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May 29, 2007 • Issue 07:05:02

PCI: The 'little engine that could' gains steam

News of TJX Companies Inc.'s internal system lapses blazed through the media this year. But risk assessors routinely spy dirty laundry that is never aired, usually because merchants clean it up pronto once it's found. For many, this averts the harm and humiliation of a data breach.

AmbironTrustWave, for example, encountered a golf pro shop client teaming with problems due to a lack of the most basic system safeguards. The assessor found 15,000 viruses in its system.

"Alarms were going off," said Nicholas J. Percoco, Vice President of SpiderLabs, a unit of AmbironTrustWave. He spoke during a Compliance Day seminar at the 2007 Electronic Transactions Association Annual Meeting & Expo in April.

There was also the brick-and-mortar merchant with thousands of locations but only one constant user ID for all employees accessing the system. And then there was the merchant who asked his POS system integrator all the right questions, such as whether the software vendor was listed as compliant with Visa U.S.A.'s Payment Application Best Practices (PABP).

The vendor's new software was compliant. But the integrator, which still owned licenses for older, precertified software, quietly installed a noncompliant version without the merchant's knowledge.

Operator errors

The list of retailer errors is predictable: They often fail to change vendor-supplied passwords on all software and equipment; they don't upgrade to new, higher security software applications and operating systems; and they neglect to add patches to existing systems. "You'd be surprised how many times firewalls are not there," Percoco said.

Retailers think of security as physical barriers to entry and shoplifting: surveillance cameras and bars that lower at night. "They can't see what's going on within their POS system," he said.

And sometimes POS security *is* physical. Assessors for the largest merchants do penetration tests: "We try to talk our way past the guards to a data center," and AmbironTrustWave is occasionally successful, even when those attempting the penetration offer no form of ID, Percoco added.

Derailment by data

Merchants ask data security assessors how long they can or should retain data for forensic purposes. But the answer is not so simple. "It's always the data a company *didn't* know about that falls into the wrong hands," said A. Bryan Sartin, Vice President, Investigative Response for Cybertrust, a company specializing in global information security.

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 **Notable Quote**

"Please don't sit on the sidelines and criticize. ... When the changes [that shape our future] come about, you'll be sitting there, having to take them like a large dose of castor oil from a rusty spoon."

- See story on page 74



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industry
full of
mixed
messages ...



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Forum

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Thank you,
Al

How green is The Green Sheet?

If The Green Sheet was really truly "green" it would stop mailing out issues and go totally digital. ... How many trees does it take each month to send out your publication? ... How many really read *all* of it?

My best regards,
Donald W. Taylor

Donald,

Thank you for the letter. We love to hear from readers. I'd like to address both of your concerns.

First, the ways in which our audience prefers to receive information are diverse. We try to meet everyone's needs by offering both print and online versions of The Green Sheet and GSQ. Also, our Web site, www.greensheet.com, includes a page where readers

can set how they would like to receive our publications. If you prefer to read everything online, just let us know.

Second, The Green Sheet has experienced significant growth over the past four years, and I admit that for some people, 128 printed pages might be a lot to get through every two weeks.

I suggest readers skim the table of contents and QSGS (Quick Summary Green Sheet) sections first, and then choose the articles that interest them most. They may want to keep their copies for later reference or pass issues on to friends. Our archive on GS Online includes all articles back to 1995.

And yes, many readers tell us they still read every issue cover to cover.

Editor

Industry must-reads

I am new to the industry. Can you recommend some helpful books? I am specifically looking for information on how the payment process as a whole works, as well as interchange. Thanks in advance.

Bernadette Howell

Bernadette:

There are a number of titles to choose from. The following list includes helpful books and reference materials for our industry:

- Good Selling!SM The Basics and Good Selling! Thirteen Weeks to Personal Success, by Paul H. Green, The Green Sheet Inc., 2004
- How to Survive and Thrive in the Merchant Services Industry, by Marc J. Beauchamp and William Graham, Performance Training Systems, 2003
- The Electronic Transactions Association's Encyclopedia of Terminology for the Acquiring Industry
- Paying with Plastic: The Digital Revolution in Buying and Borrowing, 2nd edition, by David S. Evans and Richard Schmalensee, The MIT Press, 2005
- What Every Business Should Know About Accepting Credit Cards, by Anthony L. Ogden, 2004
- Visa U.S.A.'s Rules for Visa Merchants: Card Acceptance and Chargeback Management Guidelines

Good luck!
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QSGS

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

PCI: The 'little engine that could' gains steam

Many merchants have achieved PCI compliance, but others still have a long way to go. When it comes to understanding what's required to achieve this security standard, merchants need your help. Find out what the PCI Data Security Standards Council is up to and what it means for your clients.

Page 1

Industry Leader

Sublimely self-driven from day one

Kim Fitzsimmons, President of Independent Sales for First Data Commercial Services, readily admits to having a Type A personality. Even as a child, she required no prodding to nail her goals. She learned early on "if you don't ask, you don't get."

Page 34

News

Eureka! HMS has conference hosting down

Known for brisk ocean breezes and redwood splendor, Eureka, Calif., became a payment hot spot April 25 to 27. Sales reps and vendors associated with Humboldt Merchant Services converged on The Red Lion Hotel at the hub of the company's hometown for the HMS Partners Conference 2007.

Page 57

View

Payments: A very large space

Two decades ago, NACHA held its first "expo." The automated clearing house was nascent then, and only a handful of vendors, a few members of the press, and several hundred banking and ACH executives were in attendance. A lot has changed in 20 years.

Page 24

News

Visa muscles to squelch risk

New initiatives by Visa U.S.A. control merchant risk on a granular level through greater scrutiny. The Association revamped its Risk Identification Service for acquirers and issued new rules restricting who may be known as an Internet payment service provider.

Page 58

Feature

Mind on the ATM money

From ATMmarketplace.com. Faced with increasing market pressures, many ATM ISOs are put in precarious situations. But rather than sell their portfolios, some are acquiring smaller players and absorbing more locations. ISOs must free capital to invest in new sites. And that's where the cash-flow quandary comes into play.

Page 28

News

Interchange under attack

It's almost a rite of spring: One or both of the card Associations implement new interchange fee schedules. This forces acquirers and processors to adjust their fees, and the retail sector cries foul.

Page 63



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News

Visa identifies apps storing sensitive data

Visa wants merchants and service providers to stop using payment applications that store sensitive cardholder data, a practice that makes them targets for data breaches. To get the word out, the card Association published a list of those applications, as well as upgrades for preventing data retention.

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Education

What if my ISO tanks?

As MLSs, most of you do not sell directly for a large processor or bank. Instead, you sell for ISOs that are registered with a major processor and bank. Have you considered what you would do if your ISO suddenly went under? This article offers eight tips to help you prepare should your ISO run aground.

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Education

**Street SmartsSM:
To certify or not to certify:
That is the MLS question**

Today, no certification or license is required to sell transaction processing to the public on behalf of registered ISOs and processors. The topic has generated much discussion. As yet, nothing has been done. This article explores the who, what, why and how of MLS certification.

Page 74

Education

**Ten myths muddling
PCI mastery**

Merchants are becoming acutely aware of the mandated requirements of PCI. Unfortunately, many misconceptions, or myths, are associated with this. It is important that members of the merchant services community fully understand PCI and assist their customers with the complexities of compliance.

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Education

**Statement analysis
for cave men**

In training, many ISOs err in showing green-horn MLSs three different interchange calculators with fancy spreadsheets. It's difficult for new agents to understand every field. If your eyes glaze over when faced with an Excel spreadsheet containing 28-plus fields, this article is dedicated to you.

Page 88

Education

Help desk quality check

You work hard to acquire business; however, help desk performance determines whether you retain it. In essence, your help desk is you. Period. A well-known business maxim says you can only expect what you inspect. This article offers suggestions for due diligence in choosing and retaining a help desk.

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Education

**Getting wise
to wireless security**

Advanced POS software, IP and wireless LAN terminals, and a plethora of other equipment are active on many networks that store and transmit credit card and customer information. You must take precautions to protect it.

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Inspiration

What about you?

Yours is a service profession. It demands that you focus on other people's needs. That leaves precious little time for you. Why does this matter? Because you must be *at* your best to *do* your best. And you can't be at your best unless you take care of yourself.

Page 109

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-Michael Mucciacciaro, Baltimore

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- Scott Hausmann, Minneapolis



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- Todd Eichner, Los Angeles

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

- Keith Pollins, San Diego

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IndustryUpdate

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NEWS

Mobile banking on the rise

Mobile banking and payments are looming, with U.S. market penetration of 10% expected within four years, according to a recent study from **Online Banking Report**. The study also indicated that communicating with customers in real-time via mobile devices will enable card issuers to ratchet up fraud protection, while reducing costs for issuers and merchants.

Texas House passes data security bill

The **Texas House of Representatives** voted 139 to 0 in favor of a data security breach bill, H.B. 3222.

The bill is designed to induce merchants to properly protect consumer financial information. It would also enable financial institutions (FIs) to recover costs when data is not adequately secured.

If the bill is adopted, the Payment Card Industry (PCI) Data Security Standard would be codified into Texas state law for all payment card related transactions. The legislation would provide a safe harbor for merchants who are PCI-compliant when a breach occurs.

Merchants not in compliance with PCI and breached by hackers would potentially be liable for costs to FIs, such as expenses for reissuing credit and debit cards and associated fraud.

Currently in Texas, when a data breach occurs, regardless

of who is responsible, FIs must notify their cardholders, reissue new cards and cover all costs associated with the fraud losses.

The bill moves next to the Texas State Senate for consideration.

Restaurants still working on PCI compliance

A March survey of restaurant executives revealed that four out of five believed their companies had made significant progress toward achieving PCI compliance by addressing the security of their POS and back-office systems. However, the vast majority had yet to achieve full end-to-end network PCI compliance.

Hughes Network Systems LLC polled 62 restaurant executives attending *Hospitality Technology* magazine's 2007 Murtec tradeshow. Hughes provides broadband satellite networks and services for large enterprises, governments, small businesses and consumers.

ANNOUNCEMENTS

3DSI creates new brand identity

3Delta Systems Inc. announced a corporate brand identity program that unifies all of 3DSI's products and services. It includes a corporate logo; an enhanced Web site (*3dsi.com*); a tag line; and multiple logos for merchant processing systems and to introduce buyer-managed payment technology and secure data products.

BOTTOM
LINES

HEADLINES
FROM THE
RETAIL
WORLD

THANK YOU, PLEASE READ AGAIN!
TRAKS ID: 460465 EXP: 120408

- A new environmental initiative from the **National Restaurant Association** will encourage the nation's 935,000 restaurant and food-service outlets to adopt practices good for both business and the environment. The association recently formed a task force to implement the initiative.
- In 2006, and for the first time in history, Americans spent more online on clothing than they did on computers, a **Shop.org** and **Forrester Research Inc.** study found. Spending in the apparel, accessories and footwear category reached \$18.3 billion last year. It is expected to hit \$22.1 billion in 2007.
- Seventy-four percent of consumers believe fluctuating gas prices have had an impact on their spending habits, compared with 76.3% in 2006, according to a recent survey by the **National Retail Federation** and **BIGresearch**.

Do you have what it takes to be



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

Comstar announces new Web site, partnership

Comstar Interactive has a new corporate Web site, www.comstarinteractive.com.

The site was launched in conjunction with a rebranding of several products, including ComsGate (formally Comstar Gateway), ComsGate Transaction Manager, Charge Anywhere Web Terminal and Partner Portal (formally Dealer Zone). The site offers improved navigation features and detailed product information.

The company also announced it is a Sprint Business Solutions Partner, which enables Comstar to offer its suite of payment processing solutions on Sprint's code division multiple access (CDMA) wireless devices.

Heartland reports growth in Q1

Heartland Payment Systems Inc. reported growth for the quarter ended March 31, 2007, over the same period last year. Net income was \$6.9 million, a 56% increase from the first quarter 2006. Fully diluted earnings per share rose 55% to \$0.17. Total revenues were \$284.2 million, up 20%.

Processing volume increased 21% to \$11.2 billion.

The company's active merchant count rose to 144,000, a 21% increase over the past 12 months. Heartland also reported a sales organization numbering 1,480 individuals.

Latin America orders 190,000 Ingenico terminals

Ingenico received orders from Latin America for 90,000 of its Aqua terminals, as well as a commitment for another 100,000. The company reportedly holds more than 50% of the market share in that region.

NAOPP to provide training at NEAA meeting

The National Association of Payment Professionals (NAOPP) will provide marketing training at the upcoming Northeast Acquirers Association (NEAA) Summer Seminar and Golf Outing in Providence, R.I., June 13.

Tony Vartanian, President of Cordsel Technologies, will present How to Maximize Profits and Leads on the Web.

Nancy Drexler, owner of Marketing Moguls and Processing Industry Marketing and Promotion Services, will present Marketing 101. She will also offer



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The Summer Seminar is scheduled for June 12th through the 14th and will take place in beautiful Providence, Rhode Island. The event will feature:

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Industry Update

registered attendees a complimentary 30-minute marketing consultation following her presentation.

For more information about the NEAA meeting, visit www.northeastacquirers.com. For more information about NAOPP, visit www.naopp.com.

UBC reports PCI compliance

United Bank Card Inc. was certified compliant with the Payment Card Industry (PCI) Data Security Standard by an authorized scanning vendor.

VeriFone's QX100 certified

Both **Visa U.S.A.** and **MasterCard Worldwide** have certified that **VeriFone's QX100** conforms to their respective contactless payment systems, Visa Contactless and MasterCard PayPass. The QX100 is an external contactless card acceptance device that attaches to VeriFone's Vx Solutions, Omni 3700 and Nurit products, as well as other stand-alone payment devices or systems.

Vivonet announces PCI, CISP milestones

Vivonet Inc. reported compliance with PCI and certification for Visa's Cardholder Information Security Program (CISP) for level 1 service providers.

PARTNERSHIPS

Fast Transact integrates with Escapia

Fast Transact Inc. has partnered with **Escapia**, a developer of Web-based vacation rental property management software. Fast Transact's credit card and check acceptance solutions are compatible with Escapia's platform, enabling customers to process payments within Escapia's software.

Fast Transact is a registered ISO/MSP of Bank of America N.A. Charlotte, N.C. and JPMorgan Chase Bank.

First Data invests in ViVOtech

First Data Corp. has made a strategic investment in **ViVOtech Inc.** by participating as lead investor in ViVOtech's Series C round of financing. First Data will also use ViVOtech's emerging technologies, including its near field communication terminals and mobile commerce enablement.

Al Rajhi Bank picks Hypercom products

Saudi Arabia-based **Al Rajhi Bank** will purchase more than 4,000 of **Hypercom Corp.**'s Optimum dial-up and wireless card payment terminals. **Alhamrani Universal Co.,**

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Industry Update

the distributor of Hypercom products in Saudi Arabia and the Middle East, will supply the terminals.

PaymentAccess teams with Cyclone

PaymentAccess and Cyclone Software are offering a check verification and payment product to merchants who take telephone orders and provide delivery services.

The solution enables merchants to verify check-writing history and then preauthorize payments using customers' telephone numbers. Check or credit card payments are then automatically accepted, which eliminates the need to collect payment at delivery.

POSA Tech installs VeriFone IP terminals

POSA Tech Inc. has installed VeriFone Internet protocol (IP)-enabled Omni 3750 terminals in all of Panhandle Cooperative Associations' grocery and convenience stores and pharmacies. POSA Tech handles the association's credit and debit card processing, check services, gift and other prepaid programs, and age verification.

SPS a recommended vendor

Church software firm Parish Data Systems has selected Smart Payment Solutions LLC as a recommended

vendor for its clients. SPS will provide electronic payment processing to parishes, schools and other diocesan groups. SPS specializes in automated clearing house processing, returned check processing and check conversion services.

TASQ signs with Ingenico

TASQ Technology, a wholly owned subsidiary of First Data, will sell and provide warranty services for Ingenico products in the United States and Canada.

MERGERS & ACQUISITIONS

CrossCheck buys residual stream

CrossCheck Inc. purchased the residuals generated from check approval and guarantee transactions from Merchant Payment Center, a payment processing provider based in North Hollywood, Calif. The two companies became partners in 2003.

First Data to acquire FundsXpress

First Data will acquire FundsXpress, a provider of online banking and bill payment services for consumers and small businesses.

LML to buy Internet payment processor

LML Payment Systems Inc. will purchase all the outstanding capital stock of Beanstream Internet Commerce Inc. for \$17.5 million, net of cash. The transaction is expected to close the second quarter of 2007.

PAI acquires NetBank Payment Systems

Payment Alliance International acquired the principal operating assets of NetBank Payment Systems. PAI reported that the transaction, which includes over 8,500 ATMs and 6,500 convenience and grocery store clients, establishes it as the third largest ATM processor in the United States.

Posdata merges with Control Solutions

Control Solutions Inc. and Posdata Inc. announced their merger. Both company names will continue to be used, and their respective management teams remain intact. The merger creates a nationwide organization for supply chain automation and mobility solutions, as well as automatic identification and POS equipment sales and service.

GTCR to sell TransFirst

GTCR Golder Rauner LLC plans to sell TransFirst to Welsh, Carson, Anderson & Stowe, a private equity investor, for \$683 million.

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Industry Update

services, health care, and communications companies and has over \$16 billion of capital under management.

TransFirst reportedly processes approximately \$25 billion in annual sales volume for more than 155,000 merchants and 965 financial institutions. Originally founded as ACS Merchant Services in 1995, GTCR partnered with TransFirst Chief Executive Officer Thomas Rouse to recapitalize the company in 2000.

APPOINTMENTS

The Green Sheet Inc. promotes McHale Holland

The Green Sheet Inc. has promoted **Laura McHale Holland** to Staff Editor. McHale Holland, who has over 20 years of writing and editing experience, joined the company in February 2006.

