishing its 2007 interchange rates, effective April 14, Visa U.S.A. left most rates unchanged. But it has released a new credit card – Signature Preferred – that raises rates on certain transactions. Also, Visa modified the existing Commercial card rate schedule.

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News

Cynergy finds synergy in Abanco gateway

Cynergy Data got a 30% boost to its portfolio by buying a 15,000-merchant portfolio from Abanco International. The purchase was completed in late April and included Abanco's payment gateway.

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News

Visa may publish list of registered ISOs

Visa U.S.A. is considering publishing a list of registered ISOs, representatives said during an April Compliance Day seminar sponsored by the Electronic Transactions Association. Visa's Acquirer Risk Program has set a goal to review 95% of acquirers with ISOs by the end of 2007.

Page 62

Education

Street SmartsSM: The POS system buzz

POS systems have been around for a while. But now more solutions are available for small to mid-size merchants. Why are some companies jumping into the POS market? Will POS systems really bring profits back to hardware placement? Are MLSs finally fed up with low margins, free equipment and outrageous merchant attrition?

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Education

PCI priority: No agent left behind

As merchants become more aware of what's at stake, their demand for products that sustain compliance with PCI will increase. You need to understand PCI to ensure the security of your business, protect yourself should your customer data be breached and differentiate your company in a crowded marketplace.

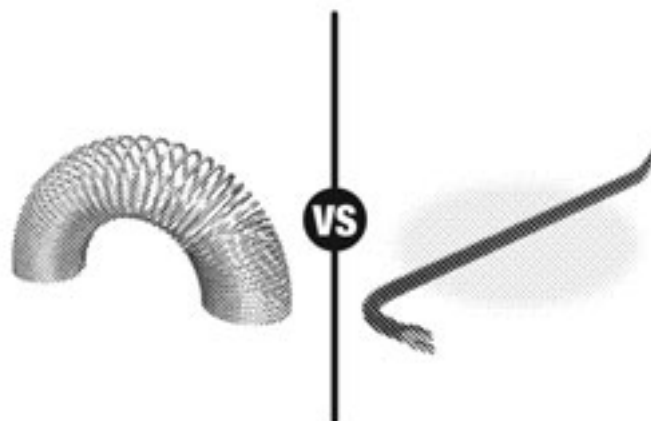
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Education

All-star processing - Part II: Retaining your MVPs

Baseball season is upon us. And your favorite team's most valuable player may make the difference between a winning and losing year. It's no different in our industry. Finding and nurturing MVP accounts is the best way to grow your revenue line.

Page 84



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Education

Card Association rules to work by - Part II

This article answers your most often asked questions about card Association rules and regulations, including whether merchants can 1) refuse to accept cards with faulty mag stripes, 2) process transactions for additional businesses and 3) make multiple charges on a card to complete a sale.

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Education

E-wallets: Worth the risk?

Many ISOs want to know the risks involved in processing for e-wallets. Some e-wallets are reputable and reliable. However, many are seemingly custom-built to disguise questionable transactions.

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Education

Steer clear of sales pitfalls

Regardless of your skill or experience, you are going to make mistakes. It's inevitable. However, you can avoid some common mistakes of sales professionals. Being proactive will increase your effectiveness and lead to more satisfied merchants in your portfolio.

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Inspiration

Prepare for the worst, plan for the best

What would happen if you weren't able to work? Don't assume it can't happen to you, because it can. Even something as small as tripping and breaking a bone can keep you from the office for longer than you might want to admit. Learn how to put things in order before the unthinkable occurs.

Page 109

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Industry Update

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NEWS

Retailers, FBI to share crime info

In response to a rise in organized retail crime, the **National Retail Federation** and the **Retail Industry Leaders Association**, in collaboration with the **FBI**, launched the **Law Enforcement Retail Partnership Network (LERPnet)**, a secure, national database allowing retailers to share information.

Retailers and law enforcement will be able to alert the merchant community to illegal activity, including organized retail crime, burglaries, robberies, counterfeiting and online auction fraud.

LERPnet is expected to become the national standard for sharing retail crime information confidentially, giving companies and law enforcement the ability to collaborate. Retailers, law enforcement, data privacy specialists and technology experts combined resources to create the technology platform.

Under the current system, retail crimes following specific patterns are reported separately to local police officers. With LERPnet, retailers will communicate across jurisdictions about crimes occurring in their stores.

Companies can include information about suspects, getaway vehicles and identification numbers of stolen products. According to the NRF's 2006 Organized Retail

Crime Survey, 81% of retailers said they have been a victim of organized retail crime.

Consumers prefer debit to credit

For the first time, consumers prefer debit cards to any other type of payment for POS purchases, according to the PaymentDynamics 2007 Preferred Payments Study, conducted by **TransUnion** and **Edgar, Dunn & Co.**

The 2007 study is the first to combine consumer credit risk characteristics with consumers' choices of all payment options, including cash, check, credit cards, debit cards, electronic payments and new online payment technologies.

Twenty-nine percent of respondents prefer debit cards, versus 26% for credit cards. Fewer consumers (31%) are adding payment products to their wallets, and more (20%) are eliminating products than in prior years.

When adding payment options, pricing is the primary driver, followed by rewards programs, particularly among the prime and super-prime risk segments.

Also, rewards credit cards represent 50% of all preferred credit cards today, with 83% of rewards card owners using their rewards credit cards. Following are other insights into consumer preferences:

- Proprietary rewards credit cards have gained in preference over cobranded and affinity credit cards.

BOTTOM LINES

HEADLINES FROM THE RETAIL WORLD

THANK YOU, PLEASE READ AGAIN!
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- Convenience store industry sales surged 15% to \$569.4 billion in 2006, according to the **National Association of Convenience Stores**. Industry profits decreased 23.5%, falling to \$4.8 billion. NACS attributed the decrease to a drop in motor fuel margins and the escalation of credit card fees, which now surpass industry profits.
- When small-business owners were asked how they would spend \$100,000 to be used to improve their work-life balance, 49% said they would invest or save it, according to a new survey by **MasterCard Worldwide**.

The remainder indicated they would pay off personal debts (29%); improve/expand their businesses (26%); pay off business debts (27%); purchase business equipment and supplies (25%); donate it to charity (25%); or share it with employees in the form of increased salaries, improved benefits, bonuses or time off (20%).

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1 of the 100?

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What do our sales partners say?

“The reason I submit business to Jason Felts & AMS, Inc. is Jason has the best interests at heart for not only his company, but the MLS writing for him as well. This is shown by his “drive” to create 100 millionaires in the next 10 years of which I will attain by working his plan!”

- C.M. Michaels, Central Florida

“My story is similar to many that have been in the industry long. I've been burned by unscrupulous and not so righteous people. The reason I do business with AMS is because AMS is different. I know Jason Felts and his team to be of full integrity and that's what we were looking for. The support I receive is the reason we continue doing business.”

- Bryan D, Grand Rapids, MI

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Industry Update

Moreover, 80% of rewards cardholders have the lowest credit risk profile.

- More than 50% of consumers preferring cash, check and debit cards are in prime and super-prime categories, suggesting that preference is driven by choice.
- For the first time, a relationship rewards program connected with the consumer's financial institution is a greater incentive than lower interest rates when acquiring a new credit card from that institution.
- 55% of respondents said they owned a person-to-person account (e.g., PayPal), and 10% reported active use.

ANNOUNCEMENTS

Gravity cuts chargeback losses

Gravity Payments reported its losses due to uncollected chargebacks for 2006 were only four-tenths of one basis point, or 0.00004 of the company's overall volume.

Lang and company named outstanding entrepreneur

Vanessa Lang and 888QuikRate.com Merchant Services were given the 2007 Small Business of the Year award by

the *Fort Worth Star-Telegram*. Lang received an advertising package valued at \$10,000 to grow the business she co-founded with Jon Perry. The company teaches small-business owners how to create and maintain Web sites and donates the proceeds to the Fort Worth Women's Business Center.


PayProTec adds mobile to free equipment program

Payment Processing Technologies LLC will supply agents with free Mobilescape 5000 terminals. The wireless, handheld payment device is manufactured by **Commerciant** to process credit cards and electronically convert checks.

Planet Payment registered as third-party processor

Planet Payment was registered by Visa and MasterCard as an end-to-end third-party processor, following its acquisition of a processing platform.

In addition, the company obtained Class B+ certification for its Hypercom T7 Plus terminal application operating on First Data's Omaha transaction platform. Planet Payment was also recertificated compliant with the Payment Card Industry (PCI) Data Security Standard.

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Industry Update

Contactless council elects new officers

The **Smart Card Alliance Contactless Payments Council** announced new officers, elected in February 2007. The following are new officers: Sunil Dewan, First Data Corp.; Mohammad Khan, ViVOtech; and Charles Walton, Inside Contactless.

The 2007 steering committee members are Brian Barrett, PricewaterhouseCoopers; Deborah Baxley, IBM; Jean-Marc Delbecq, VeriFone; Rod Donnelly, CPI Card Group; Rahul Gadkari, Gemalto; Greg Garback, Washington Metropolitan Area Transit Authority; Jennifer Hale, American Express Co.; Paul Legacki, Infineon Technologies; Kim Madore, Giesecke & Devrient; Ken Moy, MasterCard Worldwide; Liane Redford, Visa U.S.A. Inc.; and Garfield Smith, Oberthur Card Systems.

PARTNERSHIPS

CentralBancard adds Halo POS systems

CentralBancard Inc. (CBL) is bringing **Vivonet Inc.**'s Halo restaurant POS solution to CBL's network of ISOs. Halo provides affordable tools to small and medium-sized restaurateurs.

Coke bottler goes contactless

Coca-Cola Bottling Co. United Inc., the third largest bottler in America, is installing **USA Technologies'** e-Port G6 technology to enable its vending machines to accept **MasterCard Worldwide's** PayPass contactless payments, as well as traditional mag stripe credit card payments.

Comstar adds Blue Bamboo to terminal line

Comstar Interactive will bring **Blue Bamboo's** H50 wireless, handheld payment terminal and P25 Bluetooth printer to the U.S. market. Comstar's Payment Applications Best Practices-compliant Charge Anywhere POS software powers the H50.

Later this year, Comstar will offer special promotions to convert merchants from the Mobitex network to Sprint CDMA H50 terminals.

Cynergy re-ups with Chase Paymentech

Cynergy Data renewed its agreement with **Chase Paymentech Solutions LLC** for front-end credit card payment authorization to Cynergy's portfolio of 50,000 merchants.

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Industry Update

ISOrap.org enables receipt advertising

DreamPlay Ventures LLC has formed the international standards organization for receipt ad placement (ISOrap.org). Its mission is to enable merchants to generate revenue by printing display ads and coupons on card receipts.

The organization was formed as a consortium by DreamPlay, Micro Design Services LLC and Crossgate Dynamics LLC. Merchant processors can utilize ISOrap to receive ads for placement on the receipts of their merchant clients.

AdvanceMe is preferred provider

First Data Merchant Services Corp. made AdvanceMe Inc. a preferred provider. The agreement enables First Data's ISOs to offer AdvanceMe's merchant cash advances as a funding alternative.

The product ensures merchants remain with their ISO for the duration of the funding contract, which averages eight months.

Merchant clients sign an average of 2.7 contracts with AdvanceMe. ISOs receive a percentage on upfront contracts and residuals on additional contracts signed by their merchants.

Hypercom's Optimum T4100 certified by Apriva

Hypercom Corp.'s Optimum T4100 payment terminal was Class A certified for use on Apriva's Intelligent Gateway. The certification enables credit, debit, gift, loyalty and check transactions on the IP-enabled terminal using the gateway.

Hypercom's SPOS 32 software for the T4100 will also support Planet Payment's multicurrency processing product.

Element and MagTek create PCI solution

MagTek Inc. and Element Payment Services Inc. have teamed to promote a fast-track solution for PCI compliance: PCI Compliance and Fraud Protection in a Swipe. Combined, MagneSafe's card readers and Element's Virtual Terminal are designed to create a secure way for merchants to comply with PCI.

Pay By Touch signs two retail outlets

Pay By Touch and Harps Food Stores Inc. launched Harps Rewards with S&H greenpoints. Pay By Touch's S&H greenpoints rewards program is the reinvention of Sperry & Hutchinson Green Stamps.



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Industry Update

Harps also adopted Pay By Touch's SHPromo system, enabling the retailer to deliver one-to-one shopper messages in-store through multiple platforms.

ATM Direct, a division of Pay By Touch, announced that **2Checkout.com Inc.** adopted its software-only Internet PIN-debit payment service to allow shoppers to buy goods online.

Ski lift ticketer partners with Shift4

Shift4 Corp. and **Comptrol Systems Inc.** partnered to provide credit card processing through Shift4's \$\$\$ On The Net with tokenization, which removes all transaction data from CSI's systems. CSI's Tracker Express lets customers avoid ticket lines by providing credit card numbers when they sign up.

TAA picks PropertyBridge

The **Texas Apartment Association** chose **PropertyBridge Inc.**, a payment processor in the housing industry, as its exclusive multifamily payment provider. TAA's members will receive special pricing on automated processing services.

TransFirst offers desktop applications

IP Commerce Inc. and **TransFirst LLC** released

services for merchants delivered via an Internet-protocol (IP) payment framework.

The partnership enables TransFirst to offer desktop commerce applications, including bankcard processing for Microsoft Office Accounting 2007, QuickBooks and a solution for golf pro shops.

ACQUISITIONS

AmbironTrustWave buys ReddShell

AmbironTrustWave acquired **ReddShell Corp.** Established in 2003, ReddShell provides risk management and data security solutions supporting compliance with regulatory requirements and industry standards.

These include Sarbanes-Oxley and PCI, among others. The five programs add \$4.6 million in outstanding balances to TNB's agent issuing portfolio.

Peppercoin acquired by Chockstone

Chockstone Inc. bought **Peppercoin**, a provider of card-based merchant loyalty programs and services. Peppercoin's PCI-compliant services are used by restaurant brands.



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FTS buys Boaz Payment Systems

Financial Transaction Services acquired Boaz Payment Systems. Boaz provides merchant processing for ADP Lightspeed, Honda, Kawasaki, Yamaha and the Association of Pool and Spa Professionals.

NCHA merges with PRO

Payments Resource One, a regional payments association for Arizona, Colorado, Wyoming and northern New Mexico, merged with the National Clearing House.

WAY appoints Duszak

Cheryl Duszak joined WAY Systems Inc. as Marketing Manager. She previously held marketing management and director positions at GSSI and Torrent Systems.

