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September 10, 2007 • Issue 07:09:01

# AdvanceMe patent ruling opens merchant funding floodgates



On Aug. 14, the U.S. District Court, Eastern District of Texas ruled against AdvanceMe Inc., a provider of merchant cash advances, in a patent infringement suit. AdvanceMe filed the suit against Business Capital Corp., First Funds LLC, Merchant Money Tree Inc., RapidPay LLC, Reach Financial LLC and Fast Transact Inc. (doing business as Simple Cash).

The defendants were accused of direct or indirect infringement of U.S. Patent No. 6,941,281, which relates to a computerized method for securing debt using future credit card receivables.

The court found that the defendants directly infringed the asserted claims of the '281 patent, but the patent itself was invalid for two reasons:

1. There is prior art (meaning, examples are on record of other parties using the process before the patent was applied for in 1997).
2. The patent is obvious and anticipated (meaning, any party might have thought of the process because it was a natural extension of current business practices).

"While the patent inventor, Barbara Johnson, implemented an aggressive marketing and business development program that brought this financing method to widespread use, she did not invent a new business method," stated U.S. District Judge Leonard Davis in his ruling.

"Rather, Johnson built on long-established prior art, packaged the idea in a new way, and marketed it aggressively. ... Johnson merely implemented a predictable variation of these existing methods in establishing her invention."

While Johnson's work exhibited "excellent entrepreneurship," Davis stated, "it does not entitle AdvanceMe to a legal monopoly" on this method of providing merchants funding.

"The industry will sleep better tonight," said David Goldin, President and Chief Executive Officer of AmeriMerchant, which is being sued in a companion case, *AdvanceMe Inc. v. AmeriMerchant*.

AdvanceMe's patent was "clearly a threat to the entire industry," Goldin said.

The defendants argued 1) the '281 patent is invalid for failure to comply with 35 U.S. Code 102 and 103 ("conditions for patentability" concerning "novelty and loss of right to patent" and "nonobvious subject matter," respectively); and 2) the patent is unenforceable due to inequitable conduct.

They sought a declaration of noninfringement, invalidity and unenforceability of

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 **Notable Quote**

**"I love being in a business where you get a raise every day you go to work."**

**- See story on page 54**



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# Forum

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## Sarcasm Sells



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### A call to AgenTalk action

I got the Aug. 13 copy of *The Green Sheet* ... and saw my name on the cover ["AgenTalk<sup>SM</sup>: David E. Hanlin Jr.: A colorful life, a day at a time," issue 07:08:01].

Thank you, Green Sheet, for the privilege of sharing. I'd like to see the rest of my MLS Forum buddies respond to the e-mail address at the end of each AgenTalk article [[greensheet@greensheet.com](mailto:greensheet@greensheet.com)] so that we can hear your little pearls of wisdom and insights.

David E. Hanlin Jr.  
MLS Forum member Slick Streetman

### EPI explains loss vs. risk

In the Street Smarts<sup>TM</sup> column ["Buyer beware: That means you, dear MLSs," by Dee Karawadra, *The Green Sheet*, Aug. 27, 2007, issue 07:08:02], the writer is confusing two terms, "losses" and "risk."

Albeit very similar, they are ... very different terms with entirely different results for the MLS and ISO.

As noted in the article, under our normal ISO program incorporating a \$5 statement fee, EPI will incur an expense of \$2.50, with the ISO also incurring a mutual expense of \$2.50 where an account has generated zero revenue to cover the expense we share.

Both EPI and the ISO incur a shared loss, but while EPI has several programs that incorporate a full-liability relationship, registration and BIN sponsorship, our typical ISO/MLS program does not involve any risk for the ISO/MLS. It is a zero liability program.

The example referenced [in the article] as written on GS Online's MLS Forum deals specifically with MLSs and their revenue splits, while the author's commentary indicates that EPI forces its ISO and MLS partners to share in liability on merchant risk losses. That is emphatically not the case.

Our MLS partners do not share in liability or losses caused by ACH [automated clearing house] rejects or other merchant losses.

The above example I wrote shows that if they [the ISO/MLS] price a merchant to not incur any fees (and thus generate zero revenue), then we both share a mutual expense of a \$5 statement fee in keeping that account on file -- far less than the expense thousands of dollars in ACH rejects and uncollected chargebacks would be if our MLS partners bore that burden too.

Michael Nardy  
Electronic Payments Inc. (EPI)