Assurz adds two to team

Assurz Inc. hired **Martin Drake** as Director of Business Development and **Shawn Jarolimek** as Director of Product Management. Drake most recently served as Channel Sales Manager for Authorize.Net. Prior to that, he was Implementation Manager for NetSchools Corp.

Jarolimek joined Assurz from Wells Fargo Merchant Services. She also previously worked at InteliData Technologies, First Data Merchant Services, Home Account and PeopleScape.

McCullen appointed to ETA board

Robert J. McCullen, CEO of **AmbironTrustWave**, will serve on the **Electronic Transactions Association's** (ETA's) board of directors, beginning July 1, 2007. He is also a member of the 2006 to 2007 ETA Industry Relations Committee and has served on the ETA Presidential Advisory Council.

Ezic hires three

Ezic Inc. appointed **Jim Mouzakiotis**, Vice President, Channel Sales. He has more than 15 years of senior leadership experience in the merchant acquiring industry. **Heather Ryterski** joined Ezic as Marketing Manager. She has over eight years' experience in sales and marketing.

Bridget Weiss, the company's new Director, Reseller Development, has over five years' experience in the area of sales administration.

ExaDigm names new CEO

ExaDigm Inc. promoted **Michael Mulcahy** to CEO. He has served as President and Chief Operating Officer since 2003. Prior to joining ExaDigm, Mulcahy was a senior executive for a number of payments industry companies, including Panasonic's POS System Division, California Retail Data Systems, MIST Inc., GEAC and Mellon Bank's Merchant Services Division.


Visa appoints Saunders Chairman and CEO

Visa Inc. named **Joseph W. Saunders**, a 30-year veteran of the financial services industry, Chairman and CEO. Saunders previously had been named the designated Executive Chairman of Visa's board of directors, a role he assumed in February 2007.

Prior to joining Visa, he served as President of Card Services for Washington Mutual Inc. He also served as President and CEO of Providian Financial Corp. and Chairman of its board of directors.

He was Chairman and CEO of Fleet Credit Card Services at FleetBoston Financial Corp. Before FleetBoston, Saunders spent 12 years at Household International Inc.

Targan elected ETA Treasurer

Holli Targan, a Partner with the law firm **Jaffe Raitt Heuer & Weiss** has been elected Treasurer of the ETA. Targan served as Chair of the ETA Government Relations Committee (2004 to 2006) and has been a member of the ETA board of directors since 2002. 

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Insider's report on payments**Payments: A very large space****By Patti Murphy***The Takoma Group*

What a difference 20 years can make, especially in the payments space. This is what ran through my head as I toured a packed exposition hall at Payments 2007, which took place April 15 to 18 in Chicago.

The event is the annual conference of NACHA – The Electronic Payments Association. NACHA is responsible for the national automated clearing house (ACH) network's rules and policies.

Two decades ago, NACHA held its first "expo." The group (which began as a unit of the American Bankers Association) had been holding conferences for about 10 years. But there really weren't enough vendors of ACH systems and services to fill an expo hall until the mid-1980s.

The first expo was in a modest hotel ballroom. The ACH was nascent then, and only a handful of vendors with tabletop displays were in attendance – along with a few members of the press and several hundred banking and ACH executives.

At the time, NACHA was focused on moving more corporate payments to the ACH. Direct deposit of payroll was beginning to catch on. However, with the exception of government vendor payments, few businesses were initiating or receiving large-dollar payments via the ACH.

Fast forward to Payments 2007. The exhibit hall was so big that attendees (about 2,800 by NACHA's count) were overheard throughout the event grousing about difficulties navigating the space. But even more striking was the extent to which the gathering attracted vendors and speakers in the retail payments industry.

The exhibit hall was brimming with companies that specialized in card, check and online bill pay services. The opening session featured Peter Kight, Chairman and Chief Executive Officer of CheckFree Corp., and James Van Dyke, President and founder of Javelin Strategy & Research.

Van Dyke presented a white paper on trends in payments that included insights and charts on topics like "How merchants' current payment profitability affects interest in new technology." Kight talked a lot about "convergence" of the check and ACH systems.

Green is not just the color of money

Van Dyke also proffered a new argument for electronic

payments: It's good for the environment. He proposed that "going green" was mainstream, and that what used to be "doing the right thing" is now also "good for the bottom line."

"Green matters," Steve Ellis told the group as he took the podium. Ellis is Executive Vice President at San Francisco-based Wells Fargo & Co. and Chairman of NACHA.

Now, had someone suggested during the NACHA conference 20 years ago that eventually banks would play the environmental card to get Americans to kick their cash and check habits, I would have scoffed. But times have changed.

During the conference, the folks at Electronic Payments Network, the private-sector ACH network operated by The Clearing House in New York, showed me data on savings and benefits to the environment a West Coast utility was able to identify from customer adoption of electronic bill pay.

For every 38,000 bills paid electronically the company estimated that:

- One ton of paper is saved.
- Two tons of trees are preserved.
- 16,450 gallons of water are saved.
- 1,941 pounds of solid waste are avoided.
- 5,058 pounds of greenhouse gases are avoided.

A study by Van Dyke (Why Electronic Billing and Banking Is Good for the Nation's Environmental Health) offers a host of other data on the societal cost of check payments, noted Rossana Salaris, EPN Senior Vice President.

The report includes calculations suggesting that if all U.S. households paid bills online it would:

- Save 18.5 million trees a year, or enough lumber to build 216,054 single-family homes
- Save more than 15.8 billion gallons of wastewater every year, an amount greater than what is generated by the city of Fresno, Calif.
- Save more than 29 trillion British thermal units (BTUs), which is more than enough energy to run the city of Jacksonville, Fla., for a year
- Reduce toxic air pollutants by 2.2 billion tons of CO² equivalents, which is akin to having 390,326 fewer cars on the road
- Reduce by 1.7 billion the yearly production of solid waste, an amount equal to raw tonnage generated by the city of Detroit over the course of a year.

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Turning checks into ACH EFTs

A well-attended group of sessions at Payments 2007 was on electronic checks – a process by which merchants and other businesses truncate consumer checks and convert the payments to ACH debits.

Another popular stream of sessions focused on card solutions. Only one of the five conference session streams addressed corporate payments exclusively. What a difference 20 years can make.

Check conversion has plenty of traction in the push to convert checks to EFTs. According to NACHA research:

- Nearly one in five of all transactions that cleared through the ACH last year were checks converted to ACH debits.
- Nearly 16 billion transactions were processed through the ACH last year, which was a 14.5% increase over 2005 traffic. Over 3 billion of those transactions began as consumer checks.
- The largest category of ACH check conversion transactions last year were consumer bill payments (accounts receivables, or ARC), which totaled 2.8 billion.
- Business-to-business ACH payments last year were up 10.9% and totaled 2.3 billion.

Most experts agree that an ACH check conversion format that became available in March (known as back-office conversion, or BOC) will eventually prevail as the preferred method of eliminating POS check hassles, especially when used in tandem with electronic check presentment services.

In these situations, checks effectively become single-use debit cards; merchants scan checks at their checkouts and/or backrooms and let processors decide which channel to clear them through.

It's great to see the ACH chipping away at the mountain of checks in consumer-to-business payments. And it's great that groups like NACHA want to promote environmental causes.

But I'm not entirely certain where credit cards fit in with the ACH, except, perhaps, to prod banks to action lest they lose their hold on the retail payments franchise.

That was one of the messages I took away. Pointing out how many nonbanks are involved in mobile payment projects, consultant Richard Crone warned the bankers in attendance at one session: "The one who enrolls is the one who controls" how customers activate payments, where they are processed and what it costs. ☐

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

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Mind on the ATM money

By Tracy Kitten, Editor

ATMmarketplace.com

This story was originally published on ATMmarketplace.com, April 24, 2007; reprinted with permission. © 2007 NetWorld Alliance LLC. All rights reserved.

Editor's note: The following is an excerpt from a new guide, Controlling the Cash: A Guide to Effective ATM Cash Management, posted on ATMmarketplace.com.

The ATM industry has changed since its U.S. explosion began in 1996. The market's multitude of ATMs, coupled with pressures from regulatory bodies, the card networks, the Federal Reserve and the industry at large, has put many ISOs in a precarious position.

Additionally, the U.S. market is struggling with ever-rising and turbulent fuel costs, which have adversely impacted armored-carrier fees, as well as security breaches and threats, such as ram raids, which have led to increased insurance costs.

Some ISOs have opted to cut their losses and sell their portfolios in the wake of industry pressures. Others have deepened their roots by acquiring smaller players and absorbing more locations. Attaining a size of relatively mammoth proportions has its benefits, as the world's largest ISO, Houston-based Cardtronics LP, has proven.

But as ATM portfolios grow, so, too, do profit-margin pressures. To leverage growth, ISOs must free capital to invest in new locations. And that's where the cash-flow quandary comes into play.

Those which once were able to squeak by on merchant loads and a handful of sites they replenished themselves find that today's market requires a much more sophisticated approach.

As ISOs come face to face with shrinking margins, every penny counts. Surprisingly, however, many ISOs have not done a good job of keeping their minds on their money. If not watched closely, vault cash can easily slip through the cracks, especially as ISOs expand their geographic reaches.

"Market changes are causing pretty significant profit pressures on ISOs of all sizes – from rising fuel costs and the rising cost of cash to market saturation and rising insurance rates," said Tom Stevenson, President of Wilmington, Del.-based vault-cash and ATM service provider Cash Connect.

"Profit pressures are hitting every ISO. Working with vault-cash providers allows the ISO to focus on its core business – sales."

The outsourcing advantage, Stevenson said, is that ISOs don't have to maintain, develop or purchase forecasting software. They also can move employees, who were once focused on monitoring ATM cash levels, to sales positions.

"Even if you aren't filling all of the ATMs with your cash – you have a merchant-fill – you'd have to have some way to manage and track your system," he said. "So even if you're a smaller ISO, you still have to have pretty sophisticated back-office software to monitor your network – and that gets expensive and time-consuming."

Ron Schuldt, President of Dallas-based Columbus Data Services LLC, a transaction processor that provides vault-cash and cash-management services to ISOs, agrees market pressures are making cash-management more attractive to ISOs of all sizes.

"Normally, your cash providers are going to have a cash-tracking mechanism, and that's attractive to all ISOs," Schuldt said. "You see the small guys that start with their ATMs, replenishing their own vaults, and then they get bigger, and sometimes what happens is they run out of cash. That's typically why they decide to outsource the service."

But industry pressures, which are squeezing ISOs from all angles, have led some smaller players to take cash-management back in-house, Schuldt said.

"You've seen a bit of a backlash," he said. "At some ATMs, because of these changes, they've stopped using vault-cash providers – so it's raised the threshold. In order to make using a vault-cash provider make sense, you have to use it at your higher-transacting ATMs."

Vault Cash 101

Enrolling in Vault Cash 101 would behoove most ISOs, said Mitch Lancaster, a Partner at Morrisville, N.C.-based ISO ATM USA LLC.

Lancaster said his portfolio's growth necessitated a move to a more robust cash-management solution.

In 2002, ATM USA signed with Cash Connect to replenish 400 of its 600 ATMs. Since then, ATM USA's portfolio has grown to a network that includes about 2,900 machines, primarily in the Southeastern United States. Cash Connect now replenishes about 900 of those 2,900 terminals.



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Feature

"Five years ago, when we signed with Cash Connect, we were loading about 400 of those machines ourselves," Lancaster said.

"When we went with Cash Connect, we wanted to move all of the ones we were loading over – which was about three-quarters of our portfolio. The rest were merchant loads."

ATM USA soon realized it had to balance cost with service.

"We found ourselves struggling with access to cash," Lancaster said. "It's a lot easier to lease that money, rather than going out to get it yourself. By leasing it, you can go out and borrow money to invest in growth. If you're tying it all up in vault cash, you don't have much to work with."

That said, using an armored carrier and signing with Cash Connect has cost the ISO between 30% and 40% more per machine, said Tony Mercer, ATM USA's Cash Manager.

"It is more expensive," he said. "But it's hard to qualify the cost, because you have to take the service element into account. And then there's the safety of our techs, which also was a consideration."

Like Lancaster, Mercer said the primary advantage for ATM USA came in the form of expanded access to cash.

"What's helped us the most is that it's allowed us to expand. We don't have to have a relationship with a bank in Arizona, for instance, if we want to go there. Cash Connect has the banking relationship," he said. "We have about 100 vaults throughout the United States through Cash Connect that would have been impossible for us to set up on our own."

But what works for one does not work for all, said Columbus Data's Schuldt.

Smaller ISOs, he said, are more likely to make decisions on a per-ATM basis. If certain ATMs within their portfolios pull high transaction volumes, then it might make sense to sign with a cash provider. Otherwise, the expense of signing with a third party might not be justified.

"Rising fuel prices have really impacted a lot of ISOs," Schuldt said. "Most [armored] carriers have some lines in the plan where they can factor in fuel ratings, so their prices are higher now than what they quoted two years ago."

"Because of those changes, some ISOs that used to use

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Please Note: When selling or leasing terminals under this truly Free Terminal Program, our upfront bonus program does not apply.

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- Option #2 – Hypercom T4100 (Multi-App, Dual Comm, IP-enabled) Magtek Check Imager – with Upfront Bonus
- Option #3 – Hypercom T4100 (Multi-App, Dual Comm, IP-enabled) plus ViVOTech 4000 Contactless Reader Kit – with Upfront Bonus
- Option #4 – Nurit 8000 GPRS Wireless Terminal

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Feature

▶ **"Fuel costs are having a huge effect on service companies and, as you know, everyone in America."**

- Jerry Gregory, Cash Carriers USA

vault-cash providers have stopped. It's raised the threshold. In order to make using a vault-cash provider sensible, you have to use it at higher transacting ATMs."

Jerry Gregory is the Chief Development Officer for Richardson, Texas-based ATM service provider Cash Carriers USA. He said he's been forced to implement a fuel surcharge, just to ensure his company's profitability.

"Fuel costs are having a huge effect on service companies and, as you know, everyone in America," Gregory said. "There is no doubt in my mind that service companies of any nature are suffering, and pricing to provide such deliveries will incline."

Cash Carriers picked up 1,000 new ATM contracts in 2005, but it operated at a \$267,000 loss, he said.

To offset that loss, Cash Carriers placed a surcharge on new contracts. For its larger ISO customers, the

company offered an option: Accept a fuel surcharge of 8.67% or accept an increase in the per-call price. All of Cash Carriers' customers opted for the fixed-price increase, Gregory said.

Approximately 30,000 ATMs in the United States use vault-cash providers, according to Boston-based consultancy Celent LLC. For some ATM operators, the expense associated with paying a third-party provider for vault-cash replenishment isn't always worth it, particularly during times of inflated gas prices and interest rates.

But it's a Catch-22. Those same factors, industry insiders like Stevenson argue, are pushing ISOs to out-source cash management.

"They can't afford not to," Stevenson said. ☐

Link to original: www.atmmarketplace.com/article.php?id=8736

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IndustryLeader

Sublimely self-driven from day one

Kim Fitzsimmons, President of Independent Sales for First Data Commercial Services, readily admits to having a Type A personality. Even as a child, she required no prodding to nail her goals.

At the tender age of 15, she signed on as a telemarketer for a fitness center. She worked the phones in a room not much larger than a closet.

Fitzsimmons progressed on that job – but not before receiving a pink slip. She was confused about why her supervisor had fired her.

Rather than accept the news, Fitzsimmons called the company's owner (with whom she had never spoken) and asked for an explanation. The result? She was rehired. And she became the department's manager at the age of 17.

Through this experience, Fitzsimmons learned "if you don't ask, you don't get."

This first job required an aggressive type of sales, which was valuable experience, Fitzsimmons said. She worked 20 to 25 hours a week throughout high school and college.

Up, up and away

Upon graduation in 1987, Fitzsimmons continued her career, taking a job as a Sales Representative for Concord EFS Inc., a payment processor. She began in telephone sales. Then she moved into management and began selling in-person on the road.

At Concord, she advanced to the position of Senior Vice President. Then, in 2004, First Data Corp. acquired the company. "I was presented with a great opportunity to work for an organization that had not only been a leader in the industry, but was an innovator as well," she said.

Fitzsimmons was deeply involved in the integration and merger of the two companies.

"I'm very proud to be a part of a team of people who joined this company in its early stages and helped create growth and influence on the industry in a very positive way," she said.

Today, Fitzsimmons is integral to the creation and execution of FDCCS' business development and vertical market strategies. Her responsibilities include partner strategy, which encompasses more than 700 financial institutions, ISOs and agents.

Fitzsimmons believes in the power of competition. That, coupled with her innate nature, prepared her for a career in the payments industry.

"I have always had a very entrepreneurial spirit," she said. "That is something I've been able to further embrace in the work we do with our ISO partners at First Data – develop leading-edge technology while continuing to grow together."

Fitzsimmons' goals include growing business efficiently and effectively to usher in the next stages of development. "It's most important that we continue to proactively deliver the right products and services to our customers as we help move the needle for these partners," she said.

A leg up for others

Fitzsimmons is enlivened by competition, but her true pleasure is in helping others achieve. "If I can manage a sales force and watch others succeed, I get more enjoyment and satisfaction out of that," she said.

That motivation is a major reason why she gives her time and talent to industry associations. Fitzsimmons is a member of the Electronic Transactions Association's Advisory Board and will become a full term ETA board member in July.

She is also an inaugural board member of Women Networking in Electronic Transactions, W.net for short.

She is active in both organizations because it allows her to be even more involved in helping those who could use a boost. She also believes giving back is important to the industry.

"I wanted to get involved [in W.net] because I saw the importance of women's organizations in our industry," she said. "If you look at any industry, there are so many avenues to mentor each other.

"Find good mentors, people you can trust and ask

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IndustryLeader

questions. There is so much wisdom and experience from people in this industry that you can learn from and grow."