Grendi joins RBS Lynk

RBS Lynk named John Grendi Senior Vice President of Business Development. He most recently served as Client Development Leader at Deloitte Consulting.


Comstar welcomes Latimer

Jody Latimer has joined Comstar Interactive as Vice President of Business Development. He is the former Director of Sales for WAY Systems.

Rodrigues joins US Merchant Services

US Merchant Services Inc. appointed William Rodrigues Director of Operations. He has performed similar functions for Fortune 500 companies.

First Data promotes Warrington

First Data appointed Chris Warrington President of First Data Utilities. He joined First Data with the acquisition of Peace Software, where he was Executive Vice President of Global Customer Services. 

APPOINTMENTS

CardEx promotes Chamberlain

Card Express International named Barrett Chamberlain Vice President of Sales for the ISO channel. He joined the CardEx sales team in 2005 from RBS Lynk.

Strawhecker Group hires Horne

Susan Horne joined The Strawhecker Group as Associate. She will manage the merchant portfolio of a major acquirer. Horne is the former President and Chief Executive Officer at Redwood Merchant Services/National Bank of the Redwoods.

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Deterring ATM ram raids

By Tracy Kitten, Editor

ATMmarketplace.com

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In March, police in Sydney, Australia, arrested a man in connection with a ram-raid case after he was busted with ink-stained bills. The ATM, part of the Australia and New Zealand Banking Group Ltd. (ANZ) network, was equipped with Fluiditi's (a subsidiary of NCR Corp.) ink-staining system.

The arrest marked the first time ink-marking technology had been used to link a suspect to an ATM raid in Australia, despite the fact that the technology has been around for several years.

Phil Chant, Marketing and Communications Manager for NCR Australia, said the arrest signifies a turning point, since the attack on the ATM operated by ANZ – the only Australian deployer to use ink-staining in its ATMs – has shown that ink-staining can lead to arrests.

"The number of ATM ram raids in Australia has rapidly increased in the last two years and is centered heavily in and around Sydney," Chant said.

"The problem became so bad that NSW [New South Wales] police set up a special task force to deal with ATM attacks.

"They reported that between August 2005 and October 2006 there were 139 attacks on ATMs in NSW – 70 of these were in shopping centers, 23 at gas stations and 46 [at] 'other sites'; 102 of the 139 attacks were classed as ram raids."

Ross Checkley, Vice President of Financial Solutions for NCR in the South Pacific, said he expects the ANZ arrest to give Fluiditi some steam in the market.

"When we staged the world's first live demonstration, 96% of our customers said they believed Fluiditi could be an effective deterrent against physical attacks on their networks," he said.

"I believe we have reached a tipping point in Australia, where ATM deployers are now being more open about security issues and actually using their heightened levels of security as a competitive advantage in regard to their customers' peace of mind."

A growing problem

Rob Evans, Director of Industry Marketing for Dayton,

Ohio-based NCR, said the problem is not an isolated one. Ram raids, which involve brute force to physically remove ATMs from their locations, have been growing in established ATM markets such as the U.K., the United States and Australia for several years.

In recent months, however, the rate has spiked throughout the world.

"Over [the] last 36 months the incidence of ram raiding has increased, and it's probably parallel to the growth of ATM placements because there are more opportunities," he said.

"It happens everywhere. It's not just the crazy Americans or the crazy Australians or the crazy Africans. Convenience installations seem to be more of the target, regardless of the part of the world where they're deployed."

In the U.K., Evans said, use of ink-staining and other ATM-crime deterrents, such as placing bollards around an ATM or using heavier ATM enclosures and safes, have generally received a warmer welcome.

In the U.K., ram raids are perceived to be a problem. In the United States, other ATM-related crimes trump ram-raid concerns, Evans said.

"In the U.S., I don't see tremendous interest in Fluiditi [ink staining] or heavier safes," he said. "In certain [U.S.] markets, where you see ram raids picking up, you see interest go in cycles, but it's never as overwhelming a theme as, say, card fraud.

"So counter measures and solutions shot at the prevention of ram raiding get moved to the bottom of the stack of stuff we have to do today – because there are other things that need to be done first."

When compared to other types of ATM-related crime in the United States, like card skimming, card cloning and empty-envelope deposits, ram raids are relatively insignificant, Evans said, so deployers aren't interested in investing high dollars to curb it.

In the United States, the U.K. and Australia, the needs are different. And the use or lack of some technology is compounded in the United States, where the deployment of certain systems has been challenged by armored carriers.

Some carriers refuse to service ATMs equipped with ink-staining and smoke/fogging systems, citing conflicts with Occupational Safety and Health Administration codes. (Fluiditi, because it is mounted outside an ATM's cash cassettes, falls within the lines of acceptance. It is not carried or handled by cash-in-transit drivers.)

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"To stop ram raids will require insurance intervention on placement of ATMs with mandatory security."

— Jerry Gregory, Cash Carriers USA

It's a reality that is frustrating to many in the industry, including Jerry Gregory, the Chief Development Officer for Richardson, Texas-based Cash Carriers USA. Gregory's company in 2006 began marketing SmokeCloak, a smoke/fogging system that activates when an ATM is moved or broken into, in the United States.

"Our problem with ram raids is that no one cares," Gregory said. "As long as insurance companies continue to eat the cost and have little if any requirements, then the problem will continue.

"Products like SmokeCloak would solve the problem, but the store or ATM owners have no incentive to spend the 100 bucks a month to protect the equipment and funds.

"To stop ram raids will require insurance intervention on placement of ATMs with mandatory security."

But that experience or view is not shared by everyone. Mike Adams, a partner with Waco, Texas-based Dash

ATM LP, said he sees interest in ram-raid prevention increasing. Dash in January released its Smash and Grab tower, an ATM enclosure/sleeve the company says prevents ATMs from being removed.

The sleeve, which retails for less than \$3,000, can be fitted for all models, Adams said, but it's being marketed specifically for Tranax's 1500 and 4000; Triton's RL5000, 8100 and 9100; and WRG's Genesis – entry-level ATMs that retail for a price comparable to the cost of the sleeve.

Each of the enclosure's four bolts can withstand 12,000 pounds of force, Adams said. "The idea was to make something that can be fitted. It's more like a safe than a sleeve," he said. "The only way to get in is with a blow torch."

Dash has shipped 30 of the towers since the beginning of the year. In fact, Adams said, ram raids are topping ATM-security concerns among ISOs. "We're hearing more and more about ram raids. They're everywhere," he said. "For ISOs, they'll tell you this is a big problem.

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Feature

"And with this product, they can put ATMs outside a building, on a pier, anywhere, so they don't need to worry about putting an ATM in a store and having a problem with the front of the store getting pulled out."

Other companies, like Ontario, Canada-based Arias Tech Ltd., are working to prevent ram raids and help convenience-store operators and other retailers capture and deter raiders with surveillance.

Alfredo Arias, the company's Marketing Director, said Arias is honing its efforts on North America, primarily Canada. And the company's FlashFog division, which markets fogging systems for ATMs, has been marketing its products in South America for the last eight years.

FlashFog's system, once activated, cuts visibility to one inch, within a 15-foot radius. The system, which uses a security strobe light to reflect the fog, is designed to thwart on-site ATM break-ins, Arias said. (FlashFog's fog system also uses a pharmaceutical-grade fog rather than a food grade, which, Arias said, meets OSHA codes/standards.)

Yet Arias agrees with Evans that market differences play a role in the types of ram-raid prevention deployers are willing to invest in.

"In South America the increased man-stopping power of the technology really gets tested because the criminal element is much more brazen and sophisticated," Arias said. "In North America we see brute-force attacks, sometimes with forklifts; in South America they are going in with plasma cutters and predrawn templates for each ATM model."

Arias said criminals in South America, particularly Columbia and Brazil, have hammered ATM break-ins down to a science. "The average ATM hit in Colombia and Brazil is down to three minutes, without causing the spectacular noise from crashing cars, etc., and [it's being done] in a much more surgical [way]," he said.

Bigger machines

Concerns related to fog and inking systems, as well as the somewhat unreliable nature of global-positioning systems, which can be hard to track when installed inside an ATM's safe, are leading more deployers to focus on bigger and heavier machines, NCR's Evans said.

"In the European space and in Canada, deploying bigger, heavy, more robust safes and enclosures has become popular," he said, "because it's going to be harder to get the ATM out."

"And, if you do get it out, once it's out, it's not going to be as easy to break into the safe. You're going to deter more with a heavier machine. It makes the bad guy's life a lot harder. And if it's harder, the bad guys will move on to something else."

Richard Gould, Chief Executive of Sydney-based Lockit Systems Australia Pty., said an ATM that is difficult to remove will likely be ignored by would-be ATM attackers. "An ATM that can't be removed is a safe ATM," he said.

Gould earlier this year introduced his ATM Ram Guard plinth, which redirects the force of an attack away from the ATM and prevents it from being removed.

"The simplicity of the design makes it very cost-effective and much more straightforward to install," Gould said. Lockit is working on licensing agreements for the U.K. and soon expects to introduce the product to the United States. ■



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AgenTalkSM

Active agent, passive income

Nine years ago, Bart Kohler left the mortgage industry to become a merchant level salesperson (MLS) with Cardservice International Inc.

He is now an authorized agent with Merchant Service Center, a registered ISO of Bancorp South. A family man, Kohler most appreciates the flexibility his career affords him, not to mention the residual income it provides.

In this interview, Kohler reveals why his job often doesn't feel like work, his secret to merchant retention and how he steers merchants away from thinking, "Why should I pay a discount rate? The customer pays interest."

The Green Sheet: As a child, what did you want to be when you grew up?

Bart Kohler: I wanted to be anything but a salesman. My father has been selling insurance for over 40 years.

Growing up I didn't want any part of that. But now he is my best friend and mentor. He has been a great source of information and support to my business.

GS: What business/professional experience did you have before becoming an MLS?

BK: I sold everything from Kirbys [vacuum cleaners] to cars. Sales was always a way to "write my own paycheck." When it comes down to it, everyone is really on commission. If they don't do their part, they are replaced with someone who can.

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

BK: Freedom. Being able to make my own schedule is priceless to me, my wife and my son. In nine years I have seen many challenges from no-residual programs to free terminals to rebated processing.

Finding new ways to approach merchants to talk about the same old thing continues to keep things interesting.

GS: Are you working as an employee or contractor for someone else, or do you own your own company?

BK: I co-founded the company with the current owners back when we incorporated years ago. I have since then sold my interests but remain as a contracted authorized agent. And I may consult on special projects from time to time.

GS: What has kept you in the industry?

BK: Having a passive income is a luxury many people never experience, even in sales. This industry offers that income to anyone willing to invest the time to learn the merchant bankcard business.

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

BK: I believe the greatest success as an agent is to have loyal customers who refer and repeat.

When you keep merchants for nine years through several processors, that is a great success because *you* are the product bought by the merchant, not the bank or the company doing the processing. This is relationship-selling at its best.

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



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- Option #3 – Hypercom T4100 (Multi-App, Dual Comm, IP-enabled) plus ViVOTech 4000 Contactless Reader Kit – with Upfront Bonus
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AgenTalk

BK: Wasn't really funny, but ... a merchant liked running the terminal in demo mode, because it worked faster, and didn't realize for two months that this caused the business to run hundreds of unauthorized cards.

I assisted the merchant in recovering a surprising amount of the sales by looking up customers' names in the phone book and calling them to explain the error. I was shocked at the positive response people have to straight talk.

GS: How do you balance the demands of your work and personal lives?

BK: Merchant Service Center handles all of my customer service. I only take service calls when it is absolutely necessary.

With today's modern conveniences – cell phones, PDAs, laptops – my personal and work lives are perfectly integrated. I can sell almost anywhere, anytime.

GS: Have you ever tried to move your merchants from one processor to another?

BK: I have never moved a merchant without the blessings of the contract holder. Talk about biting the hand that feeds you. I have heard the horror stories. Wait out the contract. Follow the rules. Play the game.

GS: Do you have a surefire way to resolve conflict?

BK: That is a tough question. Surefire? No. But I have found in most cases the processor is right, but the customer wants restitution.

The agent must weigh the dollar amount against a refund or whatever the case may be. Bottom line is the customer is always right.

GS: Merchants are savvier now about credit card processing. How does this affect MLSSs?

BK: We must lead them. A good agent/MLS stays on top of the industry by reading *The Green Sheet* and talking to others.

GS: How do you generate leads?

BK: It was door-to-door cold calling from '98 to '01. Many miles and many doors. Now it is mostly referral and repeat. After a while, people will know who you are if you do it right.

GS: How do you explain interchange rates to prospects?

BK: I talk about a giant coin sorter – how a card is placed into a category depending on risk and cost. I explain how basic banking costs affect consumers and how this business is very similar.

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NPC

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 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:

To be the best in the world at attracting and passionately serving our employees and distribution partners.

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Sincerely,
Tom Wilmett
President and CEO
National Processing Company

AgentTalk

should I pay? The customer pays interest?" It shows risk; business owners understand risk.

GS: What would people be surprised to know about the way you do your job?

BK: Many merchants don't realize I am sitting by the pool or playing with my son while I am making a living. It's like not working at all.

GS: Why is it important to have a full arsenal of products to offer merchants?

BK: If you don't have it and the other MLS does ... you'd better have it. If you don't take care of them, someone else will.

GS: How do you ensure account retention?

BK: We give merchants what they want. People don't want to cancel; they want a reason to stay.

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

BK: It is so hard to predict what may or may not happen to this industry. But face-to-face sales has always and will always remain the best way to create lasting relationships.

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

BK: This niche may be for some, but my merchants are well-informed. If

they aren't, it is my job to inform them. People who take advantage give me an opportunity to "right their wrongs," even if they make that task harder through opportunistic sales tactics.

GS: What would a good training program consist of?

BK: Don't overwhelm newcomers. Tailor-train to an agent's abilities. Education and information are useful, but to watch it done is key. Let them see you in action.

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

BK: Research. Analyze. Negotiate. Get consulting; then sign an agreement. Some MLSs have better deals than ISOs. Always negotiate.

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

BK: It is a valuable source of information on the industry, technologies and partners. Merchants love an agent who is informed.

GS: Any advice for newcomers?

BK: Sign with a good company/ISO. Ask questions. See merchants. Visit local businesses and learn from them. Their needs and dislikes are your goals and obstacles. Know your market.

GS: What hobbies do you enjoy?

BK: I enjoy ancient history and the Bible. I actually preach twice a month as a Guest Minister at a local church. I have been doing that for almost two years. It keeps me busy.