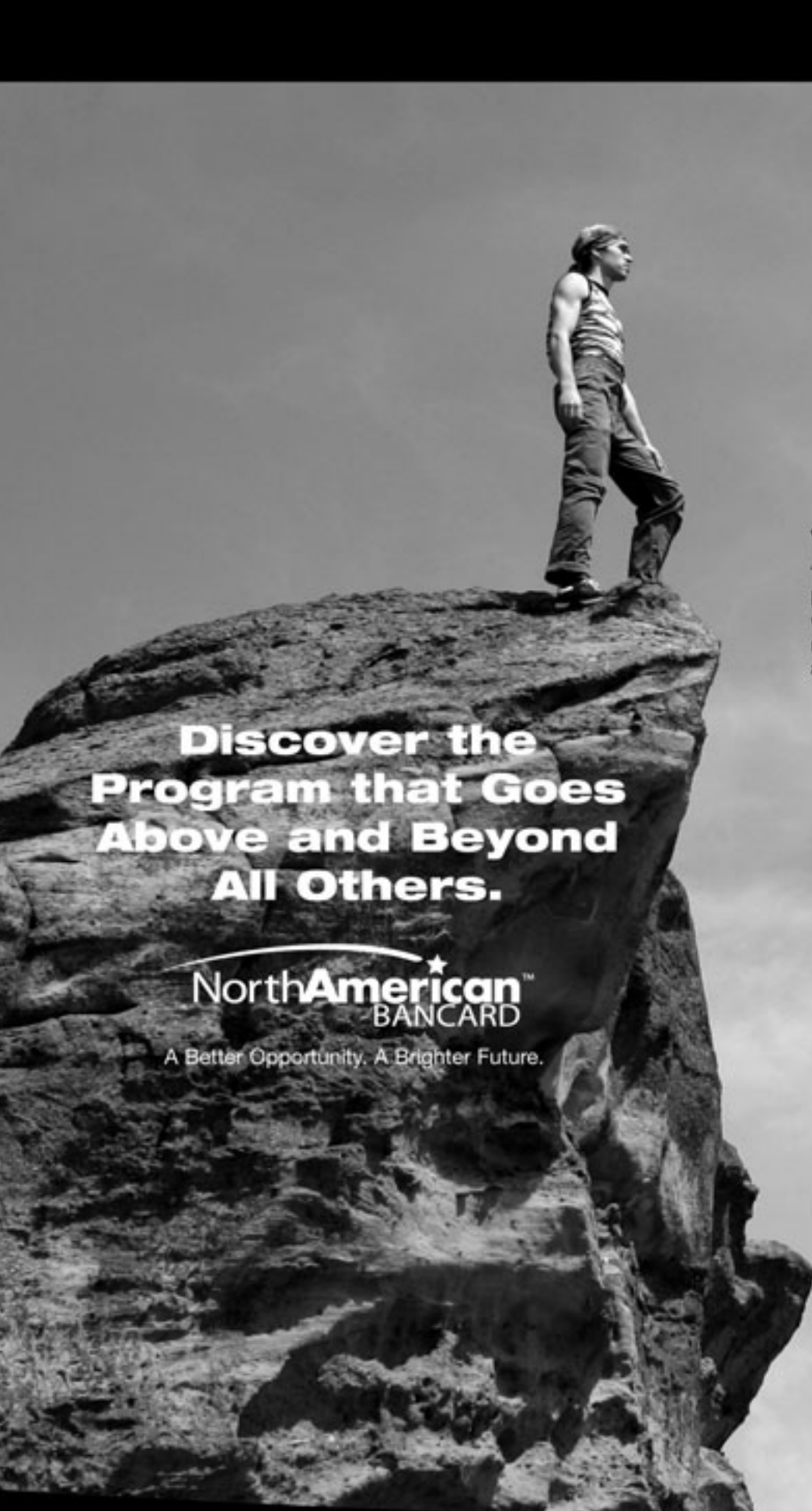
In issue 07:08:02, I had stated that "Having a true partner that will share in your losses and your gains is key in building your portfolio. The only negative to this is that you would also share risk."

I want to clarify that in no way was I insinuating that Michael Nardy, or EPI, passed chargeback and ACH reject losses on to the MLS. I was speaking in general terms. My sincere apology to Michael Nardy.

Dee Karawadra  
Impact PaySystem

### Correction

In "A pandemic is sweeping POS terminals: Are you ready?" [By Biff Matthews, *The Green Sheet*, July 23, 2007, issue 07:07:02], Matthews incorrectly stated that VeriFone and Microsoft have "teamed to provide a fully integrated, end-to-end solution that incorporates credit card processing, accounting and ordering." The deal is between Microsoft and First Data Corp.



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YOUR NEWS IN A HURRY

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

## Cover Story

### **AdvanceMe patent ruling opens merchant funding floodgates**

On Aug. 14, the U.S. District Court, Eastern District of Texas ruled against AdvanceMe Inc., a provider of merchant cash advances, in a patent infringement suit. The court found the defendants directly infringed the asserted claims of the '281 patent, but the patent itself was invalid.

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## View

### **Processor certification 101**

Would you tell merchants their payment terminals are Class B-certified? Probably not; odds are they would wonder why their devices didn't merit Class A. But that doesn't mean you shouldn't know the differences between the two levels and fully understand what certification is all about.

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## News

### **Discover dumps RAP, easi for new program**

Discover Financial Services LLC shut down its RAP and easi programs as part of a strategic move to a new market-based acquiring model similar to that of MasterCard Worldwide and Visa U.S.A. The company expects to have 18 to 20 top tier acquirers signed on by year's end.

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## Feature

### **Check 21 to fuel ATM replacements**

From ATMmarketplace.com. It's been slow to take off, but most industry insiders agree the roll over from 2007 to 2008 will be marked by a spike in the adoption of deposit-automation technology.

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## News

### **Nothing beats the feet-on-the-street life**

With a slew of mergers and buyouts, cutthroat competition, increased data security requirements, and possible government intervention roiling the payments landscape, sometimes you just have to wonder, Why do I stay in this crazy industry? GS Online's MLS Forum members have some answers.

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## AgenTalk

### **AgenTalk<sup>SM</sup>: Heather Marsh - A hands-on MLS phenom**

Six years ago, Heather Marsh joined BPS Worldwide, an offshoot of Business Payment Systems in New York. Marsh is now ISO Manager. But she spends her evenings and weekends as an MLS. In this interview, she discloses something all merchants have in common, as well as what makes for a satisfying career.

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## News

### **Smart Card Alliance conference: What's in store?**

With its 2007 conference, the Smart Card Alliance continues a tradition of spotting trends and technological advances, while zeroing in on where the payments industry is headed.

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# How to Succeed in Today's Marketplace

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- Roy Banks, President, Authorize.Net

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## News

**NAOPP teleforum packs potent educational punch**

In its ongoing effort to be an educational resource to merchant level salespeople, the National Association of Payment Professionals hosted its third teleforum with Attorney Paul Rianda, of Irvine, Calif.

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## Education

**Street Smarts<sup>SM</sup>: Pay, don't touch: Will contactless fly?**

With all the preparation and widespread fanfare throughout the industry, is it time for ISOs and MLSs to actively promote contactless systems and the cards they accept?

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## News

**GS Travel Advice: A great place to visit**

If you've looked for the promised savings of online airline, hotel and car rental bookings, you've likely been disappointed. The deals are just never there for your destination. Or upon arrival, you find your "deluxe" room is more shabby than chic. GS Travel Advice offers an alternative.

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## Education

**Don't snooze and lose the cash advance chance**

You may be excellent at selling merchant processing services, but what about funding? Learning to sell the cash advance product is one way you can retain your customers.

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## QSGS

## Education

**Tableside payment solutions:  
A compelling case**

Progressive restaurants have adopted technology that has been used in Europe for over 10 years. It allows patrons to pay at the table quickly, efficiently and safely. Why not introduce the rest of the hospitality industry and other markets to the ease and security of tableside payments?

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## Education

**Power up your  
password protection**

You are acutely aware of the need for password protection. But it never hurts to revisit the issue, especially since electronic theft is so prevalent.

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## Education

**Outsource the chores,  
increase the sales**

The best solution for increasing your sales may be to outsource less productive tasks so you can better focus on your most productive and profitable activities.