Two important pillars

Part of the reason Fitzsimmons believes in mentorship and networking is that two key people were instrumental in helping her build a thriving career.

"My father was an outstanding mentor for me, as he helped shape who I am, my aspirations, and my approach to business and personal life issues," she said. "He clearly instilled the important characteristics that I have today.

"Even though he was never a salesman, he understood and taught me how to sell myself, my products and my company each and every day."

Armed with the skills learned from her father, Fitzsimmons was fortunate to work alongside Ed Labry, President of FDCCS.

He taught Fitzsimmons about the industry and instilled in her the importance of being assertive, having confidence, setting goals, working through obstacles and doing things the right way.

Those two mentors, coupled with her work ethic, helped shape Fitzsimmons' business philosophy: "Work hard every day and do things the right way for your clients, your colleagues, your company and all those that are affected by your efforts."

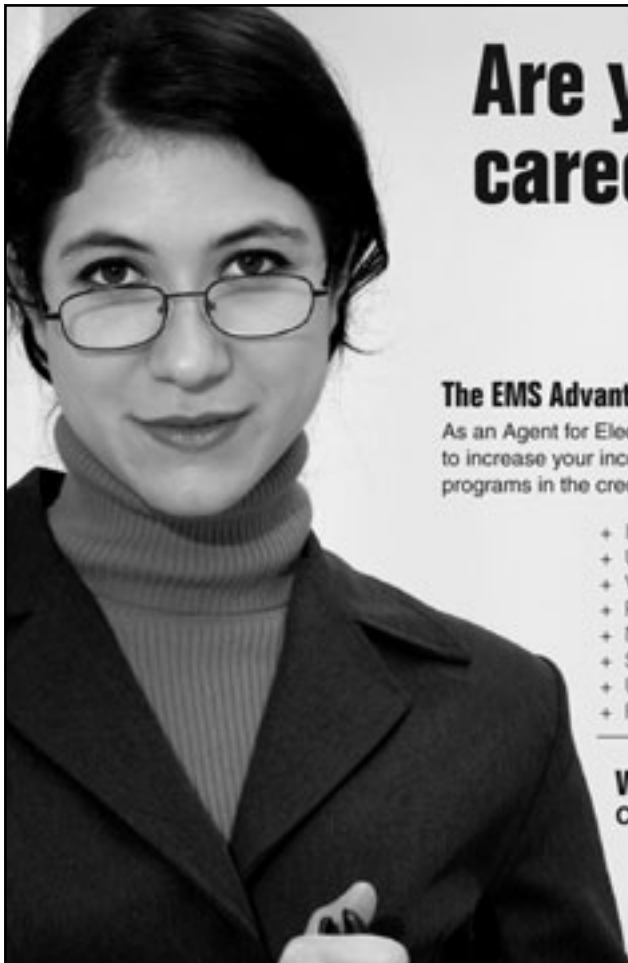
Safeguarding consumers

While Fitzsimmons is honest in her business dealings, she knows the payments industry has taken its share of bumps and bruises when it comes to ethics.

"The industry has come a long way from the Wild West days of the '80s," she said. "We have done a good job of changing the perspective in the industry, and we've talked about doing some certification for training and policing ourselves."

Fitzsimmons noted that the payments industry has an obligation to maximize security for all parties involved in transactions.

"It's our responsibility to make consumers feel safe when paying for goods and services through today's diverse payment tools," she said. "We must fully understand and implement the industry's requirements and work within those guidelines to maximize the consumer's confidence."



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THE MYTHS OF SELLING WIRELESS

Myth #1 Coverage is spotty

Reality - Operates wherever your cell phone does, on nationwide networks like Verizon and Cingular

Myth #2 Set-up is complicated

Reality - Processors and resellers have VeriFone wireless in stock and set-up is plug & play

Myth #3 It's expensive

Reality - Merchants save with PIN-debit, less phone lines and cell rates are very economical

Myth #4 There's no support

Reality - All major processors are on board and many with Class A help desk support

Myth #5 Merchants don't need it

Reality - Wireless expands electronic payments, can bust lines, and eliminate cash & checks

Myth #6 It's slow

Reality - New and improved service enables 2-3 second transaction times

Myth #7 Wireless information can be intercepted

Reality - Wireless standards now based on state of the art encryption practices

Myth #8 The equipment is flimsy

Reality - V* 610, V* 670 and NURIT 8000S were built for mobile use and are field-proven

Myth #9 There's nothing in it for me

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▶ **"This is by far one of the most entrepreneurial industries our society has, and it creates tremendous opportunities."**

- Kim Fitzsimmons, First Data Commercial Services

Yet, she also cautions ISOs and merchant level salespeople (MLSs) not to get too bogged down in risk management and to trust others who are trained in such matters.

"Too many ISOs try to manage the risk on their own, and they need to know that there are good opportunities to offload that risk and concentrate on their core business," she said.

Beneficial changes ahead

Fitzsimmons predicts there will be continued consolidation as larger ISOs acquire smaller players, and this will be positive for ISOs and MLSs. She knows that many people enter the industry intending to build a business and create an exit strategy that involves selling to a larger entity. "That is how they monetize their investment and their time," she said.

Over the past two decades, Fitzsimmons has seen technology change our industry. She expects more of the same.

She foresees wireless, radio frequency identification and mobile merchant solutions becoming the norm in the near future.

As these technologies drive the market, they will create choice, convenience and flexibility for consumers, which is also good news for ISOs and MLSs, she said. "This is by far one of the most entrepreneurial industries our society has, and it creates tremendous opportunities," she said.

Fitzsimmons believes now is a great time to be a payment professional. She is excited to be in her current position, which allows her to experience changes firsthand and help direct the industry's evolution.

"I've had the opportunity to witness and help shape changes that have had a significant impact on consumers and merchants alike," she said. "Anytime you can be a part of such change, it has a profound effect on you as a person." 📱



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Company Profile



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WAY Systems Inc.

ISO/MLS contact:

Bret Baumann
 Director, Channel Sales
 Phone: 781-569-3420
 Fax: 781-569-3422
 E-mail: dbbaumann@waysystems.com

Company address:

200 Unicorn Park Drive
 Woburn, MA 01801
 Phone: 781-569-0420
 Fax: 781-569-0422
 Web site: www.waysystems.com

ISO/MLS benefits:

- Cost-effective wireless payment terminal
- Access to mobile merchant market
- Broad wireless coverage
- Mobile terminal requiring no programming or downloads
- Reasonable gateway service fees that can be marked up
- Robust sales support tools through ISO portal Web site

In the highly competitive payments industry, ISOs and merchant level salespeople (MLSs) commit countless hours and resources to retain their merchants and win new ones. Much of this effort goes into traditional retail accounts. But another market can also be very lucrative – mobile merchants.

According to research from Mercator Advisory Group, the mobile merchant market is a \$1.1 billion annual industry.

Mobile merchants include diverse businesses: home improvement contractors, flea markets, home parties, delivery services, mobile auto services, direct sales, and taxi and limousine services, for example.

MLSs who can provide any of these tens of millions of merchants with a processing solution that does not require electrical outlets, a phone line or software downloads will be able to tap into that billion dollar market.

WAY Systems Inc., a provider of mobile wireless card payment solutions, can help MLSs gain access to mobile merchants. The company offers an end-to-end solution, including the WAY Transaction Gateway (WTG) and the WAY Mobile Transaction Terminal (MTT).

Randall R. Wheeler, the company's Chief Marketing Officer, said WAY provides an opportunity to penetrate the mobile merchant market with a cost-effective, innovative solution that offers a compelling business case.

Big names, big results

Will Graylin founded WAY Systems in 2002. Previously, he was the founder and Chief Executive Officer of EntitleNet Inc., as well as founder and President of SkyFire Technologies. Graylin is now Chairman of WAY Systems' board, which reads like a who's who of the financial services industry.

The board includes George Wallner, founder of Hypercom Corp., and Bill Melton, founder of VeriFone. Until recently, John McDonnell, founder of Transaction Network Services Inc., was on the board. Upon retiring from TNS, he vacated his seat, which is now held by TNS President Ray Low.

Due to their stature within the industry, WAY Systems' board members have been able to attract high-caliber executive talent.

For example, Lance Nakamura, WAY's Chief Technology Officer, was the 17th employee Melton hired at VeriFone. When Melton joined the WAY board, he encouraged Nakamura to become CTO "at a little startup in Boston." Because of Nakamura's regard for Melton, he was willing to make the move.

Company Profile

"It's WAY Systems' mission to make truly mobile card payment capabilities accessible to segments of the market that have been underserved."

Randall Wheeler, Chief Marketing Officer, WAY Systems

WAY's CEO, Fred Gumble, also saw the potential for WAY's mobile POS solutions. He formerly served as Chairman, President and CEO of Vital Processing Services (now TSYS Acquiring Solutions).

WAY employs approximately 100 people and is headquartered in Boston. It also has offices in Atlanta; Shanghai, China; Hong Kong; and Mexico City. Since the company's initial product launch, it has shipped tens of thousands of MTTs to mobile merchants throughout the world.

Early last year WAY activated its 10,000th merchant in North America. Also, in November 2006, the company received the prestigious Sesames Award for innovation at the Cartes tradeshow – for the third time.

Unparalleled network

The wireless market's growth is explosive, and it is predicted to continue. There are two main reasons. First, the general packet radio service (GPRS) global data network is ubiquitous. This means people who were unable to

conduct transactions easily and consistently can now do so.

Referring to the lack of reliability and coverage of other wireless technologies, such as cellular digital packet data and Mobitex, Wheeler said "wireless carrier technologies have come and gone, GPRS leverages expansive cell phone coverage to deliver reliable data services."

The second reason the wireless market is poised for growth is its accessibility to global regions that lack well-established landline phone systems.

Many such locales are leapfrogging the need for traditional systems and going directly to wireless networks.

In China, India and Latin America, for example, wireless infrastructures are growing rapidly.

It's affordable, really

A common objection to mobile terminals has been their price. It was, until recently, a valid complaint. Terminals could cost more than \$1,000 wholesale.

It would not be uncommon to have a merchant pay two, three or even four times that over the life of a lease.

Part of WAY's goal is to make mobile terminals affordable. "It's WAY Systems' mission to make truly mobile card payment capabilities accessible to segments of the market that have been underserved," Wheeler said.

"The total cost of ownership is purposely designed to reach everyone who has a need to accept card payments," he added.

Some merchants may not object to the equipment's price, but rather the recurring monthly fee.

According to WAY, the fee, which is typically less than \$20 for unlimited transactions, is reasonable and affordable: A merchant who has been unpleasantly surprised by a cell-phone bill will recognize that WAY's fee is more than fair.

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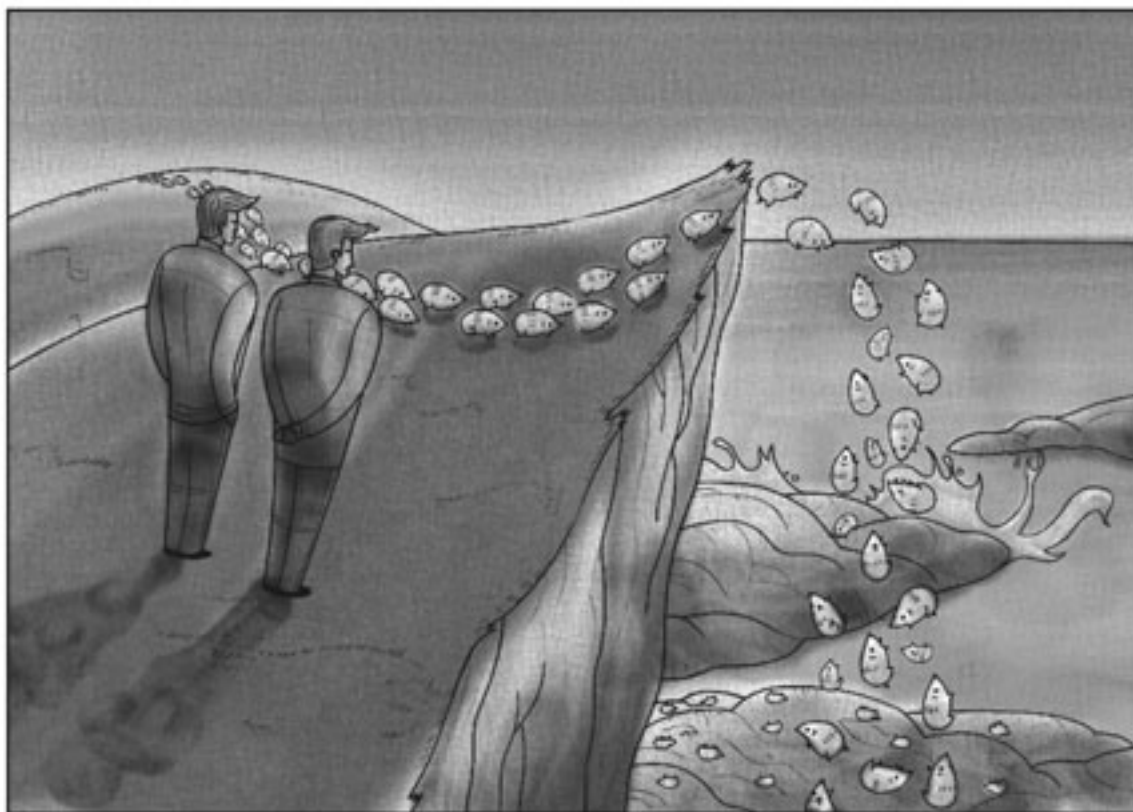
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Company Profile

Additionally, WAY notes that merchants can save money because using a mobile terminal means more payments will be processed as card present, rather than the more expensive card not present transactions.

By swiping transactions, mobile merchants can save as much as fifty basis points on their discount rate.

WAY's largest market segment is contractors, some of whom process transactions valued as high as \$30,000. If these customers paid an additional 50 basis points per transaction, that would be 0.005% of \$30,000, which could really add up.

WAY opportunities

WAY markets its products through national distributors, ISOs, acquiring processors, third-party gateway providers and value-added resellers. ISOs and MLSs can benefit upfront by marking up the MTTs they provide to mobile merchants.

The company, which is not a processor, focuses on providing solutions and does not offer residuals in the true sense. It does, however, offer MLSs the opportunity to mark up the WTG's buy rate. This represents another source of residual income for MLSs.

WAY routes transactions through the gateway to the processor because many processors cannot accept wireless transactions in a native fashion.

Even including an ISO or MLS markup on the WTG, WAY has found that many merchants still find the fee reasonable because it is for an unlimited number of transactions. The monthly charge is approximately \$15, which includes cellular data service.

Many agents mark up interchange and add statement fees, batch header fees and so forth. It may be difficult to convince merchants that a statement fee is necessary; it is a bit easier to charge a fee for an unlimited number of transactions.

Many people already pay a set fee for an unlimited number of cell phone calls.

WAY does not offer commissions; it sells to channel partners. And the company does not compete with partners by selling directly to merchants.

Ready, set, go!

Unlike other wireless payment devices, the MTT is set up like a cell phone. The familiar user interface can reduce training time and make it easier to use.

Also, the MTT is pocket-sized, just like a cell phone, and WAY has an exclusive worldwide license for this type of device.

To make deployment easy for merchants and MLSs, the MTT arrives at the merchant location ready to use out of the box.

No downloads, initializations or similar procedures are required. And a test transaction is processed before the unit is shipped.

Also, MLSs don't have to worry about support: WAY's help desk is available 24/7.

ISOs and MLSs can fight to retain market share in the brick-and-mortar world, or they can be among the first to tap into the billion dollar mobile merchant market.

WAY's executives and board members understand the payments market. They have experienced it at all levels, from working in the trenches, to heading multibillion dollar companies.

They have seen new technologies emerge, and they've harnessed innovations to create affordable solutions for mobile merchants.

Most importantly, the company can help ISOs and MLSs tap into that market – the easy WAY. 📱

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Company Profile



Premier Payment Systems

ISO/MLS contact:

Angela Ross
 Agent Relationship Manager
 Phone: 630-935-0314
 Fax: 630-396-3292
 E-mail: aross@ppsbankcard.com

Company address:

2200 S. Main Street, Suite 100
 Lombard, IL 60148
 Phone: 800-573-6268
 Fax: 630-932-1711
 Web site: www.ppsbankcard.com
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An enlightened emphasis on service

In 2000, Drew Sementa was running a Web development company in Florida. He had clients around the nation and needed to accept credit cards. So, an acquaintance in the payments industry sold him a transaction terminal for cash. But Sementa never received the terminal, nor did he get a refund.

Given his introduction to financial services, specifically payment processing, Sementa's decision to become an ISO may be surprising. However, he felt that merchants, as well as agents, weren't getting the true story when they set up merchant processing accounts.

"So, I just went out and tried it," he said. "I began as an agent and started building my portfolio. I figured it was a good opportunity – and a lot of ways to make money and also help people."

He soon founded Premier Payment Systems, where he serves as President. PPS provides merchant services to a variety of businesses nationwide, both online and at brick-and-mortar locations. Additionally, it has developed specific solutions for the utilities sector and not-for-profit organizations.

PPS' goal is to make ethical business transactions the standard in the payment processing industry. "We believe firmly in conducting business with honesty and integrity," Sementa said.

Smart business practices

The company employs nine full-time workers at its Lombard, Ill., headquarters and has 20 additional agents throughout the nation. PPS reports \$36 million in annual credit card volume processed and expects that number to skyrocket to nearly \$500 million by the end of 2008.

This is due largely to recently signed preferred vendor agreements with several publicly traded companies. Also, PPS has formed a relationship with one of the nation's largest chambers of commerce to provide members with merchant services and credit card processing.

Sementa believes that businesses select PPS for merchant services because of its integrity. He said one client revealed it had researched PPS' competitors and found that PPS was "the only company that had the right idea, the integrity and the way to do business the right way."