GS: What's your greatest dream?

BK: I am living it. I have a passive income and a great family. What more could you ask for? 📧

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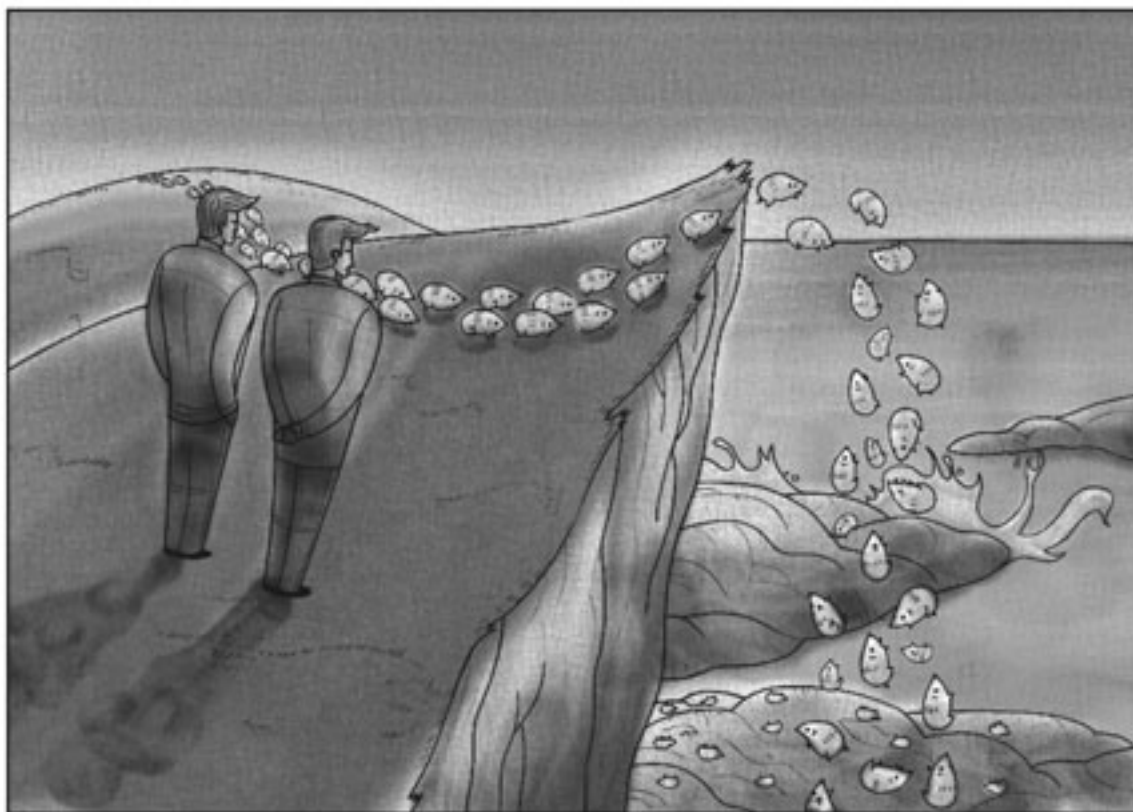
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View

Forging ahead with PCI PED

By Bulent Ozayaz

VeriFone

Last month, I pointed out that Dec. 31, 2007, is the last day on which acquirers can purchase Visa-approved PIN entry devices (PEDs). This month, I'd like to dig deeper into the ramifications of the coming Payment Card Industry (PCI) Data Security Standard PED era.

If nothing else, one thing is certain: Once we embark upon the PCI PED path, we can never go back. PCI PED requirements are a much needed – and some would say overdue – strengthening of PIN pad security. Certainly, we're all aware of major compromises to cardholder data security resulting from the use of older PEDs.

PCI PED is designed to raise the hurdle to hacking attacks by making it much more expensive to tamper with or otherwise compromise PEDs. PCI PED requires better physical protection of sensitive data, improved defenses against keypad tapping, stricter defenses against display tampering and stricter key management.

Come Jan. 1, 2008, the only PEDs you'll be able to purchase from equipment manufacturers will be those that are PCI PED approved.

At VeriFone, we have been preparing for this day for two years, making sure that we have upgrades or next-generation replacements to meet the needs of existing customers in various markets.

The deadline presents significant opportunity for you, as ISOs and merchant level salespeople (MLSs). In addition to heightened security, new products designed for the PCI PED era will, in general, provide your customers with greater value, lower cost of ownership, increased reliability, a more user-friendly design, better performance and speed, and in some cases, multimedia capabilities.

As with any major industry shift, your primary function will be to educate your customers on what is occurring and how it will affect them.

PCI PED history

PCI is a set of standards that resulted from Visa U.S.A. and MasterCard Worldwide agreeing in 2004 to align their separate PED requirements into an industry-wide

standard. They were later joined in this effort by the Japanese-based card brand, JCB International Co. Ltd.

Subsequently, Visa, MasterCard, JCB, American Express Co. and Discover Financial Services LLC collaborated on PCI, a broader initiative covering the storage, transmission and processing of cardholder data.

In 2006, these five card brands formed the PCI Security Standards Council, opening up participation to a broad range of industry participants.

Finally, in April 2007, Visa, MasterCard and JCB formally transferred responsibility for PCI PED to the council, providing a more formal structure for future development of PED requirements.

Currently, PEDs receive PCI PED approval once they've gone through a third-party approval process. The standard is scheduled to be revised every three years. Version 2 was finalized in April 2007 and will take effect a year from now.

PCI PED repercussions

First off, your customers don't need to panic. Visa PED-approved terminals are still acceptable for usage; manufacturers just can't sell them for PIN-entry use as of Jan. 1, 2008. However, Visa's PED standard devices will need to be pulled out of service by July 2010.

If you've got Visa PED-approved systems in stock after Dec. 31, 2007, there is no current prohibition against your supplying those to customers, according to Visa.

However, strategically it would make sense to reserve those for multi-unit customers that will require inline replacements or want additional older units to maintain uniformity until they are ready to move to a newer line.

The wisest course is to educate customers on the advisability of moving to PCI PED-approved systems. This will help ensure that they comply with the latest requirements and benefit from the latest protections against security assaults.

It will also reassure them that they will be able to obtain replacement and supplemental PCI PED-approved units down the line, something that is not the case with Visa PED-approved systems.

Educate yourself on your supplier's PCI adoption or replacement strategy for each product line your customers use. VeriFone's PCI PED product plans are outlined at www.verifone.com/industry/security/pdf/PCI_PED_solutions.pdf.



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▶ **To be effective, you must understand the security issues affecting your merchants.**

Selling security

Most important: If you're not already doing so, sell security as a feature. It's in your customers' best interests to be up to date with security measures. It's unlikely that security requirements will abate; if anything, they will become stronger.



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Criminal elements are constantly on the hunt in today's electronic transaction world. They seek the weakest link to exploit, because that is where they can make money most quickly, with least risk. Merchants who become that "weakest link" will ultimately suffer the consequences.

Therefore, it is important that you and your customers understand your respective responsibilities.

Every participant in the electronic transaction value chain has a role in the maintenance of secure payments. As the famous saying goes, water flows downhill, as do blame and financial penalty.

The consequences of a compromise are multiple, including:

- Costs for investigating the cause
- Card Association fines passed from Association to acquirer to merchant
- Potential Federal Trade Commission and other government agency fines
- Loss of consumer confidence and damage to a merchant's reputation
- Actual fraud losses
- Cardholder inconvenience.

Your role as a consultative sales professional is extremely important. To be effective, you must understand the security issues affecting your merchants.

But this burden comes with a payoff: The more you educate your customers, the more willing they will be to pay for up-to-date payment systems. ☑

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 Profile



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Amacai Information Corp.

ISO/MLS contact:

Jennifer Chamberlin
Director of Marketing
Phone: 312-924-3022
Fax: 312-924-3001
E-mail: jenniferchamberlin@targusinfo.com

Company address:

233 South Wacker Drive
Suite 4010
Chicago, IL 60606-6312
Phone: 800-434-1555
Web site: www.amacai.com

ISO/MLS benefits:

- Leads provided within 72 hours of new business phone installation
- Postcards mailed within 96 hours of new business phone installation
- New business data selection by location, business type or both
- Accurate, cross-checked information

On-demand manna for agents

Purchasing lists that contain names and contact information for new companies is hardly new. For decades, salespeople from myriad businesses have chased leads obtained from lists rented or sold by data providers. For many in the sales profession, it works just fine to use these lists to contact fledgling enterprises.

However, ISOs and merchant level salespeople (MLSs) need to reach decision makers before payment processing and POS systems are established for new ventures: Agents in our industry must close sales before new businesses even open their doors.

So, for ISOs and MLSs, customary monthly compilations of new enterprises are stale almost before they are compiled.

Timely data access

Enter Amacai Information Corp., a data provider that has something few others can match: access to the most complete telephone company information available (cross-checked with a variety of sources) compiled within 72 hours of new business phone line installation. Amacai seized this opportunity to offer unique services.

"You can get new business information from other sources," said Amacai President Troy Henikoff. "Public filings, for example, are very interesting. But most business owners file at the suggestion of their lawyer or accountant, frequently long before they're ready to open their doors.

"So the address and phone number listed in many of those filings is not the owner's contact info; it's the address and phone number of their lawyer or accountant. That's not very useful."

A natural evolution

Amacai has been in business for about five years, but according to Henikoff, its roots go much deeper. The company is a privately held subsidiary of the Vienna, Va.-based TARGUSinfo.

"TARGUSinfo is one of those companies that you have probably never heard of, but that you've probably used more than once," Henikoff said. "If you ever called Domino's Pizza's 800 number and [were] connected to your local pizzeria, you got there through TARGUSinfo."

Henikoff said TARGUS sets the industry standard for telephony-based consumer initiated transactions. "TARGUSinfo data is so rich that marketers constantly asked them to provide their information for direct marketing in list and database format, but that isn't their business focus," he added.

Company Profile

Finally, TARGUSinfo purchased and merged Info National (formerly a unit of Equifax) and International Business Lists, Henikoff said. The company then added its telecommunications-based direct marketing data. The result was Amacai.

Thousands of leads daily

According to the company, Amacai is used by the biggest credit bureaus in the country and many of the largest marketers. The depth and breadth of its data impress many sales organizations. But it is the speed at which the company can deliver data that ISOs and MLSs find appealing.

"Pretty consistently our New Businesses On Demand product runs about 120,000 to 130,000 new businesses a month in the U.S.," Henikoff said. "That is an average of 6,000 new businesses every day."

The company's national business data product, Pure Business, provides the following information pertaining to about 16 million unique U.S. businesses:

- Complete contact information
- Standard industrial classification (SIC) codes
- Annual sales volumes, when available
- Number of years in operation
- Number of employees.

Fresh, pure data

Amacai receives data feeds directly from telecommunication firms each time a new phone connection is made. Because some of these could be existing companies adding phone or fax lines, or reinstatement of disconnected service, Amacai runs the data through a proprietary cleansing and matching process.

The company receives information daily. However, Sundays are slow for new phone installations.

Although this daily information isn't as complete as the Pure Business database, it includes business names, addresses and phone numbers. But only about 50% of the daily updates have SIC codes associated with them.

"There are organizations like ISOs that really need to be first to the door," Henikoff said. Amacai saw a market for extremely fresh information. So, in October 2006, it created the Data On Demand tool, which provides online access to data counts, fed with daily updates.

Data are available by subscription – monthly or annually. "Of course, we can be more aggressive on pricing year-long subscriptions," Henikoff said.

Tailored information

Subscribers can choose geographic regions and SIC codes,

specifying the types of businesses or the locations for which they want to receive data.

"If you only want to get information for new retail and hospitality businesses in the Chicago area, for example, you can do that," Henikoff said. "We can give you a pretty good estimate of how many you'll receive, but you only pay for what you actually receive."

The company doesn't focus only on lightning-fast data delivery; it also strives for convenient, speedy ordering.

ISOs and MLSs can go to Amacai's Web site (www.amacai.com); sort data by SIC code, industry type and/or geographic region; order on the spot with a credit card; and have leads in hand immediately.

Subscription information comes via e-mail or through a file transfer protocol Web site.

Mel Livengood, an MLS with American Merchant Services, is experimenting with Data on Demand. "I just began using the tool a few weeks ago, so it's too early to know how it works," he said. He is subscribing to all new business leads available within three counties.

"I get an e-mail every Monday with the leads, and I send each of them a letter and business card," he added.

Putting POD to work

Amacai also recently launched a turnkey subscription-based product called New Business Direct. Subscribers provide artwork and text describing the products and services they want to offer to prospective customers.

Amacai then prints postcards containing the offers and mails them to businesses fitting subscribers' predetermined criteria. This is done within 96 hours after phone connections for leads are in place.

The service is ongoing, using print-on-demand (POD) technology and first-class mail, and offering two standard postcard sizes. The minimum order is 500 postcards. Amacai executes the entire process every day.

"A few ISOs are experimenting with the postcards to warm up their prospects," Henikoff said, although he noted that most ISOs, so far, use Amacai's Data on Demand tool and then simply call their prospects.

"Amacai is in a class [by] itself," said Jennifer Chamberlin, the company's Director of Marketing. "Our focus is data. It's what we do best. And as a result, we have built one of the largest, most precise databases in the industry."