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## Inspiration

**Take the easy way**

We've all heard the advice to work smarter, not harder. One way to accomplish this is to find shortcuts, such as automated tools. Many times we're aware of such conveniences, but we neglect to take the time to learn about them or set them up. This article offers some ways to work smarter.

Page 107

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# “Finally. I have something to talk about other than just price.”

-Michael Mucciacciaro, Baltimore

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## **IMS and QuickBooks: It's got people talking.**

*"IMS offers the only solution that really seamlessly integrates with QuickBooks. My clients often talk to me about how easy it is to use and how much time they save. It's great talking about IMS and QuickBooks and not focusing just on price."*

- Scott Hausmann, Minneapolis



*"It's often difficult to get prospects to listen to my sales pitch when you're like everyone else. The QuickBooks and Intuit brands give me immediate credibility when dealing with merchants and larger referral partners like banks, accountants and associations. It has really made a difference in my entire business approach."*

- Todd Eichner, Los Angeles

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- Keith Pollins, San Diego

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# Industry Update

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## NEWS

### First Data gets green light on merger with KKR

First Data Corp. received all domestic and international regulatory approvals required to close its pending merger with an affiliate of Kohlberg Kravis Roberts & Co. The transaction is expected to close by Sept. 30, 2007.

### Visa Inc. taking shape

The nascent Visa Inc. has moved another step closer to its launch as a public company by forming a board of directors and appointing Byron Pollitt Jr. Chief Financial Officer. Pollitt joins the company from Gap Inc., where he served as Executive Vice President and Chief Financial Officer. Subject to membership approval, the restructuring plan calls for Visa U.S.A., Visa Canada and Visa International to become subsidiaries of Visa Inc. Visa Europe, however, will remain a membership-owned card Association and become a Visa Inc. licensee.

In addition to Visa Inc. Chairman and Chief Executive Officer Joseph Saunders, 10 independent directors and seven directors drawn from Visa's operating regions comprise the board. For a full list of board appointees and latest developments on the restructuring, visit [www.corporate.visa.com](http://www.corporate.visa.com).

### SCA helps merchants gain contactless smarts

Smart Card Alliance has created a comprehensive and free guide to contactless payments especially for merchants. It consists of two parts: A white paper, Accepting Contactless Payments: A Merchant Guide, and a pre-

sentation, Contactless Payment Deployment: Merchant Implementation Guide. The materials include:

- An overview of contactless payments deployments and the benefits to merchants
- Practical guidance for implementing contactless payments, including requirements for payment processing, physical environment, and software and hardware development and certification
- Guidance and best practices for training, marketing and support
- Contactless payments vendors and resources.

The guide can be downloaded from SCA's Web site: [www.smartcardalliance.org](http://www.smartcardalliance.org).

### Research and Markets assesses prospects for processors

Research and Markets' new report, Shift to Electronic Payments: Growth Opportunities for Merchant Processors, is now online at [www.researchandmarkets.com/reports/c66072](http://www.researchandmarkets.com/reports/c66072). The report studied the implications of the shift from cash to electronic payments, with emphasis on the merchant acquiring sector. The focus was on major entities of the supply chain, including card issuers, card Associations, merchants, merchant acquirers and electronic processors for credit and signature debit transactions.

## ANNOUNCEMENTS

### Alpha grows 1,540% in three years

Alpha Card Services Inc. was named one of the 500 fastest growing, privately held companies in the country by *Inc.* magazine. The company was ranked No. 99, with a growth rate of 1,540% over the last three years.

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- The **National Clearing House** reported second quarter 2007 image exchange volume increased more than 16% over the previous quarter; volume exceeded 584 billion items, up from 501.7 billion. This represented a 598% increase over the second quarter 2006. Image exchange dollar value, which was \$597 billion for the second quarter 2007, represented a 622% increase over the same period in 2006.
- The **National Association of Convenience Stores'** 2007 annual State of the Industry study indicated convenience store sales climbed 15% to a record \$569.4 billion. On a per-store basis, combined in-store sales reached a record \$1.14 million per store.
- According to **U.S. Commerce Department** statistics, consumer spending rose by 0.4% in July 2007, double the June 2007 increase.

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## Industry Update

### Panini takes initiative for distributed capture

Panini has launched a small-business initiative to introduce the efficiencies of remote deposit capture to the largest segment of the U.S. business market. The new program provides Panini's customers and partners a combination of products and services tailored to small businesses.

### Pivotal Payments pays \$500 for MO/TO

Pivotal Payments added a signing bonus to its ISO/agent program. Pivotal offers a \$1,000 signing bonus for each POS merchant boarded. Agents will receive \$500 for every MO/TO merchant they board.

### United Payment Services introduces MAAS

United Payment Services introduced its new online application system. When signing a merchant with the Merchant Account Application System (MAAS), the sales associate fills out an application online, and an e-mail is sent to the merchant to obtain an electronic signature. The secure e-mail directs the merchant to review and approve the application online.

### USA ePay deft with check processing

USA ePay, a GorCorp company, has launched Deft

Deposit, a suite of check processing solutions. The company's check manager, USA eCheck, offers an array of Deft Deposit's ACH debit options and will soon add remote deposit capture and fax deposit.

## PARTNERSHIPS

### CrossCheck, eProcessing Network are sympatico

CrossCheck Inc.'s check guarantee service is now compatible with eProcessing Network's payment gateway. EProcessing's ePNPlugIn financial software payments module for QuickBooks allows merchants to consolidate their Internet, mobile and POS transactions using QuickBooks. Leveraging established CrossCheck relationships, merchants can approve check transactions directly within QuickBooks.

### Green Dot MoneyPak accepts RentPayment

Per an agreement between RentPayment and Green Dot Corp., RentPayment customers will have access to cash payment methods using Green Dot's MoneyPak. This expands MoneyPak's bill payment capabilities by providing solutions for paying rent and household bills electronically. MoneyPak is available to diverse businesses nationwide.

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## Industry Update

### Intura Solutions certifies Partner Tech hardware

Intura Solutions LP, a supplier of POS and business management software, announced that the **Partner Tech** line of POS equipment has been certified for compatibility with the Intura Vision POS software solution. ISTS develops kiosk applications on VeriFone terminal. **ISTS Worldwide Inc.** has developed retail applications for the Verifone MX870 terminal.