The "right" way for PPS is relationship-building, which means talking with clients and paying attention. "We genuinely want to help people make money," Sementa said.

Sementa has worked in sales since he was 16 years old. He began as a sales

Company Profile

rep for telecom companies. At the ripe old age of 17, he landed his first management position.

When the telecom industry was deregulated, he started running call centers for communications companies and then dot-com companies. "The problem with the dot-com boom was they kept going bankrupt because they didn't have the best business plans," Sementa said.

He moved on to Web development, which brought him to the financial services industry.

Knowing the ropes

Sementa's experience as a small-business owner helps him understand the plight of many merchants. "I think the reason many business owners get burned is they have a lot on their plate," he said. "They know that credit cards are a necessity, but they don't research it as much as they should."

He believes the majority of merchants sign with whoever talks to them first and view setting up payment processing services as just another hurdle to climb.

Unfortunately, this does not always serve merchants' needs. "We want customers to look at us not as a necessary evil, but as a business partner," Sementa said.

Sementa is proud of PPS' tarnish-free reputation. "We have zero complaints with the Better Business Bureau and are members of several local chambers," he said. "We take pride in what we do, and it trickles down to the agents and to the merchants."

Just as his experience as a merchant helps Sementa understand merchants, his experience as a merchant level salesperson (MLS) helps him identify with agents.

"Starting as an agent helped me in the way I treat my agents and build my agent program," he said. "I did have some bad experiences as an agent as well – not being paid correctly, not being paid on time. We are in an unregulated industry, and unfortunately people take advantage of people."

Sementa believes that many unsatisfactory situations arise because MLSs are learning as they go. That is why training is so important to him and his company.

Proactive prevention

PPS is a young company and not as large as some of its competitors. What it lacks in size, it aims to make up for with scruples. "We are not out to get anyone, agents or merchants ... We are going to be around for a long time," Sementa said.



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Semeta believes that customers have the right to be informed and educated about their merchant accounts.

"Many merchants do not realize that the fine print in their contracts contains important information until it is too late," he said.

"We are proactive in preventing our merchants from violating the rules and regulations established by the card Associations."

PPS also educates merchants about security and fraud issues, such as preventing employee card fraud, charge-backs and protecting cardholder information.

A cut above the crowd

It can be difficult for a company to differentiate itself in the payments space, especially to retailers. "When offering merchant services, it can seem like you're comparing apples to apples," Semeta said. "We separate ourselves by making each and every merchant a priority."

PPS provides merchants with free rate reviews to ensure that they are processing at the most effective rate possible.

The company also makes customer service a priority. In-house help staff is available weekdays from 8:00 a.m. to 6:00 p.m. Central time.

At all other days and times, PPS offers customer service through a contractor. Thus, it has 24/7/365 customer service.

Semeta is very attentive to customer relations. For example, he said he sent personal greeting cards last holiday season to every PPS merchant.

He believes that a customer-centric approach helps PPS retain merchants. "While a merchant may be able to save a basis point or two with another processor, that basis point won't be worth it when they can't get anyone on the phone to ... assist them when they need it," he said. PPS boasts an attrition rate of less than 1%.

"We specialize in providing cost-effective processing solutions to businesses without compromising security, integrity or support," Semeta said. But companies also select PPS because of its ability to create customized programs for each client.

"It's me sitting down and looking at a way to do business on a large scale and coming up with what I think, with my knowledge of the industry and my staff's knowledge ... will be the best way to make credit card processing work for them," Semeta said.

Premium MLS care

Merchants can sign up directly with PPS; however,

the company sells its services almost exclusively through ISOs and MLSs. "We decided about a year ago to phase out our own sales force," Semeta said. "We do not want to be in direct competition with our agents and ISOs."

Semeta said PPS strives to keep relationships with MLSs honest, open and straightforward. And it focuses on helping agents build a solid portfolio that will produce a strong residual stream.

"We start every agent on virtually the same program," Semeta said. "We let them [agents] know our pricing. They get a 50% split. ... If we receive \$100 in residuals on an account, our agent gets \$50."

The company pays upfront leasing commissions and pays on all residual streams, as well as its gift card program. It also offers agents monthly reporting of residual earnings.

It is also developing a Web interface that will enable agents to log in from cell phones or PCs and monitor account activity in real time.

Additionally, Semeta said agents are free to view information that confirms they are receiving true 50/50 splits.

2+2=18

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- Drew Sementa, PPS founder and President

"They see the cut-and-paste of my residuals – of what I get from the banks and processors," he said.

PPS does not require an exclusive agreement with its agents, nor does it have monthly minimum requirements.

"We encourage agents to continue their relationship with their current processing partner, but slip us a deal or two," Sementa said. "We know that after an agent sees the difference in not only their residual check, but our agent support and how we treat our merchants, they won't want to send deals anywhere else."

Sementa understands the quandary some agents face: As they are working to secure new merchants and build their portfolios, they risk alienating current customers. And if merchants are not satisfied, it reflects poorly on MLSs, causing them to lose business.

PPS maintains healthy relationships with customers, so agents can focus on building their portfolios. The company retains 99% of its merchants and charges no cancellation fees.

"While agents may be able to get a bigger initial split somewhere else or save a penny on transactions, is it worth it if the merchants they are working hard to sign up are constantly canceling?" Sementa asked rhetorically. "We focus on taking care of merchants so that our agents can turn their portfolios into a gold mine of referrals."

Live aid for agents

Sementa stressed that he and his staff are available to help agents in any way they can. "My staff is at your disposal," he said. Sementa will even ride shotgun on appointments if agents wish. "If you set up 10 appointments, I will go on 10 appointments with you," he said.

PPS also has a department dedicated to statement analysis. "We all know that statements can be confusing and time consuming to break down," Sementa said. Therefore, the company does this for its MLSs – free of charge – and provides them with a simplified analysis to use when meeting with merchants.

Agents in the field can fax a statement to PPS headquarters, and within 10 minutes, have a detailed analysis of a merchant's current processing program.

Sementa believes it is in both agents' and PPS' best interests to teach MLSs, so they can one day perform this analysis themselves. "A lot of people learn by doing,"

Sementa said. "We are here to hold your hand and walk you through it."

PPS also offers other training opportunities. The topic and level of complexity are dependent on individual agent needs.

"We have some agents that come by once a week and some we will see once a quarter," Sementa said. "We answer any of their questions."

"For agents who aren't in the local area, we provide lots of phone training, especially [if they] are new to the industry."

Raising the bar

Drawing on first-hand experience, Sementa and his staff work to support their internal customers, agents and merchants. Through MLS training, statement analysis and customer service, they have set their sights on making honesty and integrity the status quo in the payments arena. ☑

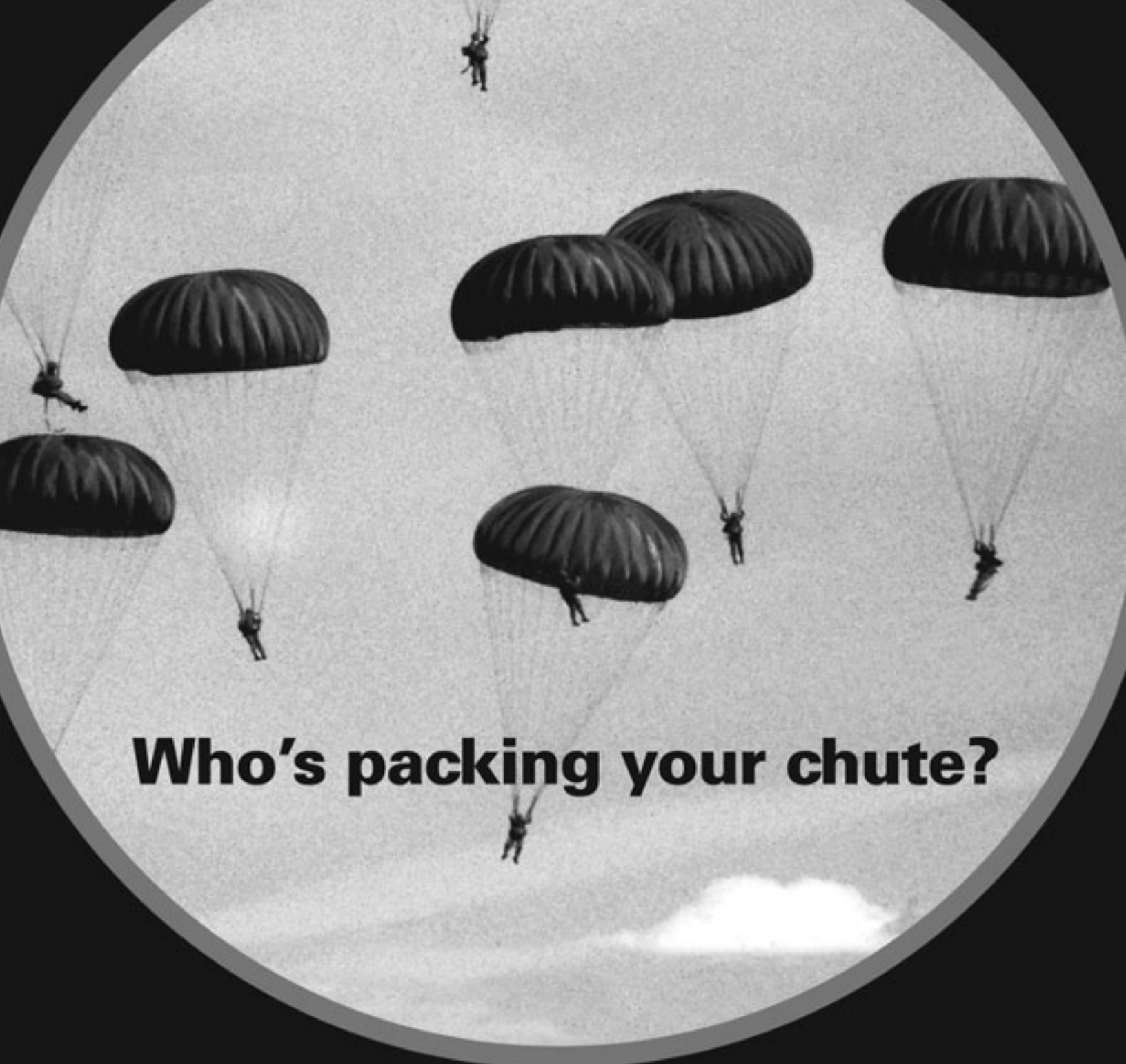
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Eureka! HMS has conference hosting down

Known for brisk ocean breezes and redwood splendor, Eureka, Calif., became a payment hot spot from April 25 to 27. Sales reps and vendors associated with Humboldt Merchant Services converged on The Red Lion Hotel at the hub of the company's hometown for the HMS Partners Conference 2007.

HMS hosts these gatherings for its business partners every 18 months. Some attendees drove to the April meeting; others flew in from offices as far away as New York, Florida, Illinois, Wisconsin and Arizona. All came to learn from the presentations and panels, network in the exhibit hall, and enjoy the hospitality of the HMS staff.

Robert Peisner, Executive Vice President and Chief Operating Officer of Worldwide Merchant Services, attended with his wife, Eileen. He has been in the industry for about 25 years.

"After so many years in the business, you would think that many things would seem to be repetitive and old hat," he said. "I have never failed to learn something and also pick up some new ideas from the other attendees."

"It has been a real pleasure both observing and being a contributing part of the growth and progress of HMS over these past years. And since I have no intention of ever retiring, I am looking forward to attending many more in the future."

Interchange and other insights

HMS President Ken Musante gave the keynote address, kicking off the conference's educational offerings. "Ambition is something you have within yourself," he said. "What we hope is to increase your skill and knowledge to increase your financial wealth."

He predicted that interchange will not be regulated by the government anytime soon and said interchange-related lawsuits "are great news because they are going to lead to radically decreased interchange that will be a windfall for us and for merchants."

He also said that wireless payment form factors are "not yet ready for prime time" and that integrated POS systems are "where the growth will be."

In addition to discussing specific attributes of HMS' structure, programs and pricing, Musante talked about the impact of Visa U.S.A.'s new rates, effective April 14. "Visa raised interchange without raising interchange," he said.

"They came out with a new card type that's to be used for our most exclusive cardholders."

(For more information about Visa's new rates, see "Visa U.S.A. interchange rates, effective April 2007" and "Visa's changes muddy interchange waters," *The Green Sheet*, May 14, 2007, issue 07:05:01.)

Presenting vendors included First Data Corp., JCB International Credit Card Co. Ltd., Planet Payment, American Express Co., First Data Global Leasing, Northern Leasing Systems Inc., Secure Payment Systems Inc. and Merchant Capital Source.

They covered such topics as processing platforms, multicurrency pricing, prepaid programs, how to establish partnerships, merchant funding, terminal leasing and much more.

Two panels proved to be very popular: One was on gateways, which included representatives from Authorize.Net, USA ePay, eProcessing Network LLC and Netbilling Inc.; another was on terminals, which included representatives from Hypercom Corp., VeriFone and ExaDigm Inc.

Guest speaker Paul Martaus was also well-received "not

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only because he was a great speaker but he brought humor to some difficult topics," Cynthia Hunsaker said. She is HMS' Sales Training Administrator. Areas Martaus touched upon included the industry's penchant for dramatic upheaval, increasing competition and the potential effects of Kohlberg Kravis Roberts & Co.'s buy-out of First Data.

Meeting one-on-one

Additionally, Musante and HMS Vice President, Xavier Ayala, met individually with many participants "to go over their portfolios and determine what HMS can do to assist in growing their business," Hunsaker said.

"We have found these individual meetings provide both HMS and the sales partner a great opportunity to cover issues that either side might not feel as comfortable discussing over the phone," she added.

All meals were provided by HMS. Breakfasts and lunches were catered in-house. Dinners were held at local restaurants, including a murder-mystery dinner theater event at the Scotia Inn, a former haunt of lumber barons.

When all the work was done, attendees who could stay chose from a list of outings such as a scenic drive, hiking in the redwoods, beer tasting or touring nearby Ferndale, which sports much Victorian charm, followed by another scrumptious dinner. Then they bid one another farewell, until the next gathering, which is slated for autumn 2008. ☐

Visa muscles to squelch risk

New initiatives by Visa U.S.A. control merchant risk on a granular level through greater scrutiny. The Association revamped its Risk Identification Service (RIS) for acquirers, establishing a remediation timeline, streamlining the process and making all communications and reports available online.

Visa also issued new rules restricting who may be known as an Internet payment service provider (IPSP).

More data mojo

Called RIS Online, the new service gives Visa members the tools to "drill down" into fraud risk data by merchant and category, allowing them to generate a variety of reports and analyze the information in a number of ways, Ginger Bergman, Director of Visa's Acceptance Risk & Compliance Group, said at a Compliance Day seminar at the 2007 Electronic Transactions Association Annual Meeting & Expo.

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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.

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A pilot program began in February 2007. The system was to go live May 1. It is currently for domestic acquirers only.

"Instead of 10 to 20 notices a week, you're going to get one a month," she said. Because all notifications will be electronic, members will not be able to claim they didn't receive them.

"No more 'The dog ate my homework,'" she said. "Anything you need to send back to us, such as questionnaires or the fraud-reduction program, will all come in through the program electronically."

A high-impact workout

"If you understand the chargeback monitoring program, you can understand the RIS Online program," Bergman said. It follows a set schedule. Initial notification that a merchant has exceeded a fraud threshold is followed by a 90-day workout period.

Thereafter, escalating fees (from \$10,000 to \$100,000 per month) are charged during a six-month remediation period as long as the merchant is out of compliance. Then, if the situation has not returned to normal thresholds, disqualification follows.

The program's parameters will be listed on the Visa members' site. "You've never had access to them before," Bergman said. "We want you to know what they are."

Twenty initial parameters have been established by merchant category code (MCC), channel and fraud type. Initially, nine category codes are affected:

- Telecom services (4814)
- Computer network services (4816)
- Outbound telemarketing (5967)
- Electronic stores (5732)
- Direct marketing (5969)
- Miscellaneous/specialty retail (5999)
- Wire transfer/money orders (4829)
- Department stores (5311)
- Automated fuel dispensers (5542).

Channel parameters include Verified by Visa and chip cards.

The top 10 MCCs account for as much as 90% of the fraud in the payments system, Bergman said.

Unlike the legacy RIS system, the new program's parameters will be continually reviewed and adjusted. "As a new trend pops up – say [fraud at] gas stations in Florida – we'll have that in here ... and you can then put that into your decisioning practices," she said. Visa likely will change parameters no more than twice a year.

RIS Online will provide the following:

- Member summaries to help acquirers determine how fraud entered their portfolios
- Fraud detail reports, which can be exported to an Excel spreadsheet
- History reports and graphs enabling acquirers to compare their performance to the industry
- Warning reports. These will identify target-of-fraud merchants, giving acquirers advance warning of impending fraud attacks.

The system is "really about understanding fraud, addressing fraud proactively and helping you guys get the information you need to reduce fraud in the system," Bergman said. "If [merchants] exceed one of the thresholds and get close on the other two, we're going to tell you."

Although only for domestic reporting, the system takes cross-border transactions into account.

The global minimum standard threshold is considered to have been exceeded for merchants with 25 or more interregional transactions, \$45,000 or more in interregional fraud and a 2.5% fraud-to-sales ratio. The pilot program had already identified two such merchants, Bergman said.

New IPSP moves


To better control high-risk merchant processing, Visa also issued new rules on IPSPs, Bergman said.

Merchants accepting payments both over the phone and the Internet are no longer considered IPSPs, she said.

"There are a lot of high-risk merchants in [that designation]," Bergman said. "We wanted to look at how to mitigate that risk." Visa now requires registration of all IPSPs and minimum tier one capital requirements of \$100 million. Registration fees for IPSPs are waived through June 2007.