She added that the crucial factor is Amacai can get ISOs and MLSs in front of prospects first – before the competition. ■

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Visa U.S.A. interchange rates, effective April 2007

Note: New categories and rates are in bold type

Table 1. Consumer Credit

| Interchange category | Visa Signature Preferred rate | Visa Signature rate | Traditional Rewards rate | All other product rates |
|--|-------------------------------|--------------------------------|--------------------------------|-------------------------|
| CPS/Supermarket Credit-Performance Threshold I | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | 1.15% + \$0.05 | 1.15% + \$0.05 |
| CPS/Supermarket Credit-Performance Threshold II | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | 1.20% + \$0.05 | 1.20% + \$0.05 |
| CPS/Supermarket Credit-Performance Threshold III | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | 1.22% + \$0.05 | 1.22% + \$0.05 |
| CPS/Supermarket Credit-All Other | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | CPS/Rewards 1 (1.65% + \$0.10) | 1.24% + \$0.05 |
| CPS/Retail Credit-Performance Threshold I | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | 1.43% + \$0.10 | 1.43% + \$0.10 |
| CPS/Retail Credit-Performance Threshold II | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | 1.47% + \$0.10 | 1.47% + \$0.10 |
| CPS/Retail Credit-Performance Threshold III | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | 1.51% + \$0.10 | 1.51% + \$0.10 |
| CPS/Retail-All Other | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | CPS/Rewards 1 (1.65% + \$0.10) | 1.54% + \$0.10 |
| CPS/Automated Fuel Dispenser | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | CPS/Rewards 1 (1.65% + \$0.10) | 1.50% + \$0.05 |
| CPS/Service Station | 2.20% + \$0.10* | CPS/Rewards 1 (1.65% + \$0.10) | CPS/Rewards 1 (1.65% + \$0.10) | 1.43% + \$0.10 |
| CPS/Small Ticket | 2.20% + \$0.10* | 1.65% + \$0.04 | 1.65% + \$0.04 | 1.65% + \$0.04 |
| CPS/Retail 2 | 2.20% + \$0.10* | 1.43% + \$0.05 | 1.43% + \$0.05 | 1.43% + \$0.05 |
| Utility Program | 0.00% + \$0.75 | 0.00% + \$0.75 | 0.00% + \$0.75 | 0.00% + \$0.75 |
| CPS/Retail Key Entry | 2.20% + \$0.10* | CPS/Rewards 2 (1.90% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.85% + \$0.10 |
| CPS/Card Not Present | 2.20% + \$0.10* | CPS/Rewards 2 (1.90% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.85% + \$0.10 |
| CPS/e-Commerce Basic | 2.20% + \$0.10* | CPS/Rewards 2 (1.90% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.85% + \$0.10 |
| CPS/e-Commerce Preferred Retail | 2.20% + \$0.10* | 1.80% + \$0.10 | 1.80% + \$0.10 | 1.80% + \$0.10 |
| CPS/e-Commerce Preferred Hotel and Car Rental | 2.20% + \$0.10* | EIRF (2.30% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.58% + \$0.10 |
| CPS/e-Commerce Preferred Passenger Transport | 2.20% + \$0.10* | EIRF (2.30% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.75% + \$0.10 |
| CPS/Hotel and Car Rental Card Present | 2.20% + \$0.10* | EIRF (2.30% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.58% + \$0.10 |
| CPS/Hotel and Car Rental Card Not Present | 2.20% + \$0.10* | EIRF (2.30% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.58% + \$0.10 |
| CPS/Passenger Transport | 2.20% + \$0.10* | EIRF (2.30% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.75% + \$0.10 |
| CPS/Restaurant | 2.20% + \$0.10* | EIRF (2.30% + \$0.10) | CPS/Rewards 2 (1.90% + \$0.10) | 1.54% + \$0.10 |
| CPS/Account Funding | 2.20% + \$0.10* | 2.14% + \$0.10 | 2.14% + \$0.10 | 2.14% + \$0.10 |
| Electronic Interchange Reimbursement Fee (EIRF) | 2.20% + \$0.10* | 2.30% + \$0.10 | 2.30% + \$0.10 | 2.30% + \$0.10 |
| Standard Interchange Reimbursement Fee | 2.70% + \$0.10 | 2.70% + \$0.10 | 2.70% + \$0.10 | 2.70% + \$0.10 |

* except for Business to Business, which receives 2.10% + \$0.10

News

📊📊📊📊 Visa U.S.A. interchange rates, effective April 2007 (continued)

Table 2. Consumer Debit

| Interchange category | Visa Check Card rate |
|--|-----------------------------|
| CPS/Supermarket Debit-Performance Threshold I | 0.62% + \$0.13 (\$0.35 cap) |
| CPS/Supermarket Debit-Performance Threshold II | 0.81% + \$0.13 (\$0.35 cap) |
| CPS/Supermarket Debit-Performance Threshold III | 0.92% + \$0.15 (\$0.35 cap) |
| CPS/Supermarket Debit-All Other | 1.03% + \$0.15 (\$0.35 cap) |
| Check Card II Supermarket | 0.00% + \$0.25 |
| CPS/Retail Debit-Performance Threshold I | 0.62% + \$0.13 |
| CPS/Retail Debit-Performance Threshold II | 0.81% + \$0.13 |
| CPS/Retail Debit-Performance Threshold III | 0.92% + \$0.15 |
| CPS/Retail Debit-All Other | 1.03% + \$0.15 |
| CPS/Automated Fuel Dispenser, Debit | 0.70% + \$0.17 |
| CPS/Service Station, Debit | 0.70% + \$0.17 |
| CPS/Small Ticket, Debit | 1.55% + \$0.04 |
| CPS/Retail 2, Debit | 0.80% + \$0.25 |
| Utility Program | 0.00% + \$0.75 |
| CPS/Retail Key Entry, Debit | 1.60% + \$0.15 |
| CPS/Card Not Present, Debit | 1.60% + \$0.15 |
| CPS/e-Commerce Basic, Debit | 1.60% + \$0.15 |
| CPS/e-Commerce Preferred Retail, Debit | 1.55% + \$0.15 |
| CPS/e-Commerce Preferred Hotel and Car Rental, Debit | 1.36% + \$0.15 |
| CPS/e-Commerce Preferred Passenger Transport, Debit | 1.60% + \$0.15 |
| CPS/Hotel and Car Rental Card Present, Debit | 1.36% + \$0.15 |
| CPS/Hotel and Car Rental Card Not Present, Debit | 1.36% + \$0.15 |
| CPS/Passenger Transport, Debit | 1.60% + \$0.15 |
| CPS/Restaurant, Debit | 1.19% + \$0.10 |
| CPS/Account Funding, Debit | 1.75% + \$0.20 |
| Check Card II | 0.55% + \$0.10 |
| Electronic Interchange Reimbursement Fee, Debit | 1.75% + \$0.20 |
| Standard Interchange Reimbursement Fee, Debit | 1.90% + \$0.25 |

Table 3. Commercial

| Interchange category | Purchasing rate | Business rate | Corporate rate |
|---|------------------------------|-----------------------|-----------------------|
| Commercial Level III | 1.80% + \$0.10 | n/a | n/a |
| Commercial Level II | 2.00% + \$0.10 | 2.00% + \$0.10 | 2.00% + \$0.10 |
| Commercial Business to Business | 2.10% + \$0.10 | 2.10% + \$0.10 | 2.10% + \$0.10 |
| Commercial Retail | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| Commercial Card Not Present | 2.40% + \$0.10 | 2.25% + \$0.10 | 2.20% + \$0.10 |
| Commercial Electronic Interchange Reimbursement Fee | 2.45% + \$0.10 | 2.40% + \$0.10 | 2.20% + \$0.10 |
| Commercial Standard Interchange Reimbursement Fee | 2.70% + \$0.10 | 2.70% + \$0.10 | 2.70% + \$0.10 |
| GSA Large Ticket | 0.95% + \$35.00 (1.35% min.) | n/a | n/a |
| Visa Purchasing Large Ticket | 0.95% + \$35.00 | n/a | n/a |

Source: Visa U.S.A.



WIN 1 of 2 2007 PORSCHE BOXSTERS

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United Bank Card is once again providing our sales partners with the unique opportunity to win an elite roadster. This year we will be giving away two 36 month leases on one of the most impressive vehicles to ever grace the road, the Porsche Boxster!

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This contest is exclusively available to ISO/MLS partners of United Bank Card and the entry process is as simple as submitting a merchant application. Every approved application that is submitted to United Bank Card counts as one entry for your office. The more merchants you sign, the better your chance of winning.

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In addition to merchant application submissions, every ATM deal signed through United Cash Solutions will also count as one contest entry, increasing your chances to win even more.

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United Bank Card is dedicated to providing our ISO partners with exceptional service, unbeatable support and lavish bonuses and our Porsche Boxster giveaway is an example of the many benefits of doing business with our company. The Porsche Boxster is one of the most stylish sports cars available and two of our ISO Partners will have the chance to win a three year lease on this striking automobile.

Log on to <http://www.porsche.com/usa/models/boxster/> to learn more about the Porsche Boxster.

Contest Rules:

This Contest is administered by United Bank Card, Inc., (the "Contest Sponsor"). All decisions of the Contest Sponsor are final and binding in all matters as they relate to this Contest.

The first contest round opens on April 15, 2007 and closes on September 30, 2007 at midnight EST (the "Contest One Period"). Only eligible entries received during the Contest One Period will be entered in the contest. Must be present to win and ISO/MLS must be an active office with United Bank Card, Inc.

The second contest round opens on October 1, 2007 and closes on March 31, 2008 at midnight EST (the "Contest Two Period"). Only eligible entries received during the Contest Two Period will be entered in the contest. ISO/MLS must be an active office with United Bank Card, Inc.


Participants in the contest are only eligible to win once. The winner of the first round will not be eligible to win a second time.

Prizes must be accepted as awarded, are non-refundable, non-transferable and not convertible to cash. The Contest Sponsor reserves the right to substitute a prize of equal or greater value if any prize cannot be awarded as described for any reason.

For further information, contact:

Brian Jones, EVP Sales and Marketing: 800-201-0461 x 136
Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145
Max Sinovoi, National Sales Manager West: 800-201-0461 x 219

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News

 Visa U.S.A. interchange rates, effective April 2007 (continued)

Table 4. Other transactions

| Interchange category | Credit Voucher Transactions rate |
|--|--|
| Passenger Transport Service Category, All Card Types | 2.06% |
| Non-Passenger Transport—Consumer Visa Credit Card | 1.73% |
| Non-Passenger Transport—Consumer Visa Debit Card | 1.31% |
| Non-Passenger Transport—Commercial Visa Product | 2.24% |
| Mail/Phone Order and Electronic Commerce Merchants—Consumer Credit | 2.04% |
| Mail/Phone Order and Electronic Commerce Merchants—Consumer Debit | 1.87% |
| Interchange category | Visa Prepaid Load Service Network rate |
| Visa Prepaid Load Network Interchange Reimbursement Fee | \$0.75 |
| Interchange category | Manual and Emergency Cash Disbursements rate |
| Cash Disbursement Reimbursement Fee | \$1.50 + 0.18% |
| Interchange category | ATM Cash Disbursements rate |
| ATM Cash Disbursement Reimbursement Fee—Tier 1 | \$0.50 |
| ATM Cash Disbursement Reimbursement Fee—Tier 2 | \$0.40 |

Source: Visa U.S.A.

Note: Visa U.S.A. publishes its interchange rates online at http://usa.visa.com/merchants/operations/interchange_rates.html 


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Visa's changes muddy interchange waters

In establishing its 2007 interchange rates, effective April 14, Visa U.S.A. left most rates unchanged. But it has released a new credit card type – Signature Preferred – that raises rates on certain transactions. Also, Visa modified the existing Commercial card rate schedule. It created three interchange categories by which it now identifies each Commercial card transaction:

- Business to Business (B2B)
- Retail
- Card Not Present.

These increase the number of rates qualifying for the Custom Payment Service (CPS) designation.

The impact of the Signature Preferred card and the new Commercial rate categories on ISOs will not be fully known by processors until they have analyzed the percentage of Signature Preferred cards used and the percentage of transactions at the new rates, said Ken Musante, President of Humboldt Merchant Services.

The effect depends largely on the percentage of new Commercial card transactions designated within specific merchant types. "It depends on the cards being used and how they're being processed," he said.

"The way in which the [Visa] rates are being increased does not lend itself to clarity of interchange rates," Musante said. "Until we understand how existing and new transactions fall within these [three] categories, we don't know the impact on our costs, nor on our merchants."

On Signature Preferred cards, merchants on pass-through pricing will bear the cost of the higher processing rate, he said. But for merchants on three-tiered pricing, acquirers will be faced with the higher expense, which they must choose to absorb or pass on through rate increases.

For ISOs with three-tiered pricing, "these are now more expensive transactions, but there's no additional revenue because Signature transactions were already downgraded to nonqualified transactions," Musante said.

"Starting April 2007, consumer signature Visa transactions will cost acquirers and merchants 30 basis points more," Musante wrote in the Jan. 22, 2007, issue of *The Green Sheet* ("Card tricks: Shuffling rewards, at whose cost?" issue 07:01:02).

Visa Signature Preferred credit card rates are 2.20% plus \$0.10, except for B2B cards, which are reimbursed at 2.10% plus \$0.10.

Account-level processing expanded

A recent Visa Net processing upgrade expands account-level processing (ALP), which lets merchants connect loyalty promotions to the unique card account numbers (all 16 digits) of their customers.

Once they've installed revised software to process card transactions at the individual cardholder account level, merchants can tailor discounts and promotions to them, delivering the promotions as part of the authorization message.

Issuers will be required to identify these card types in the authorization code. By

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October 2007, all acquirers must be able to receive the designations in a new field code (62.23) in the authorization request. ALP reportedly lowers processing costs. In Commercial card transactions, ALP software prompts for level 2 or level 3 data, enabling merchants to get the best possible interchange rate.

ALP is an attractive feature for issuers because converting cardholder accounts to new products, such as the Signature Preferred card, becomes less "troublesome," Musante said. "Effectively, issuers could move the cardholders to the new product type without re-issuing the card number."

Although the rates only took effect April 14, Humboldt will closely analyze the results of April's processing returns, "looking for key trends to share with merchant level sales partners," Musante said.

"Ultimately, the acquirers that will succeed and prosper – and coach their merchants – are the ones that understand these qualifications the best."

The new rates provide additional rewards to cardholders most apt to spend more and convert to Visa from American Express Co.-branded cards, Musante said. Travel and entertainment merchant categories – where AmEx use is strongest – will "continue to get hit the hardest" by Visa rates.

Commercial interchange

Changes to Visa's Commercial interchange reimbursement fees (as well as a complete rate schedule) appear in this issue of *The Green Sheet*.

Some of these rates constitute increases. For example, the rate on Commercial Purchasing Level III cards went from 1.70% to 1.80% (plus the \$0.10 fee), and the rate on Commercial Purchasing Electronic cards went from 2.20% to 2.45% (plus \$0.10).

"Visa constantly evaluates the marketplace to determine interchange rates," stated Rhonda Bentz, Visa Vice President, in a press announcement. Visa assesses factors such as how a transaction is processed, risks associated with a transaction and the rates on competing payment products.

Commercial B2B card interchange rates can be obtained for commercial transactions in both face-to-face and card not present environments but must be CPS-qualified and from merchants operating in qualified merchant category codes (MCCs).

The B2B rate for Business, Corporate and Purchasing cards is 2.10% plus \$0.10. Commercial transactions eligible for the retail rate must be:

- CPS-qualified



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- From merchants in nontravel service MCCs
- Occur in face-to-face environments.