The Linux-based MX870 is a multimedia enabled, Payment Card Industry Data Security Standard PED-approved terminal for bankcard payment, as well as loyalty, gift and value added applications. The MX870 integrates with VeriFone's VisualPayments Suite and is designed to deliver branding, promotion and advertising, especially in small form factor kiosk applications.

### New Edge wins ECA contract

**New Edge Networks** won a two-year contract to build and manage a private communications network for **Express Check Advance LLC**. The work includes network monitoring, reporting and trouble ticketing.

ECA will use its high-speed wide area network to introduce new products and offer more convenient services

through a new POS system that offers real-time access to branch transactions and information.

### Moneris Solutions signs Optimal

**Optimal Payments Corp.**, a wholly owned subsidiary of Optimal Group Inc., signed an multiyear agreement for BIN sponsorship through **Moneris Solutions Inc.** Optimal will look to expand merchant acquiring programs by leveraging this sponsorship.

### Panini, Breckenridge, Summit automate tax collection

Montgomery County, Ohio, now enjoys streamlined property tax collection. Utilizing **Panini's My Vision X** check scanner and **Breckenridge Financial Systems'** remittance processing software, cashiers scan property tax checks upon receipt, and the taxpayer's file is immediately updated. Breckenridge partnered with **Summit Innovations Inc.** to develop a customized software solution for the county that interfaced to its existing cashier system.

### Postilion, CNB deliver prepaid to community FIs

**Postilion Inc.**, a division of S1 Corp., has entered into

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## Industry Update

a marketing agreement with Oklahoma-based **Central National Bank of Enid** to offer prepaid card programs to help community financial institutions (FIs) tap into the growing stored-value card market.

### Shift4, Onetech team up

**Onetech Solution LLC** and **Shift4 Corp.** have formed an exclusive partnership that expands on the Onetech.PMS property management system, adding secure, high-speed credit card payment processing.

Onetech.PMS is a Web-based system for single and multiple properties. It manages front-desk activities, individual and group reservations, housekeeping, night audits, rate management and other key operational functions.

## ACQUISITION

### ProfitPoint snags over 12,000 gift card locations

**ProfitPoint**, provider of stored value, gift and loyalty card services, acquired more than 12,000 gift and loyalty card processing locations from an undisclosed source. Under the terms of the transaction, ProfitPoint

also entered into a long-term agreement involving its stored value card technology. And it will make significant investments in hardware and software upgrades to the platform.

## APPOINTMENTS

### First Annapolis picks Boese

**Emily Boese** joined First Annapolis' Acquiring Practice as a Manager. Most recently, she served in a variety of strategic and organizational initiatives for American Express Co. Prior, Boese worked for First Annapolis as a Senior Consultant.

### The Green Sheet makes editorial changes

The Green Sheet Inc. bid farewell to Vice President of Editorial **Karen Converse**, who left to pursue new opportunities. **Laura McHale Holland** was promoted to the position of Managing Editor.

### Davis joins TNB Card Services

TNB Card Services named **Phil G. Davis II** First Senior Vice President. Davis comes to TNB from Citigroup Inc., where he was a Senior Vice President in Citicorp's credit services division. He has also held executive positions in the card services division of Bank of America Corp. and the outsourcing division of NCO Financial Systems Inc.

### FNMS names Hardimon new VP

First National Merchant Solutions named **Chris Hardimon** Vice President of National Sales. Before joining FNMS, Hardimon was Director of Account Development for AmEx Global Corporate Services. Hardimon formerly worked for JPMorgan Chase & Co., General Electric Capital Corp. and Citicorp Diners Club Inc.

### AmbironTrustWave adds two senior exes

AmbironTrustWave added two senior executives to the company's management team. **J. Lawrence (Larry) Podmolik** is Chief Technology Officer and **Ronald van Geijn** is Senior Vice President of Product Management.

Prior to joining AmbironTrustWave, Podmolik was President and CTO of Redpoint Technologies, a high-tech professional services firm in Chicago. Before founding Redpoint, he was Vice President and CTO at Strategic Technology Resources (now Nvisia).

Van Geijn most recently served as Vice President of Product Management for Cybertrust Corp. Previously, he was Senior Director of Product Marketing at Symantec Corp. He was Director of Product Management at Axent Technologies Inc., before its acquisition by Symantec. ☐



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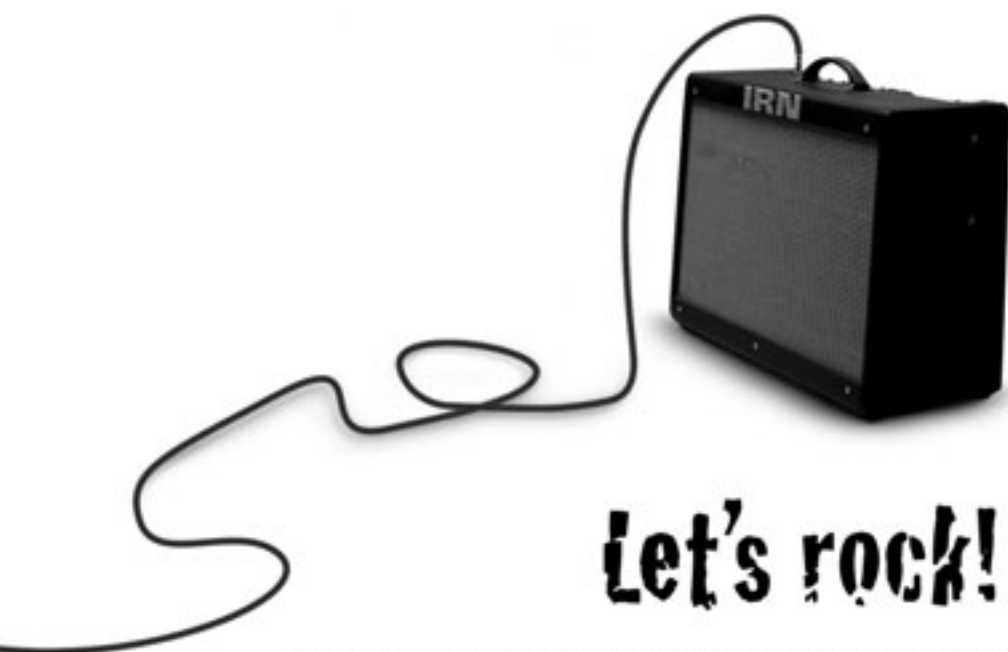
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## Check 21 to fuel ATM replacements

By Tracy Kitten, Editor

ATMmarketplace.com

This story was originally published on ATMmarketplace.com, Aug. 15, 2007; reprinted with permission. © 2007 NetWorld Alliance LLC. All rights reserved.