Quarterly reporting requirements will be enforced beginning in July. Monthly activity reporting must include each merchant's MCC, sales count and amount, and chargeback count and amount.

Visa expects IPSPs to monitor their Web merchants daily. Any sponsored merchants who exceed 1% should be "remediated." Bergman said, "Once that merchant blows up, we don't want the rest of [an IPSP's] volume from other merchants to mask that problem."

Visa considers designating each IPSP by MCC to be a best practice, but does not require it yet. "Right now, we want to know who these people are in this system," Bergman said. 

Interchange under attack

It's almost a rite of spring: One or both of the card Associations implement new interchange fee schedules. This forces acquirers and processors to adjust their fees, and the retail sector cries foul.

This year, Visa U.S.A. rolled out a new interchange schedule, effective April 14. Within days, the National Retail Federation was rallying state lawmakers behind efforts to force major changes to interchange.

Many of Visa's rates remain the same as last year. However, Visa introduced a new card category – Signature Preferred – which raises interchange on some transactions.

MasterCard Worldwide also recently announced rate changes, effective April and June 2007. (For information on the latest rate changes from MasterCard and Visa, see *The Green Sheet*, issues 07:03:01 and 07:05:01, respectively.)

"When Visa and MasterCard [assess interchange], they don't take it on just the retail sale; they take it on the entire transaction, including the sales tax," Mallory Duncan said during the National Conference of State Legislatures' (NCSL) spring conference, April 19 in Washington, D.C.

Duncan is NRF Senior Vice President and General Counsel, and Chair of the Merchants Trade Coalition, a group of federal and state trade associations representing merchants who accept credit cards. He said retailers, who merely collect and do not retain sales taxes, are particularly irked that those funds are included in interchange assessments.

"The sales tax is the people's money, and [Visa and MasterCard] shouldn't be trying to take a piece of it," he said. "That drives up prices even higher, and everybody ends up paying a tax on a tax."

It also bothers merchants that monthly account statements from card servicing banks don't break out interchange costs, Duncan added.

The NRF and other members of the Merchants Trade Coalition have been railing against interchange since the so-called Wal-Mart suit opened to public debate this long-standing industry pricing mechanism.

Several coalition members were party to that lawsuit. It resulted in a multibillion-dollar out-of-court settlement and the elimination of rules that compelled merchants accepting MasterCard and Visa credit cards to accept all other card products bearing those brand names.

Merchants managed to get the ear of the U.S. Congress,

which held hearings last year. But so far this year, interchange is not high on the agendas of any pertinent congressional committees.


For now, lawmakers are more interested in card issuers. Earlier this month, Sen. Carl Levin, D-Mich., took to the Senate floor to denounce card issuer fees and fee-levying practices. He also said he was introducing legislation to rein in such practices.

Legislation pending in several states, however, would cap or exclude interchange on certain transactions.

The Merchants Trade Coalition estimates that MasterCard and Visa collected about \$36 billion in interchange during 2006. The group noted that this represents a 17% increase over 2005, and an increase of 117.5% since 2001.

At least a dozen bills pending in state legislatures address topics related to interchange, according to the NCSL. Here's a rundown of several key initiatives:

- Two bills introduced in the Florida state legislature would require refunds to merchants paying interchange on sales taxes.
- Legislation pending in Kansas would require that merchants have better access to information related to interchange rates. It also defines interchange fees for purposes of state law.
- A bill pending in Nevada would prohibit interchange on certain transactions.
- In Oklahoma, legislation has been introduced that would prohibit certain contract provisions regarding merchant transaction fees.
- Lawmakers in Tennessee are considering legislation that would cap at 0.75% all processing fees associated with credit or debit card transactions. The proposal would apply to contracts entered into with merchants by banks or their agents after July 1, 2007.
- Texas lawmakers have a bill before them that would require more transparency in disclosing interchange and related processing fees. A tougher bill, introduced and quickly withdrawn in March after a large consumer letter-writing campaign, would have allowed retailers to surcharge credit and debit card payments to cover processing costs.
- In Washington state, lawmakers want to restrict interchange to 1.5% of the total cost of a retail card transaction.

Whether this attention given to squeaky wheels will lead to a smoother ride for retailers remains to be seen. 

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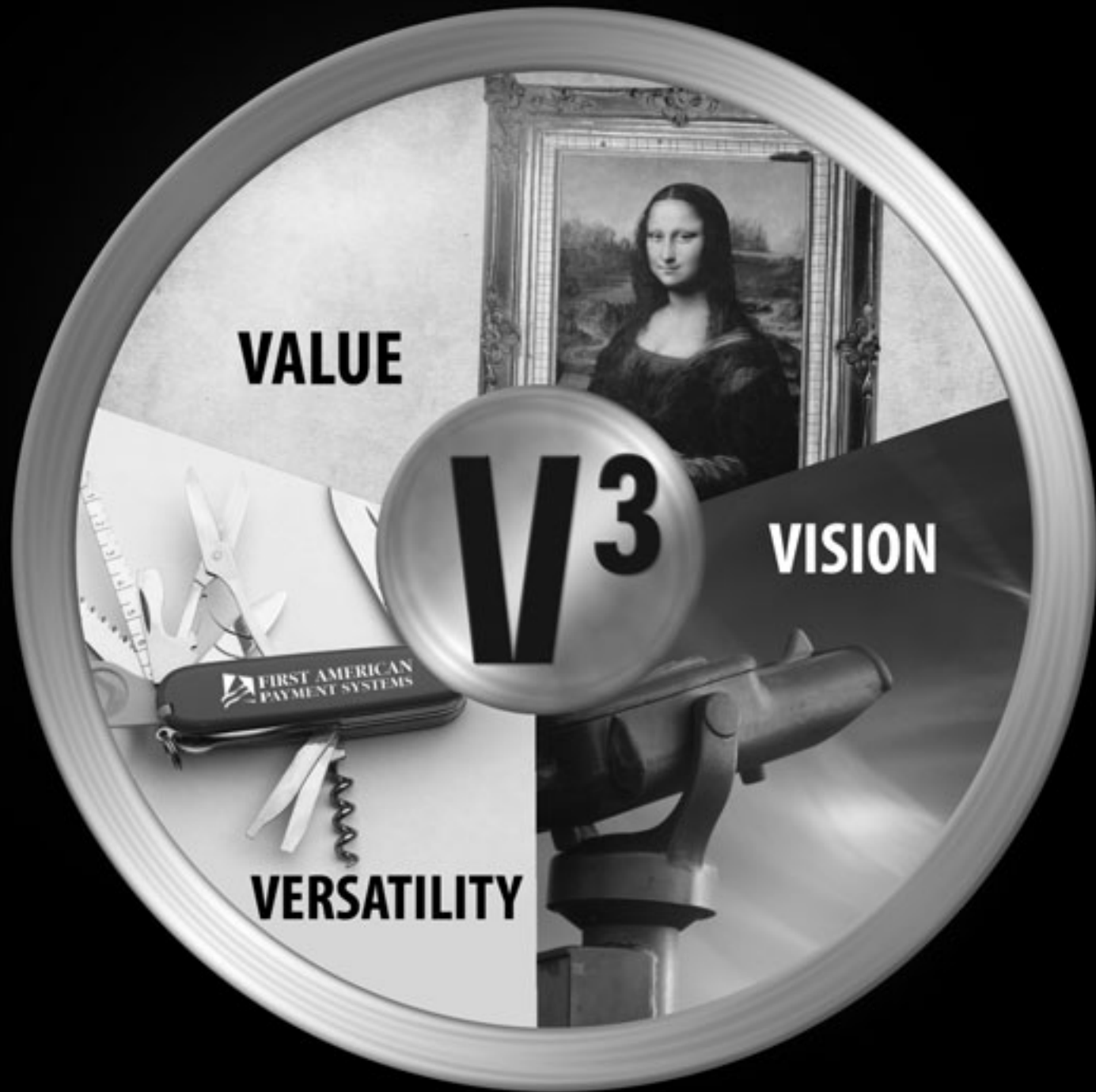
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PCI from page 1

The key to preventing data loss is in understanding what sensitive data a merchant may be storing and where. "I would say 18 months to a year [of data] is fine," and even up to three years for the most crucial information "provided it is very well-secured," Sartin said.

That means never storing full track data and keeping necessary information encrypted behind firewalls and passwords. Sartin added a fail-safe solution: "If you're not storing [data], you're not going to have a compromise."

On track, almost

By March 31, 2007, 95% of Visa level 1 merchants had confirmed they were not storing track data; 35% were in full compliance with the Payment Card Industry (PCI) Data Security Standard; another 51% were in remediation, according to Eduardo Perez, Vice President of Payment System Risk & Compliance for Visa.

Bob Russo is the newly appointed General Manager for the PCI Security Standards Council, an independent industry standards body providing management of PCI on a global basis.

Russo noted that the seemingly low number of level 1 merchants in compliance is not representative of the work that nearly all such retailers have done. The actual statistic for both levels 1 and 2 merchants on the road to compliance is 90%, he said.

"Tell your readers about ... the awareness and the adoption of [PCI]," he said in an interview with *The Green Sheet*. "We've got companies that have budgeted in the tens of millions of dollars and put together plans to become compliant over a two to three year period.

"And while they may not meet the letter of the law right now, they're maybe 95% there. Often, a retailer will have just one change to make to a legacy system, but the programming requirements to accomplish it are enormous."

Perez said the high level of compliance activity by level 1 merchants "demonstrates buy-in." At level 2, 93% have confirmed they do not store track data, 26% are in compliance and 22% are in remediation. At level 3 (e-commerce merchants, for whom track data does not apply), 51% are compliant, and 16% are in remediation.

At level 4, which represents 32% of all Visa transactions, track data storage has yet to be determined, and PCI compliance is low, Perez said. He added that 87% of processors are compliant, with the remaining 13% in remediation.

Help along the way

Actions that processors, ISOs and merchant level salespeople can take to bring merchants into PCI compliance include asking what payment application is currently in use to determine if it stores track data; certifying only PABP applications; and walking clients through all applicable PCI requirements.

To make it easier to know whether a payment application stores track data, Visa published a list of products that have been involved, directly or indirectly, in card data compromises (See "Visa identifies apps storing sensitive data" in this issue of *The Green Sheet*).

In addition, MasterCard Worldwide is "looking forward" to Visa's PABP becoming part of PCI for applications, said John Verdeschi, MasterCard's Vice President for Advanced Payments.

And in February, the PCI Council board of executives voted to bring the



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PCI PIN entry device standard under the council's auspices, said Council Chair Seana Pitt. "This is a great step forward."

Not all can hop aboard

MasterCard has received questions about using PCI more broadly across industries, but "we wouldn't want it to be subsumed by others and out of our control," Verdeschi said.

Russo also has reservations about allowing government or other industries to adopt PCI. The standard is still "too young" for the council to lose control of it. "We need to make sure that we steer it where it needs to go, so that it's well-entrenched," he said.

The council met recently in Washington, D.C., with representatives of various industries that have expressed an interest in adopting PCI. "We told them we're not ready" to open the standard to outsiders, Russo said.

Legislators are interested in PCI because "they see that the standard ... is gathering momentum, but I don't want them in the middle of it at this point," Russo added. "I think they're seeing that this is one of the best, if not the best, standard out there. They see that the PCI DSS is more prescriptive than other standards."

Laying new track

The PCI Council will hold a meeting in Toronto Sept. 17 to 19, 2007. It will give participating payments industry professionals, approved qualified security assessors and approved scanning vendors a chance to meet with council executives and committee members and to hear representatives from throughout the payments chain share their perspectives.

The council has also begun soliciting feedback from stakeholders about PCI's current version as a step toward updating the standard. It will present an overview of findings to date at the September meeting.

Additionally, the PCI Council has initiated an election process for a board of advisers. The board will represent nearly 200 participating organizations and provide technical and strategic guidance.

The council will publish answers to frequently asked questions: It has received about 500 questions on PCI implementation thus far. Also on the council's agenda will be merchant training sometime later this year. It will include both webinars and half-day meetings for retailers. ■

For more information about the PCI Security Standards Council, visit www.pcisecuritystandards.org.

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Visa identifies apps storing sensitive data

Visa U.S.A. wants merchants and service providers to stop using payment applications that store sensitive cardholder data, a practice that makes them targets for data breaches. To get the word out, the card Association published a list of those applications, as well as solutions for preventing their data retention.

In April, Visa identified applications from six vendors needing attention: ICVerify Inc., Menusoft Systems Corp., Micros Systems Inc., Posera Software, Radiant Systems Inc. and Southern DataComm Inc. (see table below).

Visa U.S.A. list of payment applications that store prohibited data

Payment application vendor	Product (may retain mag stripe data)	Product/patch (does not retain mag stripe data)
ICVerify Inc. (First Data Corp.)	ICVerify software for Windows V2.X [produced by CyberCash Inc. prior to 2002]	ICVerify software for: • Windows V2.X Service Pack 1 (available since 2003) • Windows V3.X PABP Validated Payment Application (VPA): ICVerify software for Windows V4 (available since 2005)
Menusoft Systems Corp.	Digital Dining: – All versions using a D0Serv.dll file prior to V7.3.0350	Digital Dining: – All versions using a later D0Serv.dll file to and including V7.3.0350 PABP VPA: Digital Dining V7.3.0375
Micros Systems Inc.	8700 HMS: • V1.00 thru V2.11.9 • V2.50 thru V2.50.20 • V2.70 thru V2.70.14 9700 HMS: All versions prior to V2.50 RES 3000: V1.0.0 thru V3.1.2; V3.2.0	8700 HMS: • V2.11.10 + • V2.50.21 + • V2.70.15 + • V3.00 9700 HMS: All later versions to and including V2.50 PABP VPA: 9700 HMS V3.0 service packs 6 thru 12 and HMS V3.1 RES 3000: V3.1.3 + and V3.2.1 + PABP VPA: RES 3000 V4.1, 4.0 and V3.2 service pack 7 hotfix 5 with TransactionVault
Posera Software	Maitre'D: • All versions of V2002 • All versions prior to V2003 service pack 11 • All later versions prior to V2005 service pack 3	Maitre'D: • All later versions to and including V2003 service pack 11 • All later versions to and including V2005 service pack 3
Radiant Systems Inc.	Aloha: All versions prior to V5.3.15	Aloha: All versions later than and including V5.3.15
Southern DataComm Inc. (SDC)	ConnectUp: All versions PopOn: All versions ProtoBase: versions 4.7x.xx and 4.80.xx PbAdmin: versions 4.01.xx and 5.00.xx	ProtoBase: versions 4.81.xx, 4.82.xx and 4.83.xx PbAdmin: versions 5.01.xx and 5.02.xx PABP VPA: ProtoBase Suite v6.0 (ver. 6.00.xx)

Source: Visa U.S.A.

The products are considered risky because they store prohibited cardholder data – such as full magnetic stripe (tracks 1 and 2), CVV2 (card verification value) and PIN data – after a transaction authorization occurs.

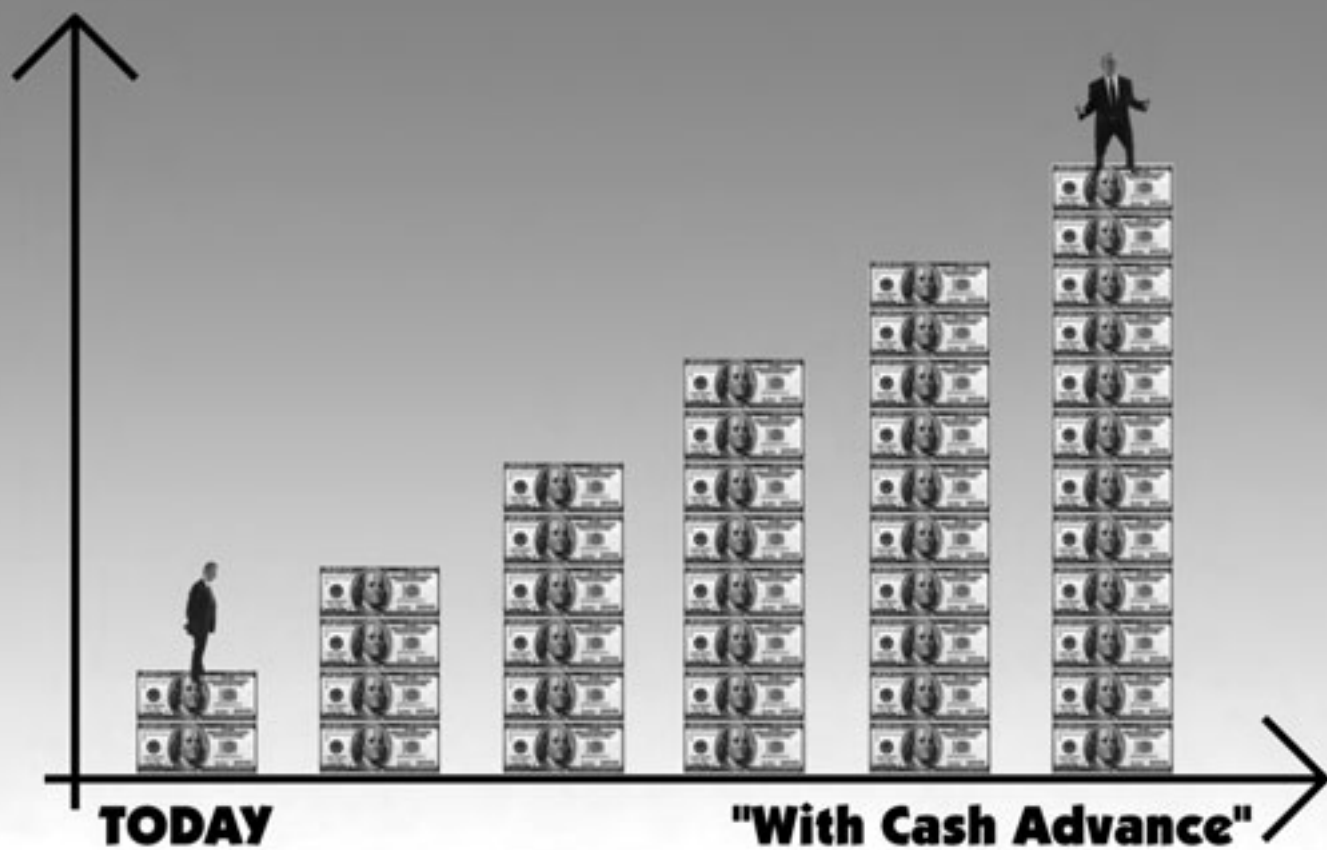
Visa said unscrupulous hackers will seek out such systems and exploit vulnerabilities to access the data.