Visa expanded the MCCs that qualify for the CPS/Retail 2 interchange category and rate to include direct marketing subscription merchants (MCC 5968), fuel dealers (5983), child care services (8351) and charitable organizations (8398).

The card Association removed the requirement that the authorization amount match the clearing amount for consumer check card transactions to receive the CPS/Retail Debit interchange rate in certain merchant categories in which cardholders routinely add tips.

Visa extended the 20% tolerance above or below the authorized transaction total to these merchant categories: taxis and limos (4121), bars and taverns (5813), beauty and barber shops (7230), and spas (7298).


Less pain at the pump

Visa responded to some vocal critics with key policy changes affecting gas stations. The card Association clamped down on issuers that took advantage of last year's sky-high gas prices.

Some issuers reportedly charged back the entire bill for

any petroleum purchase that exceeded Visa's transaction cap. Station owners were sometimes hit with Reason Code 96 when SUV drivers surpassed the cap.

A rule change permits issuers to charge back only the difference between the transaction amount and the applicable limits. And issuers now have only 75 days in which to challenge Code 96 transactions, instead of 120 days.

The cap is \$75 for Visa Corporate and Purchasing cards; \$150 for Visa Fleet cards; and \$50 for all other Visa cards. Visa's ALP program enables automated fuel dispenser merchants to use different authorization thresholds, minimizing chargebacks, according to Visa. 

Visa publishes all its rates online at http://usa.visa.com/merchants/operations/interchange_rates.html.

Cynergy finds synergy in Abanco gateway

C synergy Data got a 30% boost to its portfolio by buying a 15,000-merchant portfolio from Abanco International. The purchase was completed in late April and included Abanco's payment gateway.

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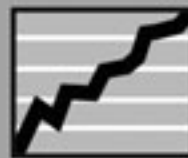
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The transaction did not include Abanco's Mobile Data Technology products and services. That company plans to continue marketing its payment processing application used by several airlines and railways, according to Abanco.

However, Cynergy Data characterized its acquisition of certain Abanco assets as positioning the company to integrate direct-to-merchant proprietary platforms.

Abanco's proprietary front-end gateway system allows the company to customize merchant product solutions with faster authorization response.

Combining the Abanco gateway with the Vimas business management software, Cynergy intends to vertically market products and services – such as petroleum, in-house gift and loyalty cards, signature capture, multilane programs, and recurring payments – to its ISOs.

A merchant-sticky strategy


"We felt that Abanco had the right combination of assets, including a direct-to-merchant sales structure, healthy merchant account portfolio and unique value-added product offerings," Cynergy President and Chief Executive Officer Marcelo Paladini said in a statement released by the company.

"Acquiring Abanco enables Cynergy Data to set strategies into action, as we tackle a key must-win battle that calls for Cynergy Data to become more ingrained in our merchant customers' business – with new service offerings, referral partner products and timely solutions," he added.

Sam Buchbinder, former Chairman and CEO of Abanco, stated, "Our merchants benefit as the Cynergy Data management team leverages the strengths of two well-respected organizations to provide the most advanced products and services in this dynamic and growing business."

Cynergy Data now services a portfolio of 65,000 merchant accounts and will process \$8 billion annually. Cynergy estimates it is one of the 20 largest privately owned merchant acquirers in the United States.

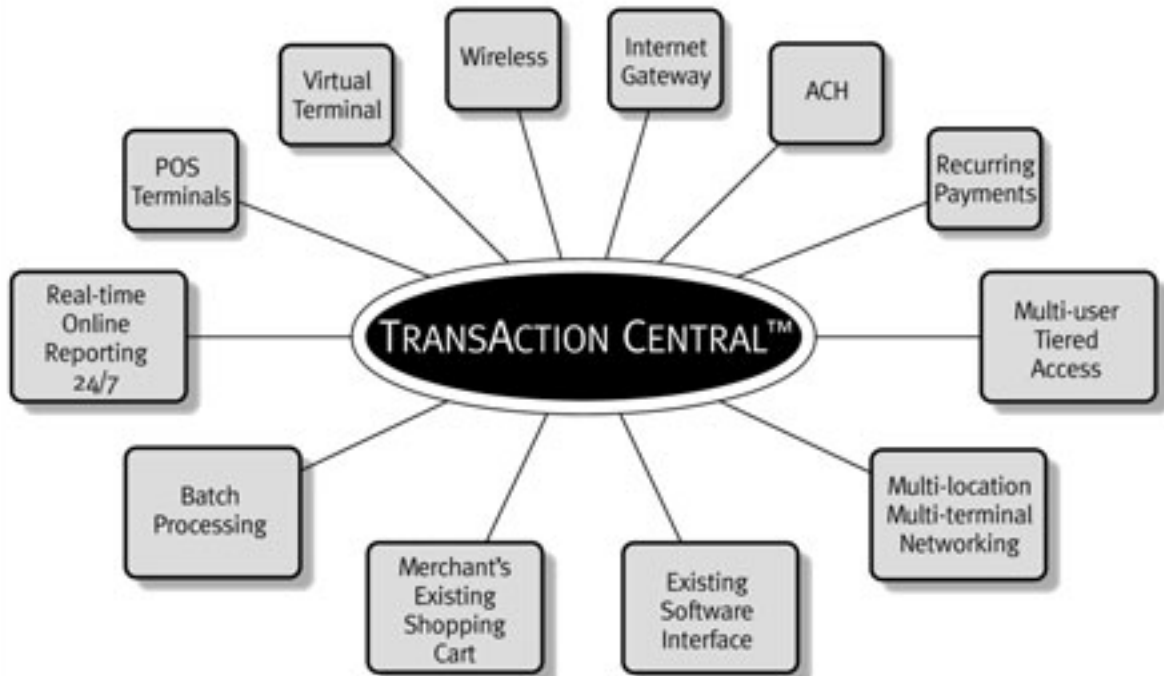
Cynergy reported that several components of Abanco's merchant services operation and related management organization will be integrated into Cynergy. Abanco is headquartered in Rosemont, Ill.

A telemarketing sales office in Sarasota, Fla., will continue to serve as a sales execution center under Cynergy management. 

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Visa may publish list of registered ISOs

Visa U.S.A. is considering publishing a list of registered ISOs, representatives said during an April Compliance Day seminar sponsored by the Electronic Transactions Association. The company provided an overview of its Acquirer Risk Program.

The program has set a goal to review 95% of acquirers with ISOs by the end

of 2007, Ginger Bergman, Director of Visa's Acceptance & Risk Compliance Group, told ISOs.

"Don't think we're going after you, because we're not. We recognize the value [ISOs provide] within the payment system, but with that comes increased risk," she said.

Acquirers need to more thoroughly review the merchants and transactions ISOs bring to them to ensure they comply with acquiring bank policies, Bergman said. "It's going to keep you in compliance."

The Office of the Comptroller of the Currency has stepped up its oversight of the ISO role in the transaction process, she added.

Two acquirers have exited the ISO business as a result of the Acquirer Risk Program, she said. Visa has performed 19 operational reviews of ISOs. Ten have validated compliance with Visa rules; seven are in remediation.

Of the two that exited the business, one was a credit union in violation of rules governing such institutions, as well as ISO rules.

"The purpose is not to drive them out of the business," Bergman said. "The acquirer decided this was not where they belonged," she said.

The other acquirer "barely met the minimum capital requirements" and discovered that one of its ISOs was starting to use a personal bank account for business purposes.

"While it's a scary thing that acquirers have exited, it speaks to what controls are about," Bergman said. "We want acquirers in the business. We just want it done right."

Acquirers newly entering the ISO business are getting upfront education to make sure rules are followed. ■

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FTC from page 1

A neutral zone

Grassmueck described himself as a neutral, independent party who is cooperating with both the federal government and MPI's owners.

Grassmueck had temporarily furloughed the staff while he sized up the situation, but he has already re-opened the company. "We are rehiring people," he said. "We're powering back up, as we speak."

Sales staff, however, is not permitted to make calls until he evaluates the company's sales practices, ensuring it is in compliance, he added.

The FTC's four-count complaint alleges that MPI, Vequity Financial Group Inc., Direct Merchant Processing Inc. and Aaron Lee Rian, President of all three companies:

- Deceived merchants by promising they would save money by processing through MPI
- Deceived merchants by failing to disclose that surcharges would be made for certain types of transactions and substantial fees would be charged for early cancellation of their processing agreements
- Falsely claimed MPI would pay off the balances on existing equipment leases for merchants who purchased or leased new equipment from the company
- Modified contracts without merchants' knowledge after they were signed.

Rian could not be reached for comment. His attorney did not respond to a request for comments.

Winkler said the company in recent weeks has begun honoring its merchant

★ Seven ways to keep the feds at bay

Holli Targan and Sarah Weston, of Jaffe Raitt Heuer & Weiss, offered the following seven suggestions to avoid "the devastating consequences encountered by MPI" for business practices alleged by the FTC to be unlawful:

1. Provide merchants a full copy of the contract at signing, including the application, the body of the agreement and any relevant merchant operating guides.
2. Disclose all fees conspicuously and on the first page of the document, including disclosure at the time of signing of all potential cancellation fees. Do not bury 'undesirable' fees in fine print in the middle of a contract.
3. Disclose all fees for third-party processing or services provided by third parties.
4. Fully describe all fees charged to the merchant. Describing charges as "other fees" is inadequate.
5. Follow through on promises to buy out existing equipment leases, if such promises are made during the sales process.
6. Train customer service agents to assist merchants, and provide them with full authority to do what is necessary to make merchants whole. Additionally, have managers available to assist merchants with especially difficult inquiries.
7. As a last resort, refund or otherwise provide compensation to all merchants who have incurred costs as a result of contractual obligations that, for whatever reason, are not honored.

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commitments to buy out pre-existing lease agreements. "I've personally started writing those checks," he said.

Customer service dead end

Customer service was also part of the problem, according to the FTC. When merchants contacted MPI's customer service department, employees claimed not to have the power to assist them and were unwilling to transfer them to someone in authority.

Merchants were then transferred to voice mail, but messages were not returned, according to the complaint.

The Better Business Bureau's Web site states the BBB processed 104 complaints lodged against MPI over the past three years.

New management has begun changing the corporate culture. They are replacing a "pass the buck" mentality with a service culture. When merchants call with problems, company representatives are now required to give their names, extension numbers, a promise to get back to them within a specific time frame, and then follow through, Winkler said.

"I've been giving out my personal cell phone number," he added.

Winkler has also been trying to line up industry experts to do in-house retraining of merchant level salespeople, which will be necessary before they are allowed to resume sales efforts.

The goal is complete compliance. "We're still ... reformulating the contract to make sure it's in compliance," he said. The company also has to set up a back-end department to verify all information after contracts are signed.

Restoration road

"In restoring a company, the first thing [Grassmuck] is doing is shoring up the existing operations, existing customer relations" and sales tactics to ensure that its operations are compliant, said Mary Dees Griffith, who was the Receiver in the FTC's action against CMS.

The sales staff may need retraining, "so they know what is considered appropriate disclosure from the standpoint of the FTC Act," she added.

If the judge issues a preliminary injunction, the case would be set for trial, a process that can take from one year to 18 months. A settlement could bring early closure to the case, as it did at CMS, Dees Griffith said.

"Taking such cases to trial is usually prohibitively



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expensive for owners: Settlements usually require defendants to pay financial penalties and agree to be barred from practicing in the business, effectively forcing ownership changes of the companies involved, she added.

In 2003, CMS was acquired by First American Payment Systems. The deal ended 18 months of CMS's struggle to rebuild and gave it a fresh start under a new name.

In that case, the FTC claimed CMS had deceptively modified customer contracts, debited customer accounts without authorization, misrepresented goods or services offered, and failed to disclose fees.

As in the current allegations that MPI failed to show merchants the full contract, CMS sometimes failed to provide full contract terms and conditions, including some fees merchants were not privy to. These fees were reportedly used to justify debits from merchants' deposit accounts without notification.

The December 2002 final judgment agreed to by the two officers of CMS named in the suit allowed them to continue in merchant services. But it bars them from debiting merchant accounts before services are provided.

They were required to file compliance reports with the FTC for five years.

Beware, ISO roadkill ahead

"This action is a harsh reminder that the acquiring industry has not been forgotten by the FTC," Holli Targan and Sarah Weston, Attorneys with Jaffe Raitt Heuer & Weiss, said in an April 24 memorandum to members of the industry.

The actions criticized by the FTC are similar to those cited in the previous takeover of an ISO and "still hold true.

"This means that, even though your competitors seemingly are ignoring those lessons, any ISO who engages in such practices does so at its own risk," they added.

The FTC's Benfield said ISOs should have nothing to fear if they are making a full disclosure to prospective merchants during the contract negotiation.

When asked if ISOs can expect the FTC to come knocking, Benfield said, "If they're misrepresenting their fees, then yes. If they're saying their fees are lower, it needs to be a truthful statement. They shouldn't be worried as long as they're being truthful." ■

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A silver laptop computer is the central focus, open and viewed from a slightly elevated angle. The screen displays a dark, grid-patterned background with a large, glowing, metallic sphere in the center. The sphere has a bright highlight on its upper right side, giving it a three-dimensional appearance. Numerous US dollar bills are shown in various orientations, appearing to fall or float around the laptop. Some bills are partially obscured by the laptop's frame. The overall scene is set against a plain white background.

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Education

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The POS system buzz

By Dee Karawadra

Impact PaySystem

Something has been generating a buzz in the payments industry. Many people who are talking have not seen it, and very few have demoed it. Nevertheless, some believe it is an elixir that will replenish the income that equipment leases used to generate. But others think it is beyond the pale for merchant level salespeople (MLSs).

So, what is the buzz about? The POS *system*.

POS systems have been around for a while. But now more solutions are available for small to mid-size merchants. Even big names such as First Data Corp., HP and Microsoft Corp. are teaming up to put together their version of a POS system that will be distributed through First Data channels.

Their product was launched in March and is available to First Data's independent agent and ISO channels, according to Barry McCarthy of First Data Commercial Services.

Prominent ISOs like United Bank Card Inc. and Orion Payment Systems are also on the bandwagon.

So, why would companies such as First Data and UBC jump into the POS market? Will POS systems really bring profits back to hardware placement? Are MLSs finally fed up with low margins, free equipment and outrageous merchant attrition?

The time is ripe

One reason the POS system's time appears to have come is that Microsoft is in the game. Most people who use computers use Microsoft's Excel, Word and Outlook applications routinely. Thus, Microsoft's Retail Management System (RMS) software will be instantly familiar to them.