It's been slow to take off, but most industry insiders agree the roll over from 2007 to 2008 will be marked by a spike in the adoption of deposit-automation technology. As more banks and credit unions replace and upgrade ATMs to accept envelope-free deposits, the ATM playing field is expected to level for financial institutions (FIs), as well as manufacturers.

Tony Hayes, Vice President of Financial Services for Boston-based Dove Consulting Inc., a division of Hitachi Consulting, said research suggests that consumers prefer envelope-free deposits, and FIs are reacting.

According to Dove, 21% of banks and 24% of credit unions deployed deposit-imaging ATMs in 2006. Another 58% of banks and 65% of credit unions said they planned to deploy the technology at the ATM within the next year.

To date, only the United States' largest banks have made a splash in the deposit-automation space. Charlotte, N.C.-based Bank of America Corp. is the most notable of the bunch, with some 2,500 imaging machines now up and running in 11 markets.

San Francisco-based Wells Fargo & Co. is another one. Wells is deploying ATMs that can accept bulk-note and check deposits. One deposit can include up to 50 bills or 30 checks.

And the bulk deposit feature, designed by Paderborn, Germany-based Wincor Nixdorf International, has progressed to the next level.

In fact, Wincor Nixdorf touts that its new deposit feature, which allows users to bulk-deposit up to 50 notes or checks at one time without an envelope, is the first of its kind deployed in the market today.

Wincor Nixdorf, which has spent the last 24 months pouring resources into growing its ATM presence in the United States, said it expects the latter part of 2007 to be a period of massive Check 21 -- short for the Check Clearing for the 21st Century Act -- adoption.

"I think you will see mass rollouts of Check 21 this year," said Alan Walsh, Wincor Nixdorf's Vice President of Banking in the United States. "We see the top banks doing

**"I think you will see mass rollouts of Check 21 this year. We see the top banks doing that now; and in 2008, you will see massive rollouts, with other financial institutions following suit."**

— Alan Walsh,  
Wincor Nixdorf's Vice President  
of Banking in the United States

that now; and in 2008, you will see massive rollouts, with other financial institutions following suit."

Peg Bost, a Check 21 expert at Diebold Inc., said by 2011, about one-third of all ATMs in the United States will accept automated deposits for cash and check.

Other manufacturers, including Long Beach, Miss.-based Triton Systems Inc., agree that deposit automation is poised for growth.

"We think check scanning is really getting ready to take off," said Mark Smith, Triton's Senior Manager for the company's value-added resellers. "And we think that 2008 is when we'll see it take a prevalent jump."

Alicia Blanda, a spokeswoman for Triton, said credit unions and other smaller FIs are likely to use automated-deposit features for checks as a way to compete with larger FIs.

The features also offer opportunity for ATM manufacturers to compete with Diebold and NCR Corp., which dominate the U.S. FI ATM market.

"At some of the trade shows we've gone to recently, credit unions specifically say they're looking for check-scanning capabilities when they make their [ATM] upgrades," Blanda said.

"They say they aren't ready for it now, but they will be. And they are looking for units they can easily upgrade. That's where the 7000 comes in."

Triton's FT7000, which the company is pushing in the FI space, does not come equipped with check-imaging technology but can be upgraded, Smith said. The company plans to release a check-scanner during the first quarter of 2008.



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## Feature

"There's a large range of costs out there for check imaging," Smith said. "It can range anywhere from \$10 to \$20,000 in increased cost because of all of the back-end expenses. "Triton has not decided what it is going to do from a vendor standpoint, but we're investigating it."

For Wincor, the story is similar. By pushing its bulk-note and check deposit features, the company expects to have an impact on the market.

"We have 800 units deployed with bulk deposit in the U.S.," Walsh said. "As for deposit automation, we have 50 large projects worldwide right now. Technology is what has driven the market."

Walsh said that three (including Wells) of the United States' top five FIs are piloting Wincor's depositing technology. Walsh would not name the other two FIs involved in pilots.

"Deposit automation offers customers a unique experience," Walsh said.

Dayton, Ohio-based NCR also is forging ahead with the technology.

To date, NCR has deployed more than 2,200 intelligent-deposit ATMs capable of accepting check and cash envelope-free deposits in the United States.

### Unforeseen benefits for merchants

To date, merchants have been the crusaders of Check 21 technology.

The ability for merchants to remotely send check deposits to their FIs was an unforeseen benefit of Check 21 legislation.

Simply put, Sarah Fankhauser of Hutchinson, Kan.-based DCI Inc. said, "Merchant capture is huge right now."

DCI, which provides bank processing and technology solutions, works with a number of FIs in remote/rural locations throughout the western United States.

To help its FI customers extend their service reach and reduce check-processing costs, DCI is encouraging them to implement merchant/remote capture.

"We're trying to build a network of DCI banks that are exchanging information between each other," said Jerry Rempe, DCI's Senior Vice President of Operations and Item Processing.

"We're trying to have them send checks directly to each other by 'inter-banking,' rather than sending checks to the Fed." ■

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# AgenTalk<sup>SM</sup>

## A hands-on MLS phenom

**S**ix years ago, Heather Marsh joined New Jersey-based BPS Worldwide, an offshoot of Business Payment Systems in New York. Initially, she set appointments for Gary Shull, who co-owns the ISO with Robert Malmud. And Shull set out to mentor her.

Marsh is now ISO Manager, overseeing agent recruitment and support, customer service, telemarketing, acquiring-bank relations, and more.

For the last three years, she has also spent evenings and weekends as a merchant level salesperson (MLS), that is, when she isn't busy watching her four children (ranging in age from 6 to 19) play ice hockey.

In this interview, she discloses something all merchants have in common, as well as what makes for a satisfying career.

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

**Heather Marsh:** I wanted to be a salon owner; I wanted to make people pretty. Now I save people money.

**GS:** What do you like best about your career?

**HM:** I love the people. I especially love the merchants who claim they have the best rates and think we can't beat them.