Noncompliant payment applications are "an unacceptable risk to ... the entire payment system," Visa stated. "When driving merchants toward payment applications, agents should ensure the application has been validated against Visa's PABP [Payment Application Best Practices]."

The PABP, released in 2005, is a set of requirements for developing secure products that support compliance with the Payment Card Industry Data Security Standard and do not store prohibited data.

Visa advised merchants and service providers using any of the applications listed to install a vendor-supplied patch or to upgrade to a Visa-approved application (a list is posted at www.visa.com/cisp).

The card Association also warned that merchants should wipe "from all systems immediately" any stored full track data. ☒



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To certify or not to certify: That is the MLS question

By Dee Karawadra

Impact PaySystem

Let's talk about merchant level salesperson (MLS) certification. There's been much discussion about this possibility in the payments industry over the years. As yet, nothing has been done.

Today, no certification or license is required to sell transaction processing to the public on behalf of registered ISOs and processors. Unfortunately, this makes it easy for unscrupulous MLSs to take advantage of the system and give the rest of us a bad reputation.

Many people say regulation is overdue. But just as many are opposed to the idea. So, the issue is widely debated.

Here are some questions I often hear agents ask about this topic:

- Who should be responsible for regulating this market?
- Would regulation discourage new MLSs from joining the industry?
- Should we create a list of "bad" agents?
- If we don't join the MLS regulation bandwagon, will we regret it later?

I will explore each of these in this article.

Who should be responsible for regulating this market?

This question was recently debated on GS Online's MLS Forum. Here are some suggestions industry veterans offered:

- "I believe in certification. In my view, the acquiring banks [sh]ould not be allowed to accept any applications from anyone that is not certified. This would stop a lot of these companies that hire

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people, feed them little to no information and have them sell merchant services." – MLS Forum member GMartin

- "Certification must start at the top, and must be government-recognized, and federally approved to carry any weight." – MLS Forum member Marketelinc
- "I agree it should start at the top. There should be some form of standard that all ISOs have to adhere to." – MLS Forum member FastTransact

A few MLSs suggested that Visa U.S.A. and MasterCard Worldwide should mandate and manage agent regulation. No matter what entity does the actual regulation, many industry insiders agree that at some point, merchants are going to demand proof that MLSs trying to sell them processing are not con artists.

It is unfortunate that corrupt MLSs have preyed on many unsuspecting merchants. It only takes a few of those to muddy the waters. I am amazed daily at the unethical tactics some ISOs and MLSs use to get deals.

Would regulation discourage new MLSs from joining the industry?

Some say requiring MLS certification would present a significant hurdle for new MLSs that would decimate

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- Source: *The Electronic Transactions Association's Encyclopedia of Terminology for the Acquiring Industry*

their business prospects. And it would be more difficult and expensive for newcomers to get trained.

Additionally, agents already have to wait to receive residual income. It takes at least a full month's processing to see money flow in from new merchant accounts. Certification would only prolong this timeline.

Certification would also involve costs. So, it would take longer for most MLSs to recover their initial investment.

On the positive side, certification requirements may scare less-than-honest agents from entering this market. And the threat of losing certification may discourage "bad apples" from taking advantage of the system if they do enter the payments space.

Should we create a list of "bad" agents?

Some industry leaders have suggested we can clear the industry of n'er-dowells without resorting to a certification process. A list of unethical MLSs is one

idea. It would replicate the Member Alert to Control High-Risk (MATCH) list, which is a card Association-maintained list of merchant accounts that have been terminated for cause.

Jared Isaacman, Chief Executive Officer of United Bank Card Inc., was quoted on this topic in "List conundrum: Bad blood blues or bona fide bad apples?" in *The Green Sheet*, Sept. 25, 2006, issue 06:09:02.

"Every ISO, processor and bank would subscribe to an independently managed list of 'bad' agents," he said. "This would have to be managed exceptionally well with a strict criteria on how an agent can be added or removed ... But if it was accomplished correctly, I guarantee it would be a big hit."

Isaacman is not alone. Many in the industry think such a list would be useful. And if it were managed by the card Associations, it would be credible and reliable.

I am doing this on a small scale with a group of like-minded ISOs. We share information informally. If we have bad experiences with MLSs who break the rules and practice unethical sales techniques, we tell one another.

I define unethical sales techniques as deceptive practices used to obtain business: forging signatures on contracts, changing fees on already executed contracts, and nondisclosure of fees, terms and cancellation fees, for example.

We have found that rogue agents used to be few and far between, but their numbers are increasing.

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▶ **As an ISO, I feel responsible for what my MLSs do under my brand.**

introduced, we will continue to protect our businesses in this way. The information that we share is solely used for weeding out problem MLSs and is strictly confidential.

As an ISO, I feel responsible for what my MLSs do under my brand. (I often encourage MLSs to do the same due diligence when trying to find an ISO to partner with: Ask for references and do some research on that ISO.)

If we don't join the MLS regulation bandwagon, will we regret it later?

Some fear that if we don't help establish MLS regulation ourselves, we will be stuck with a certification process that is strict and overbearing. Here is one such view from the MLS Forum:

- "Please don't sit on the sidelines and criticize. They are begging for volunteers to work on and form committees. We can be part of the driving force that shapes our future or we can sit on our hands, retorting it ... and when the changes come about, you'll be sitting there, having to take them like a large dose of

castor oil from a rusty spoon." – MLS Forum member Slick Streetman

Slick has a point. It may be to our collective advantage to help put a system together. The more participation there is, the better the solution will be. Being active in this discussion will keep us all in the loop.

Many great ideas have come from the MLS Forum, and many of you have private-messaged me. Let's keep the discussion going.

Until next time, I hope to see you on the streets. 🇺🇸

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)

Legal ease

What if my ISO tanks?

By Adam Atlas

Attorney at Law

ISOs do not often fold abruptly from one day to the next. But it happens occasionally, leaving a handful of agents in a tough spot. The most common reason an ISO halts operations is serious wrongdoing within the organization, such as fraud, which causes the sponsoring bank to cease doing business with the ISO.

Most of you, as merchant level salespeople (MLSs), do not sell directly for a large processor or bank. Instead, you sell for ISOs that are registered with a major processor and bank.

Have you considered what you would do if your ISO suddenly went under?

Here are eight tips to help you be prepared should your ISO run aground:

1. Choose your ISO carefully

You may be ethical, but that doesn't mean your ISO is. When selecting an ISO, gather impressions of the company from its agents, merchants, or sponsoring processor and bank.

Choosing an ISO is the most important first step in an MLS's entry into the merchant acquiring business. The values to look for in an ISO are honesty, transparency and reasonableness.

If an ISO is harsh or inflexible at the beginning of a relationship, those traits don't usually improve at a time of crisis.

Once you have chosen your ISO, always keep tabs on how it is treating other MLSs and merchants. Determine as quickly as possible whether there is a problem with the folks who send you your revenue stream.

2. Do not sign an exclusive deal

Don't put all your eggs in one basket. Exclusive agreements are a thing of the past. Any ISO you sign up with should be able to earn your business through ongoing pricing and service, not by tying you legally to an exclusive deal.



3. Sign a backup deal

Assuming you have chosen an ISO that is a good fit, you are likely to place a lot of business with that ISO. Even so, have a second relationship.

On a day-to-day basis, the secondary relationship allows you to place deals that your primary ISO might not take. Also, in the unlikely scenario that your primary ISO folds, you will have a second channel in place for your deal-flow.

Picture what would happen if your backup ISO had to become primary overnight. Spend an hour or so with your secondary relationship manager to come up with a game plan for a smooth transition, should this situation occur.

4. Learn about your ISO

Even if you are getting along very well with your primary ISO and have no intention of becoming a registered ISO, find out what your ISO had to do to become what it is today.

Specifically, study the various suppliers your ISO uses. For example, learn about the company's equipment, leasing and gateway services.

Make a flow chart that illustrates the relationships your ISO has with its partners; these connections enable you



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Education

to make sales. Think about what you might do if your ISO disappeared, and you had to link up with the various suppliers yourself.

5. Shop for direct relationships

This is like window-shopping for something you can't afford. You may be a one-person operation working out of your basement. You may not know how to increase your monthly merchant-account volume or establish a direct relationship with an acquiring bank. Never mind.

Imagine yourself ahead of where you are now. Talk with people who offer direct relationships with the suppliers of all the products and services you now sell. Learn about their terms, the thresholds they demand and the people inside their organizations who negotiate new deals.

You will gain helpful information and contacts no matter what. In a disaster scenario, in which your ISO sinks, you will already know something about what it would take to step into the shoes of your defunct ISO and keep your business going.

When shopping for direct relationships, be careful not to breach the terms of your existing agent agreement.

It might contain a clause preventing you from communicating with or entering into an agreement with the processor or bank that acquires for your ISO.

I don't like clauses like that, but they are out there. Be careful.

6. Get to know your merchants

Your primary business relationships are with merchants. They are your livelihood, so get to know them and take care of them.

If you ever have to go through choppy waters, such as a migration of your ISO's platform or the demise of the ISO itself, the quality of your merchant relationships will directly affect your ability to preserve your business.

7. Navigating nonsolicit clauses

All MLSs are bound by nonsolicit clauses that prevent agents from moving merchants away from ISOs with whom they have signed agreements.

However, most MLSs have, at times, wanted to move merchant accounts away from an ISO. The primary reason being the ISO or its processor is not taking adequate care of the agent or the merchants involved.

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If you violate the terms of a nonsolicit clause in your agent agreement, no matter how difficult the ISO is being, you will expose yourself to the risk of losing your entire residual stream.

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Sometimes an ISO breaches its obligations to an MLS in such a manner that the agent may no longer be bound by the corresponding agreement's nonsolicitation clause. That determination can only be made on the facts and law applicable to a given case.

When an ISO folds because of fraud or some other problem, the MLSs stranded under the ISO may very well have the right to set aside obligations of nonsolicitation to salvage their portfolios.

However, do not make this decision alone. Always consult a lawyer and other industry veterans before breaching the terms of your agent agreement. Remember, a wrong decision could cost you your residuals.

8. Don't be paranoid

There is a difference between being prudent and downright paranoid. The tips in this article are intended to help you manage your business. Don't let these tips make you overly suspicious, because distrust is a terrible thing between an ISO and an MLS.

ISOs and processors are constantly evolving. The shifting sands in our business make for opportunities and traps. Contemplate what lies ahead before taking your next step. 📌

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Education (continued)

Ten myths muddling PCI mastery

By Ross Federgreen

CSRSI

Merchants are becoming acutely aware of the mandated requirements of the Payment Card Industry (PCI) Data Security Standard. Unfortunately, many misconceptions, or myths, are associated with this. It is important that members of the merchant services community fully understand PCI and assist their customers with the complexities of compliance.

Myth 1: I do not have to be PCI-compliant

Untrue. Every merchant who in any manner accepts, handles, stores or transmits credit card information must be compliant. This extends to all merchants regardless of their credit card environment. There are no exceptions for merchants who are in the card present environment.

Myth 2: If I have penetration scans, I am compliant

Wrong. Penetration (or vulnerability) scans represent only a fraction of PCI's requirements. While they are important, they are not all that is required. Merchants must also complete the 75 questions comprising the annual self-assessment questionnaire (SAQ).

Myth 3: To complete the SAQ, I can just answer yes to all the questions

Not true. Merchants should only answer yes if they both understand the question and possess documented evidence that the answer should be yes. Fabricating yes answers is inappropriate and opens merchants to severe penalties, including loss of credit card privileges.

Myth 4: No one will ever look at my answers to the SAQ

Untrue. PCI requirements dictate that all merchants must file SAQs with their acquirers annually. If merchants are compromised, risk rated, randomly audited or flagged for other reasons, their SAQ responses will be examined.

Myth 5: I don't need to examine my completed penetration scans

Wrong. It is vitally important to examine penetration scan results and note findings. Each abnormal finding must be addressed regardless of which of the four levels – from informational to severe – is listed. Findings in the severe category must be remediated within 30 days.

Myth 6: If my software or terminal is compliant, I am compliant

Not true. To answer SAQ questions correctly and honestly, every merchant must have written policies, procedures and auditable logs. And significant physical security requirements must be met. PCI-compliant software and terminals are critical, but they are not the entire answer.

Myth 7: A breach can't happen to me

Untrue. Security breaches happen everywhere and can happen to anyone at anytime.

Myth 8: All security breaches are caused by external sources

Wrong. Over 90% of security breaches occur because of employees or other people who have internal access to the merchant.

Myth 9: My processor is responsible for the fines, not me

Not true. Merchants are ultimately responsible for all financial penalties resulting from their PCI-compliance failures. Fines can be up to \$25,000 per month per event.

Myth 10: I can complete the SAQ myself

True – but no one should. The 75 questions on the SAQ are complex. To answer them requires in-depth understanding of the meaning and intent of each question. Each merchant should obtain qualified assistance in achieving PCI compliance.

Focus on facts

All ISOs and merchant level salespeople need to fully understand PCI. And merchants need to know that they *must* comply with PCI: Noncompliance can lead to civil penalties, criminal prosecution and loss of credit card accepting privileges.

The payment brands have spent considerable sums attempting to educate the merchant population. A number of resources are available to assist in helping merchants achieve compliance. *The Green Sheet* has published many articles addressing PCI issues.

In addition, each card brand has information on its Web site defining requirements and merchant categories.

So, learn what it really takes to be PCI-compliant. This will help you maintain, retain and obtain merchant customers. 📧

Ross Federgreen is founder of CSRSI, The Payment Advisors, a leading electronic payment consultancy specifically focused on the merchant. He can be reached at 866-462-7774, ext. 23, or rfedergreen@csrsi.com.

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Education (continued)

MILLIONAIRE IN YOU

Statement analysis for cave men

By Jason Felts

Advanced Merchant Services Inc.

Have you seen the Geico insurance commercials in which cave men are portrayed living among us? They attend parties, see therapists, dine in restaurants and are offended when they hear "So easy even a cave man could do it."

Clearly the card Associations responsible for creating the U.S. interchange model have not tried to make things easy to understand.

And in training, many ISOs err in showing brand new merchant level salespeople (MLSs) three different interchange calculators with fancy spreadsheets. While great for experienced MLSs, it's difficult for new agents to understand every field.

I am not a big fan of leading with savings alone; how-

ever, every agent should be able to complete an accurate cost-savings analysis for prospective merchants. If your eyes glaze over when faced with an Excel spreadsheet containing 28-plus fields, this article is dedicated especially to you.

Finding the numbers

It is imperative to have a basic understanding of processing statements so you can explain them to your customers. Always have a calculator with you, regardless of the method of your presentation (phone or face to face).

You must identify a number of figures to effectively complete a cost-savings analysis:

- Processing volume
- Number of transactions
- Qualified discount rate
- Transaction fees, including interchange assessments
- Batch/automated clearing house (ACH) deposit fees and nonbankcard fees
- Monthly fixed fees for statement, customer service, gateway, wireless service, basic service, report, debit, etc.
- Minimum monthly fee or adjustment
- Downgrade fees: mid-qualified, nonqualified, corporate and so forth.

Some items are charged per occurrence. It is not necessary to include these in a comparison, unless their total is substantial. Examples of these include:

- Chargeback fees
- Retrieval requests
- ACH change fees
- Voice authorizations
- Address Verification Service surcharges
- Annual fees
- ACH reject fees.

Locating the fees

Processing volume and the number of transactions should be on the cover page or in a summary page. You must have this to show merchants exactly how much you can save them. You will find the qualified discount rate near the volume. It will be formatted like this: 1.97% or 0.0197.

Transaction fees can hide in batch areas of the statement or summary sections. They may be separated by card brand, or brands may be grouped together. Also, per-item fees and interchange fees may be separated.

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\$15 fixed fee	\$10 fixed fee	\$5	\$5
0.35 batch fee	0.25 batch fee	0.10 x 20 batches	\$2
0.0125 mid surcharge	0.0125 mid surcharge	none	none
0.0195 nonsurcharge	0.0195 nonsurcharge	none	none
The total savings is \$107 per month, \$1,284 per year.			

Source: Advanced Merchant Services Inc.

Batch and nonbankcard fees could be included in the total number of transaction fees or listed as a separate line item in the summary section.

All other fees should be listed in the fees summary, but this is not always done. If not, find them buried in the statement.

Discerning the difference

Illustrating the difference between merchants' current pricing and what their pricing would be if they signed with you is fast and easy. Anyone can do it. It's also straightforward and easy to teach.

However, it will not work if a merchant is priced with interchange-plus pricing. At that point, you will be comparing the "plus" and/or the additional value you bring to the table.

The chart entitled "Statement analysis – made simple" found within this article shows exactly how such a comparison would work for a merchant doing 400 transactions in 20 batches per month and \$20,000 in processing volume.

It reveals how the merchant could save \$1,284 annually by switching processors.

Keeping it simple

To determine the amount you will save a merchant in terms of rate (qualified, mid or non), follow this formula: Subtract your rate from the merchant's current rate. Example: 0.0199 - 0.0169 gives us 0.003. Then multiply 0.003 by the merchant's volume. This will identify the savings faster than any other way.