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Also, MLSs hope selling and leasing POS systems will reinvigorate revenue streams on equipment, which have been running dry due to the over-saturation of free terminal programs.

ISOs have been looking into alternative revenue generators for MLSs. In order to survive the "freebies," we ISOs and MLSs have to find niches. POS systems open the door to one such niche.

POS systems accommodate more than just payment processing – for a price comparable to what a wireless terminal used to cost. This has created an opportunity for MLSs to provide an integrated solution for small to mid-sized merchants. What used to be cost prohibitive to smaller merchants is now becoming very affordable.

Merchants spend from a few hundred dollars to a couple thousand dollars for a cash register system. A credit card terminal will run them another few hundred dollars; a back-office computer may cost \$1,000; and accounting software will add another \$300.

Before realizing it, merchants can easily spend over \$5,000 on equipment. So why wouldn't they be interested in an integrated solution that takes care of the payment processing, accounting, inventory, back-office operations, sales tracking, customer management and much more – for less money?

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Merchants get a one-stop shop for all their POS needs. This creates value. And offering a product that merchants value promotes loyalty.

In addition, the POS system has not saturated the small to mid-size merchant market. Few products are even in the game as yet, and their availability is still somewhat limited. Because of this, the margins are attractive.

The profit potential

This industry has been exposed to a slew of promotions. From free equipment to zero transaction and statement fees, the margins are shrinking. This has created a price war to the bottom.

POS systems can bring back the hope of gaining margins by selling packaged value instead of price. Premier-consultant, a member of the GS Online MLS Forum, pointed out, "If you sell with solutions, you'll always be able to price justify with ROI."

MLSs who offer POS systems may no longer have to worry about the corner boutique down the street with a low credit card processing volume and pass-through plus \$0.05 pricing. With the POS system, MLSs are selling a complete package. They are essentially saving the merchant time and money by providing a packaged solution.

Leasing could accommodate the needs of merchants for whom purchasing POS systems is not workable. Jared Isaacman of UBC posted on the MLS Forum, "Some merchants see value in leasing an ATM for \$139/month because it brings value to their business. Would merchants lease a high-end POS system? Sure."

Offering POS systems also gives new MLSs an opportunity to earn a living while building a residual base.

MLSs will also have better leasing options than those offered through traditional credit card industry leasing companies. Now MLSs will be able to offer financing through companies such as General Electric Capital Corp. And First Data is offering leasing options through First Data Leasing Services.

In addition, First Data said its HP-branded POS product will come with a three-year limited warranty on hardware, labor and on-site service.

Zapping merchant attrition

I speak to agents daily, and they express their frustrations with "free" equipment and cut-rate pricing on processing. This type of competition forces MLSs to focus on lowering merchant attrition.

The POS system brings merit to the sales process. No longer will MLSs have to sell the same widgets their competitors are giving away. Instead, they will be able to bring true value to merchants, providing a product that is unique and not easily replaced.

The temptation to switch processors to save a few pennies, once so easily done, will now come with repercussions, making a change in processors more thorny than rosy.

Merchants will think twice before deciding a new offer is worth the trouble. A transition could damage a merchant's entire business system.

Many MLSs may not even be able to reprogram a given POS system unless they are processing through a company that is certified on that system. This will eliminate many rivals before they even get to the sales pitch stage.

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have to overcome many hurdles before MLSs embrace it. The most important factors will be support, leasing options and a credible retail solution.

MLS Forum member ckguy said a "real winner for the MLS would be if a POS company came out with a retail package, provid[ing] 24-7 customer service help desk. ... It would have to be affordable, easy to train the merchant on ... and [offer] a way to lease it without having to lay out cash for the MLS."

The difficulty will be coordinating all aspects – from hardware manufacturing to software development, system installation to training. All will play a major roll in getting the POS system to the MLS market.

Once these obstacles are overcome, the snowball should roll down the mountain and gain momentum. Ckguy noted that at this point you will have a product MLSs can sell or lease to make money and gain merchant retention.

When asked about software support, Barry McCarthy of First Data said, "Help desk services will be provided by First Data.

"Additionally, every implementation of Microsoft Dynamics Point of Sale 2.0 includes free unlimited

technical support and access to other valuable support resources from now through June 30, 2007."

First Data may have the right ingredients. But the cost of leasing or purchasing the company's POS system combined with the limited support available will inhibit ISOs and MLSs from diving in.

One thing many posters on the MLS Forum emphasized was the need for support on the POS system as a whole.

Are retail POS systems the secret to successfully overcoming the blight of free terminals and meager transaction fees? I certainly hope so.

Until next time, *safari njema* (Swahili phrase meaning safe journey). ☒

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)

PCI priority: No agent left behind

By Michael Petitti

AmbironTrustWave

AmbironTrustWave investigated approximately 200 payment card compromises recently. We learned that in 57% of instances studied, reliance on third-party products or services may have exposed merchants or service provider systems to cardholder data theft.

Additionally, we found that flawed software-based payment applications may have contributed to 72% of compromises.

As the card Associations continue to educate the industry on the importance of data security, they preach caution and due diligence to merchants, especially in regard to working with third-party vendors.

In addition, acquiring banks have begun reaching out to smaller merchants about data security. As merchants become more aware of the issues, their demand for products

and services that sustain compliance with the Payment Card Industry (PCI) Data Security Standard will increase.

Become a PCI expert

As an ISO or merchant level salesperson (MLS), you need to understand PCI to ensure the security of your business, protect yourself should your customer data be breached and differentiate your company in a crowded marketplace.

The primary objective of PCI is to prevent the exposure of cardholder data to unauthorized parties such as hackers seeking credit card information for fraudulent purposes. PCI consists of 12 requirements and multiple subrequirements to guide the building and maintenance of secure payment card networks.

Each card brand (American Express Co., Discover Financial Services LLC, JCB International Co. Ltd., MasterCard Worldwide and Visa U.S.A.) demands that *any* entity processing, storing or transmitting cardholder information comply with *all* PCI requirements.

While PCI is an industry-accepted, global standard for protecting cardholder data, each card brand oversees its own enforcement of compliance with the standard. They issue separate penalties for noncompliance and events in which payment card data is compromised.

Given the ubiquity of payment card processing technology and services (evidenced in part by the spread of free equipment offers advertised in industry publications) PCI offers you an opportunity to distinguish yourself.

As the statistics from the Ambiron study illustrate, third parties involved in payment card acceptance services sometimes lack basic understanding of data security. If you can offer guidance to merchants in meeting PCI requirements, you will set your business apart.

Showing your concern for the security of your customers' payment card environments will strengthen existing relationships and lead to new business.

Evaluate your offerings

The first step in building a reputation as a resource for PCI information is ensuring that your offerings support PCI compliance. Otherwise you risk running afoul of the best data security practices you intend to preach. Begin by answering the following questions:

- Do the payment card processing services you provide come from providers listed on Visa's list of PCI-adherent service providers?

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Education

- Do the payment card applications bundled with your POS terminals *not* store track data?
- Do these payment applications adhere to Visa's Payment Application Best Practices (PABP)?
- Are the versions and subversions of the payment applications you sell listed on Visa's list of PABP-adherent applications?
- Do the integrators of your card acceptance solutions install them at merchant sites in a PCI-compliant manner?

Visa's PABP, similar in nature to PCI, guides software developers in creating secure payment applications. PABP-adherent applications are noted on Visa's list of validated payment applications, located at www.visa.com/cisp. They support merchants' efforts in complying with PCI and securing cardholder information.


In addition to using PABP-adherent payment applications and securing their payment card environments (as required by PCI), merchants must use service providers from Visa's list of compliant service providers. This list is also located at www.visa.com/cisp.

Visa defines a service provider as any organization that "enable[s] payment transactions (e.g., authorization or settlement) between merchants and processors."

Be credible

Should one of your customers experience a compromise, your liability, of course, depends on your contract with that merchant.

By offering solutions that support PCI compliance, you can demonstrate due diligence and avoid being held liable for penalties and fines that a compromised entity may attempt to pass on to you. But more importantly, offering PCI-compliant and PABP-adherent solutions bolsters your credibility as a data security resource for your customers.

Complying with PCI requires more than choosing secure payment applications and Visa-validated processing services. Future articles in this series will cover additional PCI-related considerations, including how to discuss PCI with merchants and resources for helping your clients get started on the path toward a secure payment card environment. 

Michael Petitti is Senior Vice President of Marketing for AmbironTrustWave and is responsible for all of the company's marketing initiatives. Michael serves on the Electronic Transactions Association's Strategic Leadership Networking Forum Program Planning Committee. Call him at 312-873-7291, or e-mail him at mpetitti@atwcorp.com.



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Education (continued)

All-star processing – Part II: Retaining your MVPs

By Marcelo Paladini

Cynergy Data

Baseball season is upon us. And your favorite team's most valuable player (MVP) may make the difference between a winning and losing year. It's no different in our industry. Finding and nurturing MVP accounts is the best way to grow your revenue line.

Let's face it: We work in a "you're as good as your last sale" industry. The emphasis on bringing in new accounts is ubiquitous.

Whether they are walking the floor at the Electronic Transactions Association's annual expo or sharing drinks at the trendiest local bar, all merchant level salespeople (MLSs) tell stories about winning difficult-to-close merchants or signing up thriving new referral partners.

Merchant acquirers offer serious short-term financial incentives – from sign-on bonuses to loan programs – for salespeople who bring in major new accounts. There are enough books on how to bring in new business to fill a library or two.

Smart salespeople are constantly on the hunt for merchants who could use a new processing partner, as well as new, growing industry segments that would benefit from accepting credit and debit payments.

Balance is key

But in the hunt for new customer accounts, many ISOs and MLSs miss out on the guaranteed profits and financial security that come from keeping current customers highly satisfied.

If you devote resources to winning new business at the expense of servicing existing clients, you risk losing your bread-and-butter accounts: retailers that know your company, understand the services you provide and will boost your profit margins with residual checks for years to come.

For long-term success in our industry, it's essential to strike a balance between prospecting from new leads and growing organically from plus-selling and servicing your core merchant base. These are the MVPs on your processing team.

Here are four simple ways to retain customers by keeping them happy.

1. Be honest

It's been said that integrity is its own reward. But it can be very lucrative as well. Everyone likes to do business with people they trust. A solid reputation for ethical behavior and fair dealing will get you further in the long run than any number of hit-and-run sales strategies.

Resist the temptation to get a big payout from a new customer by charging hidden transaction, processing or cancellation fees that your customers are not aware of when they sign their merchant agreements. The moment merchants find out you've taken advantage of them, they will switch processing partners.

While fear of a large cancellation fee may trap customers into staying with you for a short time, they're sure to find a better deal elsewhere with a processor that will save them enough money to pay that cancellation fee and still profit – leaving you high and dry.



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Also, make sure you don't offer benefits and services your company can't deliver. It is shortsighted to gain merchants with false promises only to lose them six months later when they learn you have misrepresented the customer service or technical support your company provides.

It may be difficult to focus on a customer's long-term revenue-generating potential rather than the instant gratification of signing up a new account. But the rewards ultimately will speak for themselves.

2. Find the right program for each customer

Everyone likes customized service – from "hold the pickles" to "take a little off the top." Retailers are no exception. A reliable way to keep merchants satisfied is to provide them with processing plans specifically tailored to their business needs, capabilities, competitive advantages and vulnerabilities.

The best way to sell merchant processing plans that fit like a glove is to spend time getting to know their businesses.

You won't need to put on a uniform and work behind the counter. Spend an hour or two pouring over financial records. This effort should provide all you need to know about how and when a given merchant accepts electronic payments and how the merchant's system can be improved by your company's services.

By developing a processing system that works well with your customers' businesses – and doesn't sign them up for services or equipment they don't need – you can ensure happy partnerships that will guarantee long-term financial success for you and your customers.

3. Offer referral bonuses

Studies have shown that word-of-mouth or personal referrals are by far the most persuasive means of getting customers to sample new products or patronize new shops. Why not mobilize your current merchant base by offering referral bonuses for every merchant lead who ends up signing with your company?

Referral bonuses are extremely cost-effective. Since referrals require little time investment from merchants (they provide only a name and phone number), they will welcome a couple of months' free processing as a reward.

You'll quickly make that back in processing fees when new referred customers are boarded and accepting credit cards.

In addition to bringing in a stream of new business, referral bonuses enhance merchant satisfaction. There's no greater incentive to keep merchants processing



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▶ ***If your merchants only see you when things are going poorly, they will associate you with negative events and crises.***

with you than putting them on your payroll. Referral bonuses are a simple, inexpensive way to do just that.

4. Keep in touch

Another way to boost customer retention is the simplest yet most frequently overlooked: Keep in touch with your retailers, and not just when there's a crisis or when you have something new to sell.

Simple cards and letters at holidays, birthdays or even processing anniversaries are an easy and surprisingly effective means of strengthening the bond between you and your clients.

When you have breaking news, such as a new product or service, send information to your best merchants with a handwritten note indicating you are offering the new product or service to them first.

Drop in to remind merchants about your referral program. Retailers are always happy to receive visitors who can help them make more money.

A simple rule to remember: If your merchants only see you when things are going poorly, they will associate you with negative events and crises. If they also see you when business is booming and their processing is going well, they'll think of you in a much more positive light.

A longtime partner is there in good times and bad. By following these tips, you'll ensure long-term, big-league success from the MVPs that are already the cornerstones of your processing portfolio. 📧

Marcelo Paladini is the President and 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)

Card Association rules to work by – Part II

David H. Press

Integrity Bankcard Consultants Inc.

Last month I answered some often asked questions about what is permitted for merchants under card Association rules and regulations. This month I am addressing more questions you, as ISOs and merchant level salespeople (MLSs), have asked about those requirements.

Malfunctioning magnetism

Some of you want to know if merchants can refuse to accept cards that do not swipe through their POS terminals.

Visa U.S.A.'s rules and regulations do not address this issue. So it would not be a violation to refuse to take a card that cannot swipe successfully. However, Visa requires merchants to make a manual imprint if they do process such transactions.

Remember, key-entered transactions are fully acceptable. But they are associated with higher fraud and chargeback rates. In addition, when transactions are key-entered, certain security features are not available, including verification of expiration date and Visa's Card Verification Value 2 program, which employs cryptography to enhance security.