And then we do a proposal and show them they don't have the best rates. That makes my day.

I truly believe in what we do here. I work for a very honest, customer-service-oriented company.

**GS:** What has kept you in the industry?

**HM:** Gary and Rob and my corporate office. They are great people to work for. It's fun, and we all work together like one big happy family.

**GS:** How has the industry changed since you started?

**HM:** I am more aggressive, the reason being there is so much competition out there.

If you don't know what you're talking about, there are four other guys standing in line behind you who aren't honest and are willing to give everything away just to sign a merchant.

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

**HM:** The dishonest reps and companies. Oh, and the free equipment.

**GS:** If you were going to call it quits and do something completely different with your life, what would you do?

**HM:** I wouldn't do anything else. There are so many different avenues you can go down in this industry.

**GS:** Describe a typical day in your life.

**HM:** My day starts at 6:30 a.m., and I'm out of the gate. I arrive at the office at 9 a.m. From then until 5 p.m., it seems like only a few hours. We are so busy multitasking all day long.

I scrub all the applications that come in and send them to New York.

We have been averaging around 150 to 190 applications a month.

I am the rep support, so my reps are calling me all day long with questions or merchants' questions.

We also have a telemarketing room with five telemarketers presetting appointments for our reps.

And we handle our own customer service calls. We have an in-house technical expert, which is a big help.

We are a very busy ISO, and we all love it that way.

**GS:** Do you set goals for your career?

**HM:** Yes: more new merchants and the best customer service we can provide. We are a fast-growing ISO. Gary and Rob are very smart business partners.

If we all keep doing what we are doing, there is no way we will not only reach, but exceed the goals everyone has.

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

**HM:** I get great satisfaction in helping our merchants. When they call and they are all in a tizzy, and we are able to answer their questions and help them, it is gratifying. And, of course, then they refer us to their friends.

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

**HM:** The funniest was when we sent my boss, Gary, out to meet with a psychic. We preset the appointment and called the day before to confirm.

We asked her to play a trick on him,

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## AgentTalk

and we told her some personal information about him.

So, when he got there, she knew things about him. He wasn't amused, but we all thought it was priceless.

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

**HM:** Who has a personal life? I don't know about you guys, but I answer my phone all the time: [during] birthday parties, hockey games, football games, dinner with my husband. It's the way of life.

**GS:** What's the strangest thing a merchant has asked you/requested?

**HM:** Wanting to run their own personal credit card through their terminal -- for about \$20,000.

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

**HM:** The merchants are always right. Without them there are no residuals, and there are no referrals.

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

**HM:** We are very laid back. We do not push our merchants. We find out what they need and what they are looking for. And we are fun people to do business with.

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

**HM:** I think it is good. I like when merchants ask all the right questions, and we can tell them all the right answers.

It makes our sales team more powerful having to stay up on all the latest rates and products.

**GS:** How do you generate leads?

**HM:** We only use "super pages," the phone books and, of course, word of mouth. It has worked for five years.

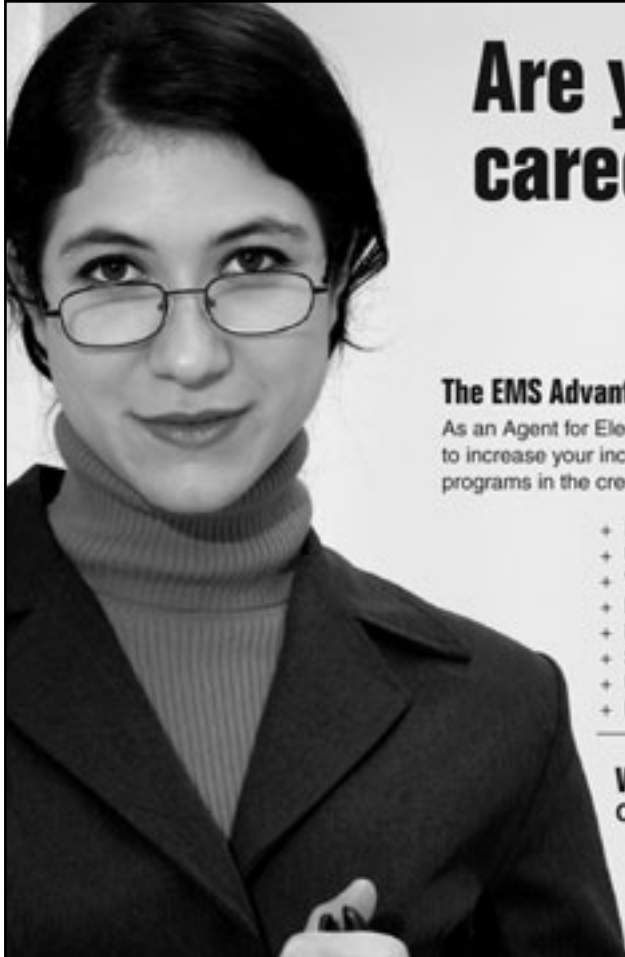
**GS:** Why is it important to have a full arsenal of products to offer merchants?

**HM:** Not every merchant needs credit card processing. So the more tricks you have in your bag, the better your chances are of closing merchants with *some* type of service.

And they always come back once you have proven yourself for the products you offer.

**GS:** What do you do when it looks like you're on the verge of losing an account?

**HM:** I always ask why they want to leave me. If they tell me it's because they got better rates, I ask them to



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# 800.726.2117



# FREE Hypercom T4100

*Yours to sell,  
lease or place.*

*If you're still buying terminals,  
you're burning money!*



It's good to have a choice. That's why Total Merchant Services is letting you decide what's best for you. We're giving away the Hypercom T4100 – the latest, greatest, state-of-the-art terminal – **for FREE!** All you have to do is decide if you want to **sell it, lease it or place it**. Either way, with Total Merchant Services, you'll never have to purchase terminal equipment – ever again!

#### GET THE 411 ON THE T4100

We're not providing outdated technology or refurbished equipment. We're offering only the most modern, state-of-the-art device – **the Hypercom T4100 multi-application, IP-enabled, dual-comm terminal**. It's simply the smartest, most adaptable and most advanced machine in the industry – and it's yours, from Total Merchant Services, for free. Check out [www.upfrontandresiduals.com/T4100](http://www.upfrontandresiduals.com/T4100) to see why this terminal is superior to any other currently on the market.