Important: If the rate is not disclosed, divide the fee by the volume. (Some processors hide everything except the actual cost.)

Exposing the savings

Merchants love to see savings in writing. So, create a form for this purpose. Many industry pros have done analyses on the backs of napkins. However, it's always better to be professional.

Advanced Merchant Services has templates partners can use to professionally demonstrate savings: one for traditional statement analysis and another to show savings on PIN-based debit, when applicable.

While quite obviously simplified, this formula has helped hundreds of ambitious new MLSs understand the basics of uncovering savings.

If you prefer an Excel spreadsheet, your ISO more than likely will be able to provide one.

AMS uses several spreadsheets for advanced training; I'm always happy to share. Additionally, *The Green Sheet* offers rate and profitability calculators created by a member of GS Online's MLS Forum. You'll find them at www.greensheet.com/mlsportal/supporttools.html.

I look forward to hearing your success stories. Feel free to let me know how I can help you develop a million-dollar portfolio. 📧

Jason A. Felts is the founder, President and Chief Executive Officer of Florida-based Advanced Merchant Services Inc., a registered ISO/MSP with HSBC Bank. From its onset, AMS has placed top priority on supporting and servicing its sales partners.

The company launched ISOPro Motion, its private-label training program, to provide state-of-the-art sales tools and actively promote the success and long-term development of its partners. For more information, visit www.amspartner.com, call 888-355-VISA (8472), ext. 211, or e-mail Felts at jasonf@gotoams.com.



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Education (continued)

Getting wise to wireless security

By Joel and Rachael Rydbeck

Nubrek Inc.

Wireless security has been in the news since The TJX Companies Inc. disclosed that unauthorized intrusion into its computer systems resulted in the theft of credit card data (see "TJX data breach may fuel liability laws," *The Green Sheet*, Feb. 12, 2007, issue 07:02:01). Further, *The Wall Street Journal* reported in May that the retailer's wireless networks were less secure than most home networks.

Advanced POS software, Internet-protocol terminals, wireless local area network terminals and a plethora of other equipment are active on many networks that store and transmit credit card and customer information. As ISOs and merchant level salespeople, you must take precautions to protect it.

I can't emphasize enough how important it is to protect

your network and those of your customers. This requires knowledge of what network security entails.

Connecting with cans

Let's look at an example. Suppose you want to stretch your network. Nothing complex – you just want to share Internet access and files between offices in two buildings. Perhaps the offices are across the street from each other, and tearing up the street to run a cable is out of the question.

You could set up a virtual private network link. But that would mean more money and possibly a slow link. You could connect wirelessly; however, the signal might keep dropping out, breaking your connection.

In the late 1990s, some ingenious folks came up with a solution: the cantenna. Wikipedia describes this device as a "directional waveguide antenna for long-range Wi-Fi used to increase the range of (or snoop on) a wireless network.

"Originally built using a Pringles potato chip can, a cantenna can be constructed quickly, easily and inexpensively, using readily obtained materials."

A cantenna may look a bit rickety, but it can increase a wireless network's range by double or more. With this technology, you could stretch your network across a very wide street and not worry about distance or interference from other networks.

Wardriving geeks

Something else happened in the late 1990s. Many people (myself included) realized we could connect to each other's networks. A new geek sport developed called "wardriving." This involved the cantenna, a global positioning system and a laptop. With a little bit of software on a laptop, anyone could drive around town and quickly build a map of vulnerable wireless networks.

I did it once with a friend. We counted over 50 open networks (those lacking password protection) in downtown Saint Paul, Minn., alone. It wasn't hard to use other people's networks to get on the Internet because nothing was locked down.

If you have a wireless network, people can find it. This extends far beyond the "available wireless networks" that your computer finds when searching for Internet access. Some people think their networks are hidden because they don't appear in that list; in reality, no network is hidden.

Unfortunately, as companies rushed to embrace wireless scanners, mobile check-in and checkout desks, and all



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Education

sorts of portable technology, coordination around security became much more difficult.

A colleague who was responsible for security at a large Fortune 500 company wardrobe his company campus and hallways to shut down rogue and vulnerable access points that exposed the company's network to potential intrusion.

Sporting encryption

Wireless encryption protocol (WEP) has existed from early-on to help keep wireless networks secure. Unfortunately some flaws in the design were exploited just after 2000. Now software can easily crack into a WEP-protected network in one minute or less. (For more information on WEP, see http://en.wikipedia.org/wiki/Wired_Equivalent_Privacy.)

In 2003, Wi-Fi protected access (WPA) was created to strengthen wireless security. To date, this encryption system has been secure enough for most industrial and commercial purposes. It is also simple enough for many home-users to set up. (For more details on WPA, see http://en.wikipedia.org/wiki/Wi-Fi_Protected_Access.)

You can take several measures to secure the wireless portion of a network:

- Use WPA.
- Hide or do not broadcast your network's service set identifier (SSID).
- Use MAC address filtering, which is a security access control methodology.
- Use WEP.

While hiding the SSID and using MAC address filtering do impede intruders, they do not, alone or together, provide an adequate level of security. Adding WPA does.

Wireless networks share the same channels as cordless phones and walkie-talkies. There are roughly 14 channels (or frequencies) available to wireless networks. Just like WEP-cracking software, applications exist that will find hidden SSIDs and spoof MAC addresses.


Closing the jacks

Protecting a wireless network is not the end of the job. Open network jacks are an easy way around security measures. If customers or clients can easily plug into your network unsupervised, all the hard work done on wireless protection won't do much good.

If you're sharing your Internet connection with your neighbors, make sure a firewall protects you from them.

Many Payment Card Industry Data Security Standard audits look for exposed wireless networks, network jacks and other vulnerable points on networks. You can help your merchant customers by performing a few cursory checks on their networks. Ask them the following questions about their security:

- Do you have a wireless network?
- How do you secure it? (If they don't know, offer to help them log on to their wireless router/access point and see how it is configured.)
- Do you share your Internet connection with neighbors or visiting customers/vendors?
- Does each computer run a firewall?
- Do you regularly scan your computers for spyware and viruses?
- Do you install Microsoft patches regularly?

These are basic steps, but they go a long way toward protecting a network and its data. 

Joel Rydbeck, Chief Technology Officer of Nubrek Inc., brings his strong background in e-commerce and business process automation to the merchant services industry. Rachael Rydbeck, President of the company, has a background in product management and technical writing. Nubrek offers eISO, a Web application for ISOs that tracks leads and provides automated residual and commission reports. For more information on eISO or to view a free demo, visit www.nubrek.com/eiso.html. E-mail Joel at joel@nubrek.com or Rachael at rachael@nubrek.com.


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Education (continued)

Help desk quality check

By Biff Matthews

CardWare International

As ISOs and merchant level salespeople, you work hard to acquire business; however, help desk performance determines whether you retain it. In essence, your help desk is you. Period.

A well-known business maxim says you can only *expect* what you *inspect*. Yet many people practice far too little due diligence in choosing and retaining a help desk.

Spot checks

A help desk's work starts with an incoming call answered by a person or an automated call distributor (ACD). It is essential that you call your help desk periodically. It's equally important that you have someone who is unfamiliar with the workings of the payments industry do the same.

Evaluate help desk responses during your check-up calls. Answers must be understandable, and instructions must be easy for a lay person to execute with speed and accuracy.

The purpose of this exercise is to ensure that all callers have a satisfactory experience. You, as the industry insider, can pose difficult issues and expertly evaluate responses. But your desire for the process to work properly makes you less than objective.

A coached teenager, for example, can be an excellent mimic for a major segment of the merchant population: young and often technically savvy (at least in his or her own mind) but often not clear on terms, troubleshooting, processes or policies.

So, call your help desk a minimum of twice a year, and fine-tune as needed. If there's an ACD, make sure the "3 x 3" rule is followed: three choices, each with three options, and always a way to "zero-out" by hitting zero to reach an operator. Customers do not want to be manipulated. Don't deny them an operator when they seek one.

The human response

If the help desk you use (or are considering) forces callers into a system in which they cannot reach an operator, dump them. They have no clue what customer service means. (If you encounter this mistreatment elsewhere,

visit www.gethuman.com. This Web site provides instructions for short-circuiting the irritating closed-loop menus of hundreds of companies.)

Evaluate help desk responses during your check-up calls. Answers must be understandable, and instructions must be easy for a lay person to execute with speed and accuracy.

Does each help desk rep have a pleasant voice, speak English fluently and use correct grammar? Do reps use appropriate terminology and avoid industry jargon?

Listen for tone of voice (enthusiastic, not giddy). Notice exactly what reps say – and how they say it. The best customer service agents have a voice of gentle authority that allows them to manage conversations, bringing calls to satisfying resolutions.

They also speak from a nonconfrontational, flexible position. They say "Here's what I'm hearing" and offer "Here's what I can do" rather than rasp "You need to."

It's wise to round out your research by surveying custom-

ers about their help desk experience. Not only will this yield important insights, but it will also demonstrate the exceptional level of your quality control.

Performance issues

As a provider of help desk services, I evaluated the overall effectiveness of several ACDs. I found that types of help desk calls run the gamut: terminal calls versus order calls versus simple inquiries.

To be most effective, a help desk must route calls very carefully. This is difficult to do with an ACD.

In addition to call routing, evaluation of talk time – a common matrix – must take into account that order calls ("I need a roll of paper and my account balance") can often be completed in a minute or two.

However, a technical issue ("Help! My printer's down.") can require half an hour to resolve.

You can't combine these differing types of calls for analysis, and there's no relevant industry standard to help: The banking industry does not provide technical assistance with hardware and software issues.

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If your merchant insists on using a credit card machine, USA ePay proudly supports the Exadigm XD2000 IP Terminal. Transactions take a fraction of the time to process compared to dial-up and merchants can login to the USA ePay gateway to view detailed transaction reports for the life of their account.

<http://www.usaepay.com>
866-USA-EPAY (872-3729)

So, if you want to evaluate your help desk performance on technical issues, you need to look elsewhere for an applicable standard.

Troubleshooters for computer systems, copiers or other products with technical content are good choices.

Consider, too, whether you have empowered your help desk with sufficient authority to be effective. This involves relinquishing control.

At what point does the help desk's authority end? Is your help desk allowed to spend \$15 to resolve a major issue? \$100?

Also, whom does the help desk contact when a call moves outside the parameters you've established? An example of this is a merchant demanding a free terminal when the policy calls for a swap-out.

A written agreement

Exactly who is authorized to do what should be stated in writing, leaving nothing vague. It can be fluid, and the rules can change.

But the core responsibilities must be clearly spelled out. For most companies, the document setting forth outsourced help desk guidelines is called a service level agreement.

In addition to levels of authority, the agreement typically covers "time to answer" and other operational issues which, frankly, are not based on anything other than what will fly. The point here is that customer expectations, rather than industry standards, are what matter.

At CardWare International, we survey 20% of our help desk inquiries. For each call studied, we ask if the phone was answered in a timely manner and if the problem was resolved satisfactorily.

We understand that customers – not our expectations, and certainly not some standard – are what matter.

Another help desk evaluation matrix is tenure. Is the help desk position merely a steppingstone at your provider? If it is, turnover will be constant and levels of expertise will be lower than you'd like.

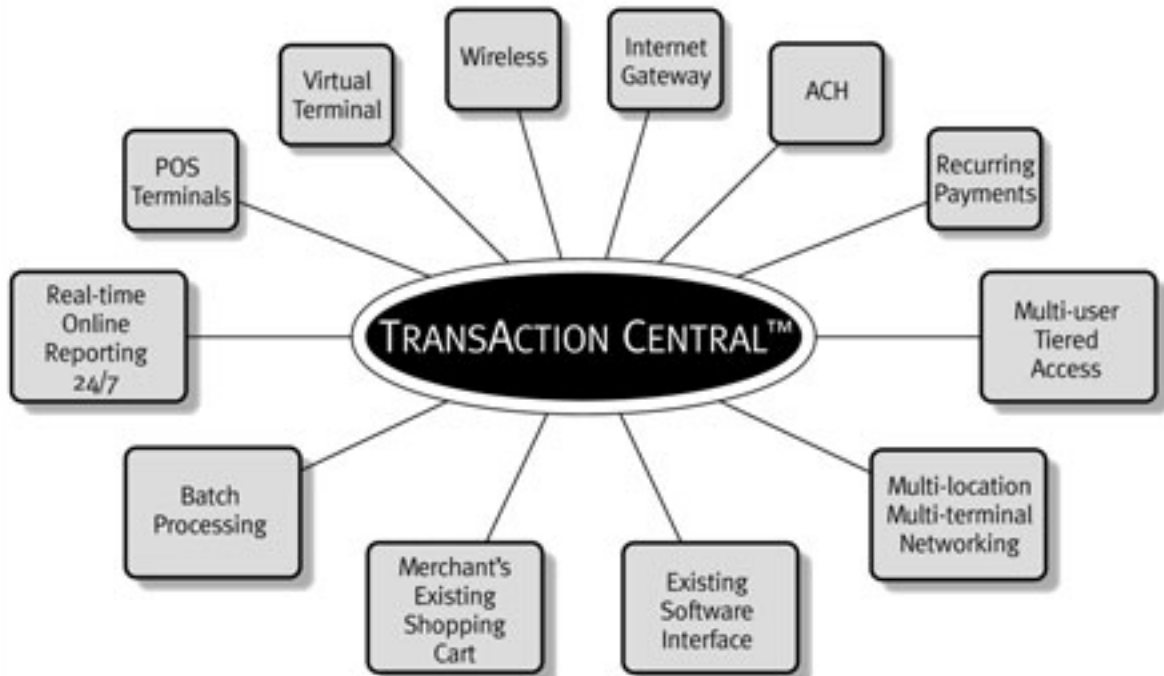
Also, information, particularly complex information, may not be immediately on-hand at the help desk. What's important is that it be quickly accessible, as well as accurate from call to call and rep to rep.

Reporting parameters

OK, so your help desk is on-track: well-trained, motivated and knowledgeable. Regular reporting will keep

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Education

it that way. Whether your preference is weekly, monthly or daily, secure an itemization by client – merchant by merchant.

If one merchant calls three times in one month, you'll want to know why.

You'll also want a database you can query. It should be able to produce a list of customers and dates they called, as well as the time each call was taken, the reason for the call and the time it ended.

It should flag all calls longer than 15 minutes and provide a record of who took each call.

All of this can be achieved with simple coding. The nomenclature must be consistent, so you can look at all the printer issues together, for example, and also drill down for a particular printer model, if needed.

Finally, you'll want to know how each call was resolved: programming of the terminal, replacement of equipment, a call to the processor and so forth.

A good report identifies trends quickly. For instance, a new problem with a specific terminal may indicate a looming hardware issue.

That information will enable you to both resolve the immediate issue and plan for future equipment purchases – and recommendations.

Calls from new merchants within a few days of their start-up could mean you have a training issue. This is important because good training reduces help desk costs.

If there's little or no investment in merchant training, the help desk will be more critical and more involved – all the time.

Remember, you can't manage what you don't know, so regularly measure performance to get maximum value from your help desk. Even if everything is great, your help desk will know you are listening and that you care.

Help desks are like nursing homes: Without monitoring, quality declines over time. With a little attention, service stays where everyone wants and needs it to be. 📺

Biff Matthews is President of Thirteen Inc., the parent company of CardWare International, based in Heath, Ohio. He is one of 12 founding members of the Electronic Transactions Association, serving on its board, advisory board and committees. Call him at 740-522-2150 or e-mail him at biff@13-inc.com.



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You PROFIT

from our principles

United Bank Card, Inc. (UBC) is the processing partner you can depend on to help your office grow. We have designed our entire ISO program with the purpose of helping you to achieve your sales goals, maximize your profitability and realize your office's full potential.

United Bank Card has an established reputation for helping our ISO/MLS partners develop profitable merchant portfolios. We paid out over \$20 million in residuals, bonuses and commissions in 2006 and our program continues to improve.

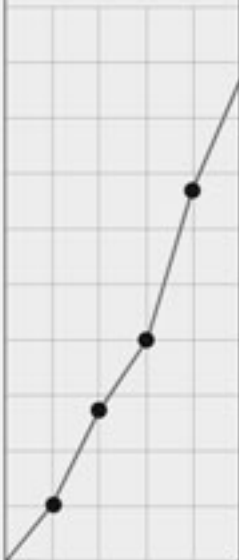
HOW?

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.

WHY?

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...

United Bank Card is widely recognized as a payment processing leader and continues to set the standard for exceptional ISO programs within the industry. United Bank Card has achieved this position as a result of the tremendous success of our sales partners, and in return we are dedicated to helping you maximize your profitability. We offer you incredibly low transaction fees, free equipment that can be sold or leased while keeping 100% of the profit, multiple value-added programs and a variety of bonuses.

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■ Nationwide Sales, Service and Support for POS Systems



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*All bonus programs are subject to terms and conditions. Please contact United Bank Card for details.

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

This is the same popular program which has been sold by our partners since the launch of the Free Terminal Program in November 2004. However, in addition to the Nurit 8320, you now have the ability to offer a second state-of-the-art terminal, the Hypercom T4100.

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



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Nurit 2085



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WAY Systems
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Four completely free terminals! For every merchant application you submit, you will be able to choose from four advanced terminals that are yours to sell, lease or give away free of charge. You will be able to place, sell or lease a new Nurit 2085, Hypercom T7Plus, WAY Systems MTT or Comstar Wireless unit at whatever price you want and keep 100% of the profit.

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 75,000 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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WHERE FORMS FOLLOW FUNCTION

New Products



No-brainer protection on smart cards

Product: Smart Card Guard

Company: National Envelope Corp.

Just as preventing sunburn can be as simple as placing a barrier between your skin and the sun, thwarting unauthorized transactions and theft of sensitive data can be as easy as placing a protective barrier between card data and would be thieves.