Visa provides the following instructions to merchants for instances in which cards do not read when swiped:

- Check the terminal to make sure that it is working properly and that you are swiping the card correctly.
- If the terminal is OK, take a look at the card's security features to make sure the card is not counterfeit or has not been altered.
- If the problem appears to be with the magnetic stripe, follow store procedures. You may be allowed to use the terminal's manual override feature to key-enter transaction data for authorization. Or you may need to make a call to your voice-authorization center.
- For key-entered or voice-authorized transactions, make an imprint of the front of the card. The imprint proves the card was present at the POS and protects your business from potential chargebacks if the transaction turns out to be fraudulent.

The imprint can be made either on the sales receipt generated by the terminal or on a separate manual sales receipt form signed by the customer.

For more information about situations in which magnetic strips cannot be read, see page 21 of the Rules for Visa Merchants: Card Acceptance and Chargeback Management Guidelines. The document is available on Visa's Web site at www.usa.visa.com/download/merchants/rules_for_vis_merchants.pdf.

Dirty laundering

ISOs and MLSs have also asked whether merchants can process transactions for additional businesses they, their spouses or friends may own.

The answer is no. Merchants should deposit transactions only for the business bound by the applicable merchant agreement. Depositing transactions for any other business is called laundering, or factoring, and is not allowed. It is a form of fraud associated with high chargeback rates.

Factoring usually occurs when a merchant is approached by a third party to run transactions on its behalf. The merchant then pays the money to the third party and gets stuck for the chargebacks.

Retailers that factor usually lose the right to process credit cards and can be added to the Member Alert to Control High-Risk database. Called the MATCH list, it contains information on terminated merchants. You should set up a separate account for each business that will be accepting bankcard payments (and make more money, too).

Surreptitious splits

Merchants often think they can make multiple charges on a card to complete a sale. This is called a split sale and is very risky to merchants.

Visa advises merchants to prepare one sales receipt per transaction, using the full transaction amount. Retailers are not allowed to split the cost of a single transaction between two or more sales receipts, using a single cardholder account, to avoid authorization limits or declines.

Volatile violations

To help resolve rule violations that may not be covered under their chargeback rules, the card Associations have established the compliance process, which offers members another dispute resolution option.

For example, the Visa compliance process can be used when all of the following conditions are met:

- A violation of Visa's operating regulations occurred.
- The violation is not covered by a specific chargeback right.
- The member incurred a financial loss as a direct result of the violation.



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- And the member would not have incurred the financial loss if the regulation had been followed.

Many compliance violations are listed for merchants as prohibited. Following are some of the most common compliance violations:

- A cardholder stays at a lodging merchant and is also billed a no-show fee from the same location, for the same date.
- A merchant adds a surcharge for using a credit card as a means of payment.
- A merchant bills a cardholder for a delinquent account or for the collection of a dishonored check.
- A merchant reposts a charge after the issuer initiated a chargeback.
- A merchant insists that a cardholder sign a blank sales draft before the final dollar amount is known.
- The cardholder is billed for an advance deposit, and the deposit amount is not applied toward the balance of the stay.
- A merchant engages in factoring (processing transactions for another merchant).
- A cardholder cancels an airline transaction, and the

merchant fails to issue credit or prove that proper disclosure of cancellation policies was given to the cardholder at the time of the transaction.

- A cardholder arrives at a lodging merchant, leaves within a reasonable time due to the poor quality of the accommodation but is still charged for the lodging.
- A merchant fails to properly disclose its return policy to the cardholder at the time of the transaction.
- A merchant fails to compare the signature on the card to the signature on the transaction receipt.
- And finally a compliance right that is beneficial to merchants: A cardholder is credited more than once for the same transaction, or both a return and a chargeback occur for the same transaction.

The last compliance right listed can be very valuable to merchants. Yet, it is underutilized. Almost every high-chargeback merchant whom banks and ISOs ask me to review has a large number of chargebacks post for transactions in which the merchant has issued returns. ☐

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)

Steer clear of sales pitfalls

By J. David Siembieda

CrossCheck Inc.

Regardless of your skill or experience, you are going to make mistakes. It's inevitable. However, you can avoid some common mistakes of sales professionals. Being proactive will increase your effectiveness and lead to more satisfied merchants in your portfolio.

Prospect persistently

First, prospect for new customers at all times. Even if you're hitting peak sales cycles, you should be prospecting.

Retailers will be more receptive to you when you exude confidence and success. Being consistent with prospecting also helps counterbalance natural downturns. Have you ever lost a sale simply because you failed to follow up on a lead? Since timing is everything, pursue leads

diligently, especially those that have expressed interest in what you're selling.

Just because prospects are not ready to buy from you today doesn't mean they won't do so in the future. Determine mutually agreeable times when potential clients are more apt to need your products or services.

Then set up calendar reminders. And, without fail, contact prospects on schedule. They'll appreciate your timeliness. This will also demonstrate your attention to detail, which can be a deciding factor in gaining business.

You owe it to yourself and your prospective clients to gather the facts, or you will miss out on sales opportunities.

Keep an open mind

Never rush to judgment based on incomplete or inaccurate information. Someone who may appear to be a bad prospect initially may prove to be just the opposite. If you probe a little bit, you may discover a successful, no-frills merchant with a bright future.

You owe it to yourself and your prospective clients to gather the facts, or you will miss out on sales opportunities. Research prospects before you meet in person. Find out about their businesses, primary customers and projections for sales growth or number of store locations.

Be prepared

Go into meetings with as much knowledge as possible about the businesses you are courting. This will set you apart from the competition and increase the probability of your closing the sale.

Whether making a sales presentation in a showroom, a manager's office or by phone, it's important to know beforehand what you're going to say and have answers ready for the questions your prospects will most likely ask.

The last thing you want is to make connections without being prepared. Stay on topic.

Refrain from too much small talk or discussing less important features in excessive detail. Tackle the core information. If you're professional in your delivery, your presentation will speak for itself.

Then listen. Don't do all the talking. Ask questions to find out exactly what merchants need, so you can determine

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Communicate and educate

Don't oversell. A good salesperson knows when to stop. Give prospects ample time to think about what you present, so they can respond intelligently and make suitable decisions.

Since selling involves building relationships, you'll need to establish a level of mutual understanding with potential clients.

Just as you must know details about their businesses before you can sell effectively, they also need to understand your business and what you have to offer. It's a two-way street.

Educate retailers both during and after the initial sales pitch. And leave behind a professional-looking package that contains sales literature, a proposal and your business card.

If your first contact is a phone call, tell merchants you will send a package by mail and that you will call again shortly to answer questions. Then follow up as promised.

Always ask for the sale

Not every call will end with a sale. However, you can increase your odds significantly by asking for the sale every time you make a presentation. Successful sales professionals always have the close in mind.

Once prospects have what they need to make informed decisions, ask them if they are ready to sign up for your products and services. The simple act of asking for the sale may be all that is required.

If merchants have more questions, you can answer them promptly. It's quite possible that the final nudge may become your favorite sales ally, so don't neglect to use it. ☑

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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Education (continued)

E-wallets: Worth the risk?

By Theodore F. Monroe and Bradley Cebeci

Attorneys at Law

Many ISOs want to know the risks involved in processing for e-wallets. Some e-wallets, like PayPal, are reputable and reliable. However, some e-wallets appear to facilitate commerce for offshore enterprises, such as online casinos and pharmacies, offering services they cannot legally provide U.S. consumers.

How e-wallets work

An e-wallet functions much like a real wallet, storing cash for e-commerce transactions. The touted advantages are security, efficiency and convenience.

E-wallet users enter personal information one time only into a secure-server database. They place a quantity of money into the wallet using a credit card or the automated clearing house (ACH).

Then they are given a password, which they key in at the checkout window when making online purchases. The

e-wallet automatically enters information to complete the transaction.

Thus, e-wallets help prevent unauthorized users from viewing personal information. They also make it easier for users to shop online. And their cost to merchants is lower than the typical bankcard discount rate. As a result, e-wallets are popular among online merchants.

Certain e-wallets are extremely popular with high-risk merchants operating online casinos, online pharmacies and pornographic Web sites. These merchants generally cannot obtain conventional credit card or ACH processing because of card Association and ACH prohibitions or because they are violating U.S. law.

ECHO's woes


In July 2006, Congress enacted H.R. 4411, the Unlawful Internet Gambling Enforcement Act, which requires banks and processors to identify and block money transactions to illegal gambling sites.

Recently, Electronic Clearing House Inc. entered into a nonprosecution agreement with the federal government, settling a probe into its processing activities for questionable e-wallet clients. ECHO appears to have processed e-wallets from 2001 through October 2006.

ECHO agreed to be a witness in the government's ongoing investigation. It also terminated processing for all e-wallets. The company will disgorge the entire \$2.3 million in estimated profits it gained from processing and collection services provided to such clients.

Subsequently, software giant Intuit Inc. nixed a \$142 million acquisition deal with ECHO that would have greatly broadened the processor's market scope. (For more information, see "Intuit - Echo kaput, fed crackdown afoot," *The Green Sheet*, April 9, 2007, issue 07:04:01.)

Regulators have 270 days from H.R. 4411's passage to formulate regulations requiring everyone connected with a "designated payment system" (virtually any system used by anyone involved in money transfers) to identify and block all restricted transactions.

All payment processors must have systems in place to prevent money from going to operators of illegal Internet gambling by July 2007. Are you prepared? 

The information contained in this article is for informational purposes only. Please consult an attorney before relying upon it for your specific legal needs. Theodore F. Monroe is an Attorney whose practice focuses on the electronic payment and direct marketing industries. For more information, e-mail Monroe at monroe@tfmlaw.com or call him at 310-694-8161.

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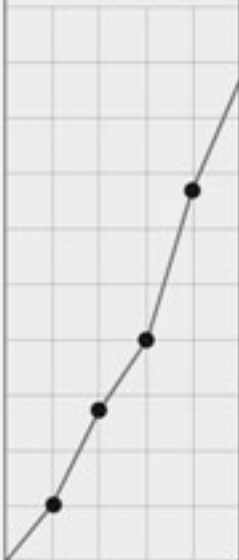
HOW?

It's simple. United Bank Card stays ahead of the competition by listening to our ISO/MSP partners and enabling them to close every deal with unparalleled sales tools. We provide you with the most comprehensive assortment of merchant service offerings available as well as the highest level of support.

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United Bank Card works with you to ensure your success. With online account reporting, dedicated Relationship Managers and 24 hour customer service and technical support, it is no wonder that our program is preferred by over 1,200 ISO partners.


Additionally, we do not compromise your interests by putting ourselves in direct competition with our ISO partners. Unlike many competing organizations, our corporate website does not market directly to merchants or encourage them to bypass the independent sales channel. Instead of competition, United Bank Card provides you with a variety of revenue generating programs to help you increase your merchant portfolio and profit from our principles!



United Bank Card



*Read further to learn how United Bank Card
can improve your profitability.*



SOME COMPANIES STAND OUT FOR OBVIOUS REASONS...

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To learn more about United Bank Card, contact:

Brian Jones, Executive Vice President Sales and Marketing: 800-201-0461 x 136

Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145

Max Sinovoi, National Sales Manager West: 800-201-0461 x 219

or log on to www.isoprogram.com for more details

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Nurit 8320



Hypercom T4100

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OPTION 2 – PLACE, SELL OR LEASE AND RETAIN 100% OF THE PROFIT!



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What Does a Partnership with United Bank Card Hold in Store for You?



United Bank Card is a top 40 merchant acquirer with an impeccable reputation of excellence in the payment processing industry. United Bank Card provides payment services to over 65,000 businesses throughout the country and processes in excess of 6 billion dollars annually. We commit our resources to helping our ISO and MLS partners succeed and give them the tools they need to maximize their sales. United Bank Card has set the standard for innovation and our programs will continue to provide our agents with a competitive edge. Contact United Bank Card and find out how our dynamic programs can improve your sales performance and increase your earnings!

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New Products



MagneSafe P55 card reader

Holy grail in a Bluetooth card reader

Product: MagneSafe P55 card reader

Company: MagTek Inc.

Mobile merchants err when they accept cards on the road and process them later back at the castle. Many already have Bluetooth-enabled cell phones, but they still need swipe capability to get real-time card authorization – the holy grail of electronic payments.

MagTek Inc.'s MagneSafe P55 is the first card reader to incorporate Bluetooth wireless capability. Small enough to fit into a pocket or the palm of a hand, the P55 gives mobile merchants a secure method for accepting payments on the road. The reader establishes bidirectional communications with a PC or mobile phone that uses Bluetooth.

The wireless interface and security features offer convenience and card data protection at the same time. The unit's battery supports hundreds of card swipes and can be recharged from a USB port or five-volt source.

Like other Bluetooth devices, the P55 provides a range up to 10 meters (approximately 33 feet) and is approved by the Federal Communications Commission.

The P55 uses 3DES encryption and derived unique key per transaction (DUKPT) key management. Data from tracks 1, 2 and 3 are encrypted so no sensitive information is available to the user or the local application.

The reader provides abbreviated clear text data, conveying the partial personal account number, name and expiration date for the local application and for visual verification by the user.

Multiple formats support legacy POS applications. The reader reports its status and the status of track data. A counter value that cannot be reset reports the number of transactions.

The device also receives and encrypts a session ID, which can be used for bilateral authentication of the client/host and to validate time-bound transactions. Clear text read-outs permit local verification of message integrity.

The enclosure is designed to reveal if it has been opened or otherwise tampered with; even if opened, encryption keys reportedly cannot be extracted.

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NewProducts

The P55 may also be used to enable strong, secure multifactor authentication for Web sites engaged in online banking and e-commerce, as well as provide data security for retail POS transactions.

Adding real-time authorization to mobile payments isn't chivalry; it's just good business sense.

MagTek Inc.

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Kiosk revs up fast food delivery

Product: iOrder food service kiosk

Company: VeriFone

No one likes to wait in line. However, at many convenience stores with fast food or deli counters, customers have to wait to place orders and then stand nearby until they are served.

A kiosk from VeriFone frees patrons to browse aisles for convenience purchases while orders are prepared. They can then pay for their food and other items at the POS counter. This labor-saving approach has boosted order size by 20% at stores using the iOrder food service kiosk, according to VeriFone.

The kiosk utilizes a 15-inch infrared touch screen counter-top terminal, designed for convenience store food service. The screen reportedly can be read in any light. The Kiosk Management Suite (KMS) is a customizable software-configuration tool.

The iOrder kiosk works with VeriFone's Sapphire site controller and Ruby and Topaz POS systems. It provides remote content management and integrates sales and inventory with back-office reporting. It also lets managers generate log reports from remote locations.