#### FREE TO SELL OR LEASE

Total Merchant Services' new **Free Terminal Program** gives you the ability to sell or lease free terminals and **make as much money as you can – with absolutely no cost to you!**

Choose from three options:

- Option #1 – Hypercom T4100 (Multi-App, Dual Comm, IP-enabled)
- Option #2 – Hypercom T4100 (Multi-App, Dual Comm, IP-enabled) with Magtek Check Imager
- Option #3 – Hypercom T4100 (Multi-App, Dual Comm, IP-enabled) plus ViVOTech 4000 Contactless Reader Kit

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

#### FREE TO PLACE

Qualify for Total Merchant Services' Upfront Bonus Program that offers \$200 production or \$300-\$500 conversion bonus payments by "placing" the terminal at the merchant location through our **Free Terminal Placement Program**.

Choose from four options:

- Option #1 – Hypercom T4100 (Multi-App, Dual Comm, IP-enabled) – with Upfront Bonus
- 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

Please Note: If you place the Nurit 8000 GPRS terminal under our Free Terminal Placement Program, our upfront bonus program does not apply.

## Sell, Lease or Place?

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The Money – Is Yours!*

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Total Merchant Services (TMS) is a Member Service Provider for:  
HSBC Bank USA, National Association, Buffalo, NY.

## AgenTalk

fax over the written proposal from the new company.

Nine out of 10 times we show them that they really aren't saving money. The trick is to listen to them. And don't treat them like a number.

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

**HM:** I'm not picky. I will work with any and all merchants -- from tiny mom-and-pop shops to big multi-merchant chains.

They all have one thing in common: They all want to save money.

**GS:** What would a good MLS training program consist of?

**HM:** Hands-on. The only way to learn it is to do it. The more you are out there, the more you see and the more you learn how to be attentive to merchants' needs.

You learn the different machines and products offered.

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

**HM:** Only choose ISOs that are willing to be loyal and honest.

**GS:** If you had to bring a new sales rep up to speed on interchange right away, how would you do it?

**HM:** We have this great little training called Interchange for Dummies.

It's real simple, straight to the point and makes it easy to learn national buy rates plus basis points.

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

**HM:** *The Green Sheet* is a big source of information in our industry.

It keeps us up-to-date on change in

the industry and different views, with selling points from diverse areas around the globe. I love the stories and the interviews.

**GS:** Any advice for newcomers?

**HM:** Think about your future. There is nothing like lifetime residuals.

**GS:** What is your greatest dream?

**HM:** To live healthy and happy and have healthy children.

**GS:** Do you have a motto that you live by?

**HM:** You only live once; you can't take it with you; and the truth will set you free. ☑

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

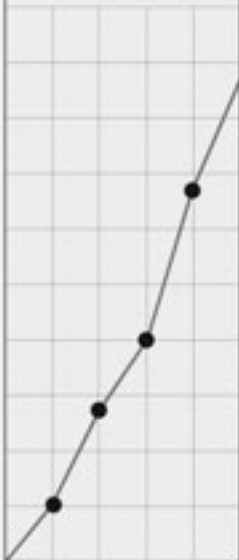
### HOW?

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.

## LOWEST TRANSACTION FEES IN THE INDUSTRY

**3 CENT**  
TRANSACTION  
FEES

**IP transactions are even lower at 2 cents per transaction!**

**Residual splits of up to 65%!**

Maximize your profitability with the lowest transaction fees in the industry and take advantage of our unheard of revenue splits of up to 65%! Our low processing fees and high revenue splits will help you make the most of your merchant portfolio and increase your monthly residual income.

## VALUE ADDED SERVICES

- 25 FREE gift cards for all of your merchants
- FREE Ingenico eN Check 2500 check reader with check services application
- FREE VIVOPay 4000 contactless reader for qualifying merchants
- Merchant Cash Advance Program
- Registered ISO/MSP Program - United Bank Card pays your registration fees!

## UNBEATABLE BONUS PROGRAMS\*

*Combine your bonuses with free terminals that you can sell, lease or place free of charge and keep all of the profits!*

- Earn up to \$455 in bonus money per deal per week!
- Earn up to \$6,000 in quarterly bonuses!
- Earn up to \$25,000 in bonus money annually!
- Receive a \$500 health insurance allowance!

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- American Express Bonus
- Discover Bonus
- Interactive Merchant System Bonus

### NEW!

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Let us help you take advantage of the ever-growing petroleum market. As an agent of United Bank Card, you will have the ability to offer pay-at-the-pump processing as well as Fleet Card, Wright Express and Voyager payments.

#### ■ 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](http://www.isoprogram.com) for more details

# ENHANCED! FREE EQUIPMENT PROGRAM

*Why buy equipment when United Bank Card provides you with state-of-the-art terminals for free?*

United Bank Card launched the original free terminal placement initiative and it continues to be the program of choice. With our enhanced Free Equipment Program, you have the option of placing terminals for free or you can sell/lease a brand new piece of equipment at whatever price you want and keep 100% of the profit!

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Nurit 8320



Hypercom T4100

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



New!  
Nurit 2085



Comstar CHARGE  
ANYwhere Wireless



New!  
Hypercom T7Plus



WAY Systems  
MTT

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!

United Bank Card 

## Processor certification 101

By Scott Henry

VeriFone

**W**ould you tell merchants their payment terminals are Class B-certified? Probably not; odds are they would wonder why their devices didn't merit Class A.

But that doesn't mean you shouldn't know the differences between the two levels and fully understand what certification is all about. Certification can be a time-consuming and expensive proposition for system vendors, but it is a necessary step in ensuring that devices will interoperate properly with the payment network.

Essentially, there are two forms of certification:

- **Class A:** The processor endorses use of a device to process payments on its servers and provides help-desk support directly to merchants.

In many instances, Class A certification also includes

processor-branded documentation for acquirers and merchants, download support, and sale or lease of POS hardware on which the certified software runs.

- **Class B:** The processor has reviewed the content of the various authorization and settlement messages from the POS application and formally endorses that the software may be used to process payments on its network.

However, support is provided by an ISO, or in some cases, the vendor of the hardware/software solution. In effect, Class B certification is a small but critical subset of the Class A certification process.