National Envelope Corp. has developed such a barrier. Smart Card Guard shields all personal and financial information on a card's memory chip. Even though the data on smart cards is encrypted, it is still vulnerable to theft, unauthorized transactions and even accidental reading when placed too close to a reader at the POS.

Cards that use RFID technology can be accessed, even while in a wallet, purse or mailing envelope. Smart Card Guard prevents data in the smart card's integrated circuit from being transmitted via radio frequency waves to any smart card reading device.

Smart Card Guard incorporates a technology called a Faraday Cage. Faraday Cage is a metallic barrier that blocks electronic transmissions. It is packaged within a lightweight paper created specifically for National Envelope.

The made-to-order product line includes mailing envelopes and card sleeves that protect smart cards when mailed or carried in a purse, wallet or pocket.

Smart Card Guard protects payment cards, gift cards and health insurance cards. It also protects security access cards and devices, as well as membership cards and passports.

National Envelope is initially targeting sales to financial services companies and government agencies worldwide. However, Smart Card Guard can be used by any issuer or distributor of contactless smart cards, including retailers, health care providers and mobile technology companies.

National Envelope Corp.

800-864-5771

www.nationalevelope.com

Fort Knox for merchant data

Product: CardVault

Company: 3Delta Systems Inc.

They often hear the mantra not to store track data. But certain merchants would like to have short-term access to some cardholder data without putting themselves at risk of violating the Payment Card Industry (PCI) Data Security Standard. One solution to their data-storage risks is to secure the information off-site.

Working with CardVault from 3Delta Systems Inc., businesses that accept and process card payments remove customer data from their internal systems. Then CardVault stores the data at 3DSI's secure, PCI-compliant processing centers.

Users submit cardholder and protected private data to the company's payment processing network, where it is encrypted and stored.

Thereafter, a reference key for the data is maintained by the merchant. The key is used to initiate a card transaction or access data.

Because CardVault employs both real-time and file-based transaction interfaces, it supports call center, e-commerce and mail/fax order fulfillment operations. The system

NewProducts

enables organizations to protect their databases from threats aimed at stealing confidential customer information, according to the company.

3Delta Systems Inc.

703-234-6010
www.3dsi.com

A new Vu of IP device management

Product: NetVu version 2.3

Company: Precidia Technologies Inc.

Precidia Technologies Inc. recently released version 2.3 of its NetVu network configuration manager. This new release gives merchants, specifically oil and convenience store chains, more control when deploying and managing Internet protocol (IP)- enabled POS equipment.


Precidia consulted with the convenience store industry before releasing the latest edition of NetVu. Version 2.3 automates compliance with the Payment Card Industry (PCI) Data Security Standard and incorporates remote

application download. It is designed to work alongside the POSLynx220 payment router, the iPocket232 IP-access device and other products.

NetVu manages merchant PCI compliance requirements. In much the same way an anti-virus package protects a PC, NetVu automatically updates the POSLynx220 as new threats are recognized and standards evolve.

Version 2.3 also offers the ability to remotely download configurations to a field device. Remote configuration and application download provides a simple, cost effective means of standardizing operators on the same applications and versions.

Also, NetVu now monitors and actively manages the end device. Help desks can remotely detect and resolve problems.

Existing help desk applications can be interfaced to NetVu through standard Web services, thus standardizing and enhancing remote support. 

Precidia Technologies Inc.

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Inspiration

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The only way to keep your health is to eat what you don't want, drink what you don't like and do what you'd druther not.

- Mark Twain

What about you?

As a payment processing pro, you're always on the go. At the office you field phone calls from merchants, vendors, partners and colleagues.

You attend meetings; update your calendar and to-do list; send and receive e-mail messages; mentor up-and-coming team members; make sure you have enough business cards, brochures and other marketing materials; and more.

On the street, you do presentations, get contracts signed, make cold calls, take care of POS equipment installations and troubleshoot for merchants whenever they need you.

Then, at day's end, you've got networking at local chamber and other association meetings and volunteer work in the community. Hopefully, you spend time with family and friends, too.

Yours is a service profession. It demands that you focus on other people's needs. That leaves precious little time for you. Why does this matter? Because you must be at your best to do your best. And you can't be at your best unless you take care of yourself.

Time out

Take a minute to consider these questions:

- Do you sleep well at night and wake up rested in the morning?
- Are you able to work exercise into your routine?
- How many hours per day do you spend driving in your car?
- How much of your diet consists of whole grains, fresh fruit and fresh vegetables?
- If you eat meat, do you buy the best cuts you can find?
- Do you pursue interests outside of work for no other reason than they strike your fancy?
- Are you addicted to caffeine or cigarettes?
- How many hours per day do you spend at a computer?
- Do you pause periodically to take a deep breath and clear your mind?
- When was the last time you laughed from deep down in your belly?

If you're like most people, you're probably pleased with some of your answers and a bit disappointed with others. You might be confused, too. After all, experts disagree on many of the finer points of health maintenance.



Inspiration

Some say vigorous workouts are required several times a week to keep the human body fit; others say walking just 10 minutes a day will tip the longevity scales in your favor. And the "miracle" diets touted by some medical practitioners, chefs and diet gurus are legion. It's hard to know where to start when it comes to forming new habits.

Take charge

Not to worry. The most important thing is to pick an area in which you'd like to improve your self-care, and take a step.

If you're consuming too much coffee at work, for example, get acquainted with herbal teas. It's likely you'll find a few that you can substitute for at least some of your java consumption. If you snack on chips, try substituting celery with peanut butter or unbuttered popcorn.

If you want to exercise more, you don't have to run right out and join a gym (although you can if you think you'll enjoy it). Here are some possibilities:

- Take a couple of 10-minute walking breaks each day.
- If your building has more than one level, use the stairs instead of the elevator.

- When you visit clients, park your car a few blocks away and enjoy the stroll.
- Do stretching exercises at your desk. You can use hand weights to incorporate strength training, too.

There are myriad small ways you can improve your health. Explore Web sites; bone up; subscribe to newsletters from respected authorities on fitness.

As in sales, persistence is key. What works for your colleague may not work for you. But if you keep trying, something will work. Maybe rock climbing is your thing, or ballroom dancing. Perhaps meditation is your bag, or singing in a blues band.

So begin. You'll be sharper, happier, healthier and more productive. That means more merchant applications will roll in. Then someday you'll be figuring out how to stay fit on the beach sipping your (healthy) drink of choice.

Good Selling!SM



Paul H. Green, President and CEO



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Vertical Web Media LLC

Internet Retailer 2007 Conference and Exhibition

Highlights: The theme of this year's conference is "The Web: Powering the Reinvention of Retailing." It will address critical issues facing e-retailers.

Keynote speakers include Reed Hastings, founder and Chief Executive Officer of Netflix Inc., and Jim McCann, founder and CEO of 1-800-Flowers.com.

Conference topics to be covered include:

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

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

When: June 4 – 9, 2007

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

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



Northeast Acquirers Association

Summer Seminar and Golf Outing

Highlights: This gathering will offer networking and educational opportunities for ISOs, merchant level salespeople (MLSs), vendors and other payment professionals.

The meeting will kick off June 12 with a cocktail reception, as well as a Texas Hold 'Em charity poker tournament sponsored by United Bank Card Inc.

Session topics the following day will include the latest issues concerning data security; a new selling opportunity in dynamic currency conversion; and a high-level look at some industry trends from consultant Paul Martaus.

The National Association of Payment Professionals will also sponsor two presentations: Marketing 101 and How to Maximize Profits and Leads on the Web.

After an early breakfast on June 14, the event will close with a golf tournament, which requires a \$50 registration fee per person.

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.

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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.



Field Guide Enterprises LLC

Field Guide Seminar

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."

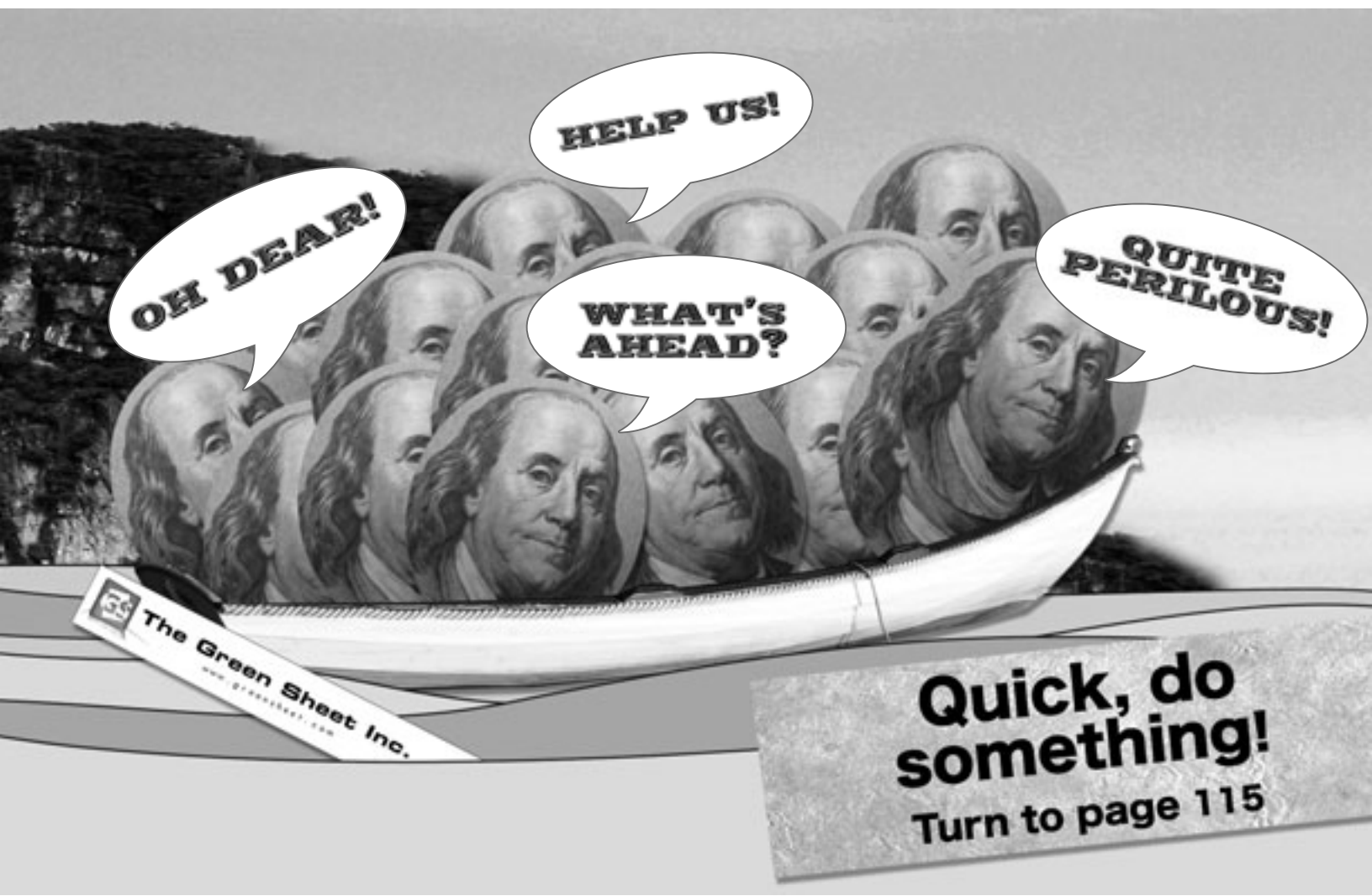
The seminar, geared toward MLSs and small to medium-sized ISOs, will provide insight on how to succeed in this business.

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.



ISOMetrics

Restaurants most vulnerable to data breaches

The majority of cardholder data compromises occur at restaurants and retail locations, according to AmbironTrustWave.


The company, which provides information security and compliance management solutions, investigated nearly 220 of such incidences over the last two years. Its findings revealed the systems and card-acceptance environments most vulnerable to hacking.

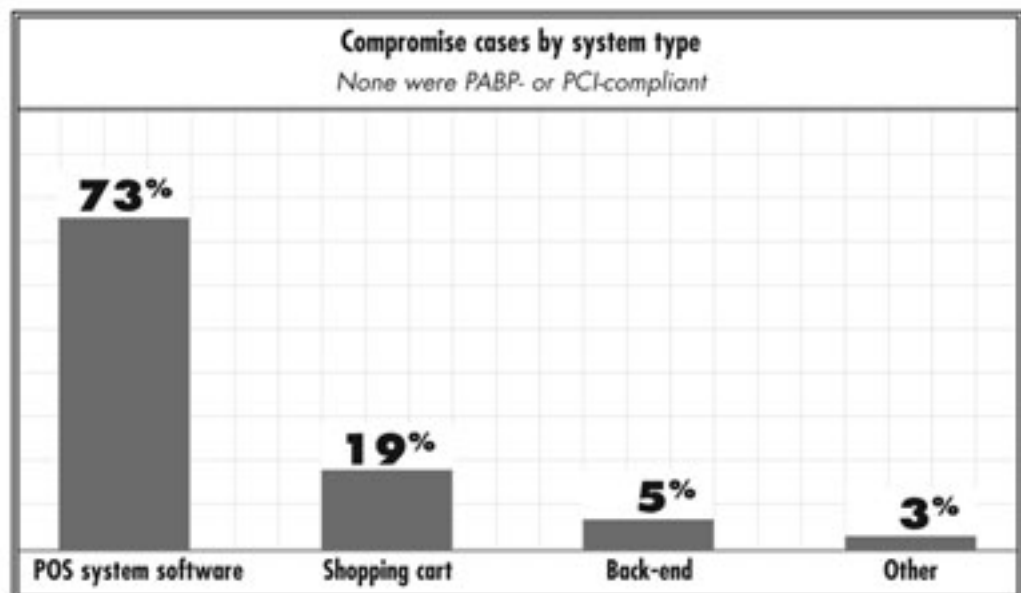
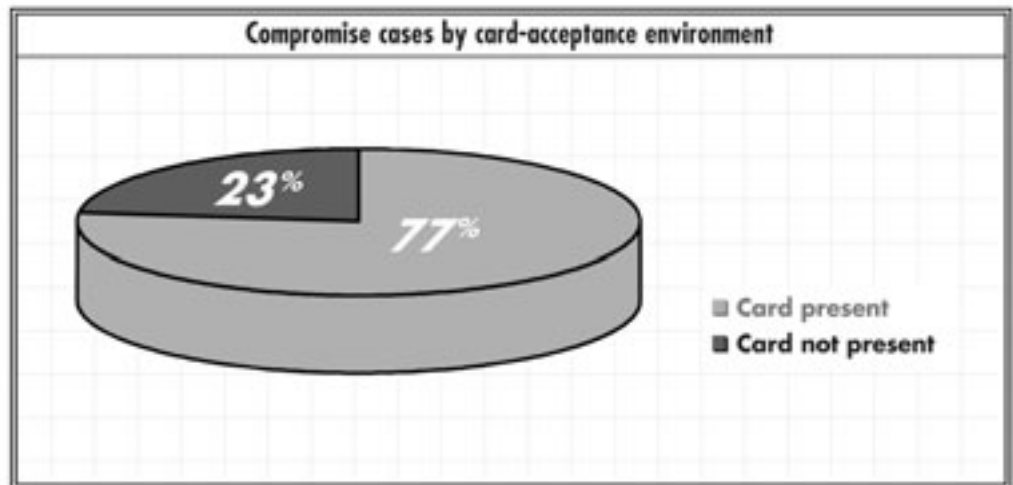
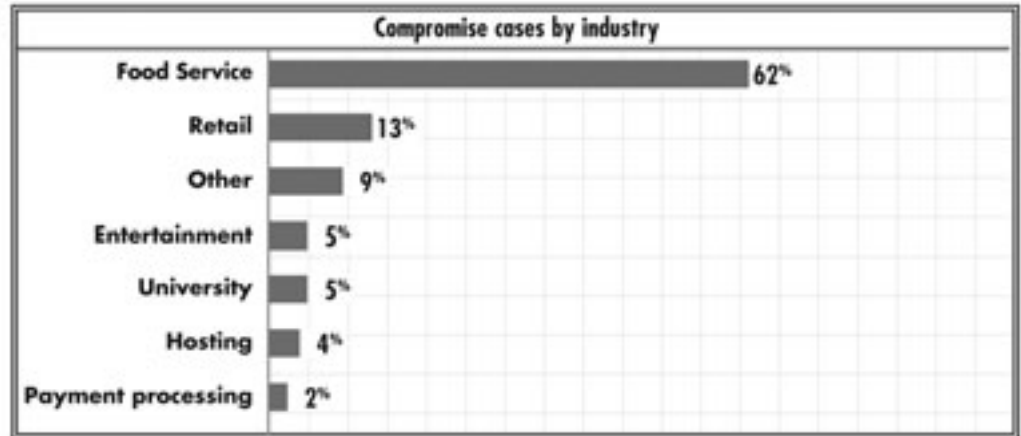
Of the brick-and-mortar merchants whose systems were invaded, 95% were using payment applications that stored track data.

Storage of that data is a violation of Visa U.S.A's Payment Application Best Practices (PABP) and the Payment Card Industry (PCI) Data Security Standard.

AmbironTrustWave has found that three main deficiencies at restaurants often lead to data security breaches:

1. Cardholder data is stored on an Internet-connected server. (The company considers all systems connected to the Internet high risk. Most compromise cases – 52% – involved DSL or cable modems; 31% had T1 lines and 17% used dial-up connections.)
2. Vendor-supplied defaults are used for system passwords.
3. POS systems and terminals do not follow the PABP guidelines.

AmbironTrustWave offers a white paper covering data card security issues and best practices for the restaurant industry. For more information, visit www.atwcorp.com. 



Source (all three charts): AmbironTrustWave

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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.

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(actual size)
(patent pending)

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