The kiosk is set up to:

- Speed the ordering process
- Ensure order accuracy
- Increase average ticket sizes and profits by promoting high-margin menu items



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PAYSYSTEM

Dear Agent:



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In order to *earn* your trust, we invite you to board a few of your merchants so that you can experience the difference for yourself. If for *any* reason you become unhappy with our service during the first six months, we will assist you in moving those merchants to the ISO of your choice with *NO* repercussions to you or your merchants.

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Sincerely,

Dee Karawadra

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NewProducts

- Add colorful images for promotions
- Build orders in a way that makes sense to the customer, while providing the kitchen with item detail.

The KMS is a Web-based application that enables menu-screen editing using templates. It manages administrative functions, such as assigning users, permissions and passwords. The software supports multiple languages and interfaces with Sapphire to obtain department numbers and other information for kiosk menu setup.

The application can manage the food preparation sequence. Import and export capabilities allow for easy menu configuration duplication among all store kiosks. Online help tools provide step-by-step assistance.

Graphical images entice upsell on higher-margin items. Stores can limit tracking to priced items only. They can also track inventory on free items like sandwich toppings. All sales feed into the existing reporting structure of the back-office system.

Designed to shorten wait times for customers and improve



kitchen productivity, the kiosk can welcome shoppers at the store entrance or rest on the deli counter. ☑

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Inspiration

WaterCoolerWisdom:

Out of clutter, find simplicity. From discord, find harmony. In the middle of difficulty, lies opportunity.

- Albert Einstein

Prepare for the worst, plan for the best

What would happen if you weren't able to work? You probably don't like thinking about this, but many types of events could make it impossible for you to come to work tomorrow morning.

It could be a serious injury or disease. Or, there could be an illness in your family, requiring you to be with a loved one for an extended period. And, as the past few years have made all too clear, no one is immune to a natural disaster or terrorist assault.

So, don't even think it can't happen to you, because it can. Even something as small as tripping and breaking a bone can keep you from the office for longer than you might want to admit.

Take stock

So, back to the question: What would happen if you weren't able to work for a long while?

Sure, you know where the important papers are. You know which computer drives contain essential information and which e-mails await answers. But do others?

If someone needed to access your insurance documents quickly, would it be possible? If tax documents for the last few years were needed, could anyone other than you find them?

If someone looked at the contacts in

your e-mail application or your cell phone directory, would the person be able to tell who is who?

For many, the idea of getting organized is daunting (picture someone you designate locating important documents with ease). There is just so much to consider:

- Where do you start?
- Who should help you get organized?
- Who should act on your behalf, when necessary?
- Who needs access to key information?
- What data are critical to your business?

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Inspiration

- Where do you store documents?
- How do you continue to run your company while preparing for your replacement?

Slow down

Slow down. Take a breath. Take another. The task can be discouraging, even overwhelming if you try to do it all at once. If your current system consists of stacks of papers on floors and chairs, you will have a bit more work than someone who alphabetizes files and organizes bookshelves by color.

Fortunately, most of us fall somewhere in between.

View preparing for your absence as an ongoing project. If you are looking for a definite start and end date, rethink it. This is a process: As your business evolves to accommodate growth, your important files will change as well.

Relegate and delegate

It may be helpful to share some files. One possibility is to create a folder on a public drive and store nonprivate documents there. Let selected individuals know where the documents are and under what circumstances they may need to access them.

If you work alone, appoint someone to take charge should you ever be out of commission.

Get that person up to speed on your organization. Show him or her where important files are and any access codes or passwords needed in an emergency.

The key is to start small. You do not have to complete this in a day. Set aside about 10 minutes a day for setting up procedures that will help you and others stay organized.

If you are serious about the process, and dedicate a small amount of time each day, your system should start to fall into place almost by itself.

Make sure your successors have the information they will need, and then relax. Hopefully, disaster will not strike, and you can use all this preparedness for a vacation.

Good Selling!SM



Paul H. Green, President and CEO

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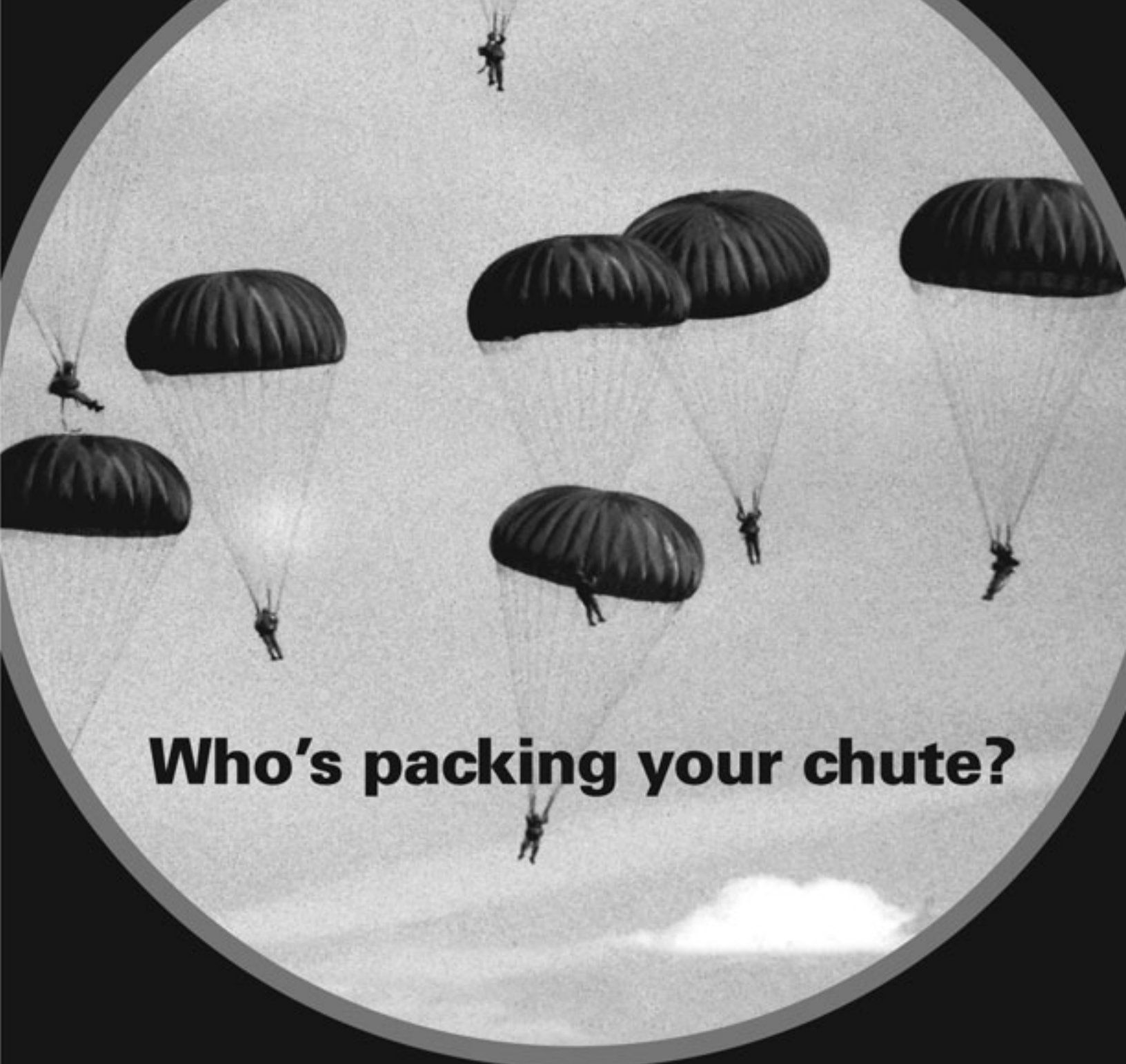
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Northeast Acquirers Association

Golf Outing and Summer Seminar

Highlights: This gathering will offer networking and educational opportunities for ISOs, merchant level salespeople (MLSs), vendors and other payment professionals. Industry seminar topics include PCI compliance, emerging markets, currency conversion and Marketing 101.

The event will wrap up with the golf outing Thursday, June 14. Registration is free for MLSs and nonvendor ISOs.

When: June 12 – 14, 2007

Where: Westin Hotel, Providence, R.I.

Registration: Visit www.northeastacquirers.com or call 603-692-2408.



NACHA – The Electronic Payments Association

The Payments Institute East

Highlights: The Payments Institute East offers an intensive five-

day curriculum providing an overview of the entire payment system, including the automated clearing house, card systems, electronic check, international payments, risk management and fraud, and much more.

Registration will include hotel, most meals and special events. Scholarships are available.

When: July 22 – 26, 2007

Where: Emory Conference Center Hotel, Atlanta

Registration: Visit www.nacha.org, e-mail info@nacha.org or call 703-561-1100.



Midwest Acquirers Association (MWAA)

5th Annual Conference

Highlights: For the first time, MWAA is offering free conference admission to MLSs; all other attendees will pay an admission fee. The conference will offer educational sessions, panel discussions and an exhibit hall.

Topics will include How to Pick a Processor, Payment Card Industry Data Security standards and How to Sell Effectively. Tom Wimsett of NPC will be the keynote speaker. Registration will include a party and dinner at the Rock and Roll Hall of Fame and Museum. Registered ISOs, MLSs and exhibitors can also attend the Field Guide Seminar.

When: July 25 – 27, 2007

Where: Renaissance Cleveland Hotel, Cleveland

Registration: Visit www.midwestacquirers.com, e-mail info@midwestacquirers.com, or call Jim McCormick at 314-602-9832.



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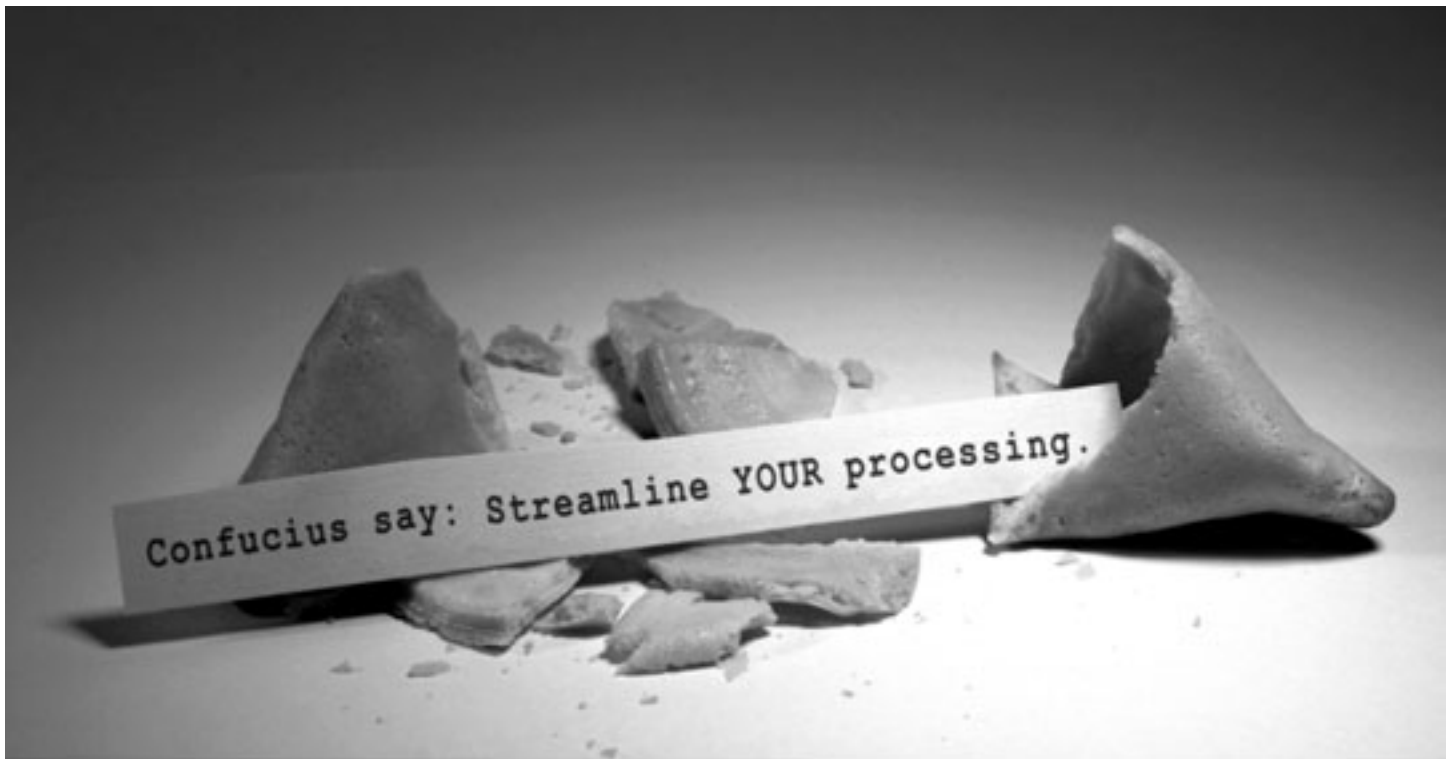
Highlights: If you are headed to Cleveland this July for MWAA's 5th Annual Conference, arrive a day early for the Field Guide Seminar, "A Practical Guide to ISO Sales Success." The seminar, geared toward MLSs and small to medium-sized ISOs, will provide insight on how to succeed in this business.

Six speakers will cover topics including Lead Generation; Hiring, Training and Keeping Good Salespeople; Proposal Selling; and Merchant Retention. Admission to the Field Guide Seminar will be included with MWAA conference registration.

When: July 25, 2007, 12:30 p.m. to 5 p.m.

Where: Cleveland Renaissance Hotel, Cleveland

Registration: Visit www.fieldguideforisos.com, www.midwestacquirers.com, e-mail mark@fieldguideforisos.com or call 262-966-2215.



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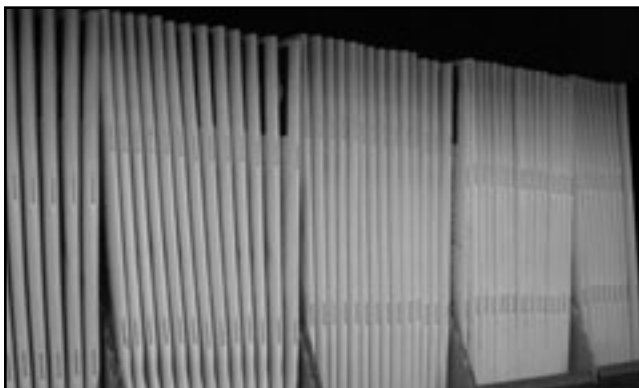
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