Without certification, a payment terminal cannot connect to a processor, which makes it effectively useless. If no processor has certified the payment solution, there is no way the solution can obtain the payment authorization for a transaction. That's why vendors line up to get their systems in the evaluation queue with each processor organization.

Class A certification not only requires meeting Class B requirements for connecting to the processor, but there is also an extra set of hoops to jump through. System vendors pursuing Class A certification will need to provide on-site training to the processor's staff to ensure they have the information and skills to support merchants.

Vendors must also set up an escalation process to resolve issues that the help desk can't reconcile. The processor staff has to be fully competent in regard to software downloads, software application procedures and error messages.

### The certification process

Payment solution providers must certify both the hardware device and the actual payment application that will run on that device. But assuming a device meets the processor's specifications, the payment application -- the software -- will require the most time and effort to attain certification.

From the system supplier perspective, the certification process generally starts with a request from its sales force to deliver a solution that complies with processor specifications. Those specs can include message format, communication protocols, interchange processing requirements and so forth.

The vendor's application development group will deliver an estimate on what is required to complete the task and what will be needed from the processor to complete certification.

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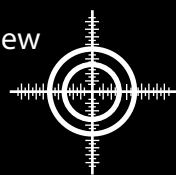


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**<http://www.usms.com/agent101freereport/>**

Stu Rosenbaum, CEO  
U.S. Merchant Systems

## View

The actual software development will go through several processes, including design, programming, quality assurance and project management review. Upon completion, it will be delivered to the processor for testing.

In the meantime, the vendor must develop a user manual; the vendor may also have to produce keypad overlays and quickcard reference materials. Training courses and materials will also be created for the on-site training requirements. In practice, certification can take as much as six months to a year from start to finish.

Many variables can impact the timeline. Relationships always play a role. It's a lot easier for a processor to reserve a place in the queue for a vendor with which it has worked smoothly in the past. The amount of documentation that a vendor is able to deliver to a processor's technical staff may also have an impact on certification timelines. And, of course, the processor's workload will affect the schedule.

### Architectural issues

Certification can be hard or easy based on the architectural foundation of a vendor's product line. In some cases, vendors may have to write a payment application specific to each device they manufacture, which makes each product certification a unique situation.

Architecture that enables one application to work the same on multiple platforms, and POS applications that do not require changes to achieve separate payment processor certifications for separate connectivity configurations are ideal.

### Wireless service providers

In addition to obtaining certification from a processor, wireless devices using cellular networks must meet certain requirements from the Federal Communications Commission, as well as wireless carriers.

The internal radios of wireless devices must be FCC-compliant. And the systems themselves have to meet the carriers' certification provisions, for example, code division multiple access (CDMA) systems for Verizon Wireless and Sprint, and general packet radio systems (GPRS) for AT&T.

Wireless carriers want to ensure the POS devices will interact properly with their networks and adhere to FCC requirements regarding frequency usage. The testing process can take from two to three months.

### Compliance issues

Vendors' systems must also comply with major card issuers, associations and government entities.

In particular, vendors are focused on Visa U.S.A.'s mandate in relation to the Payment Card Industry (PCI) Data Security Standard: As of Jan. 1, 2008, vendors may no longer offer for PIN pad use any system that doesn't meet the PCI spec.

VeriFone has been building new systems with this in mind for some time, so compliance is not a major issue. What's tougher is evaluating pre-PCI systems to determine whether they will need to be retooled, refreshed or replaced to meet the new requirements.

### Merchant takeaway

There are many issues regarding certification, but for the most part, merchants just want to know somebody is there to provide support if something goes wrong.

Merchants are not likely to be concerned with whether the product has Class A support from a processor, or Class B from an ISO. Large ISOs with an established support infrastructure are generally more than happy to go to market with Class B-certified systems.

VeriFone will provide those ISOs with the same types of training and technical information as provided to processors. The result is the ability to go to market much faster than ISOs that wait for Class A certification by the processor. ■

*Scott Henry is VeriFone's Director of Product Marketing for North America. He can be reached at [scott\\_henry@verifone.com](mailto:scott_henry@verifone.com).*

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# Company Profile



## Nxgen Payment Services

### ISO/MLS contact:

Bill Ryken  
Vice President of Business Development  
Phone: 866-863-9977  
Fax: 866-863-9987  
E-mail: [bryken@nxgen.com](mailto:bryken@nxgen.com)

### Company address:

940 Spokane Ave, No. 5  
Whitefish, MT 59937  
Phone: 866-863-9977  
Fax: 866-863-9987  
E-mail: [bryken@nxgen.com](mailto:bryken@nxgen.com)  
Web site: [www.nxgen.com](http://www.nxgen.com)

### ISO/MLS benefits:

- Revenue sharing commission splits
- Agent bank/referral program
- Humans answering every phone call
- Revenue-neutral solutions for government programs
- Commission advances
- International payment solutions

## In pursuit of professionalism

**"Our Account Consultants fully understand what the 'profit bucket' is and how they are being paid. All referral sources and agent banks can trust our responsiveness, customer support and reliability."**

- Bill Ryken, Vice President of Business Development

**S**tories about voice mail labyrinths leading to list after long list of recorded options and, sometimes, dropped calls permeate our culture. And who hasn't sacrificed work time to wait at home for a repair person who arrives late, or worse, never shows?

Treating customers more like cattle than human beings seems to be the norm these days.

Not so at Nxgen Payment Services.

Nxgen specializes in credit card and automated clearing house (ACH) and electronic funds transfer processing, as well as gift cards, check verification, ATMs, and e-commerce solutions.

The company was founded in 2002 with the mission to increase the level of professionalism in the payments industry, while providing merchants the next generation of products at the most competitive prices.

Nxgen's senior management has 90

years' combined industry experience. The team consists of Thomas Nitopi, Chief Executive Officer; Giuseppe Caltabiano, Chief Operating Officer; Bill Ryken, Vice President of Business Development; Michael Jaffe, Vice President of Sales and Marketing; Terrie Nitopi, President; and Bill Hearon and Joan Bartl, East Coast Divisional Managers.

Nxgen strives to attract people whose core values are in line with the company's mission. It operates corporate offices in Whitefish, Mont., which is home to 25 employees, and Princeton, N.J., with a staff of five.

The company also has eight offices throughout the United States that support 180 Account Consultants.

Ryken said Nxgen uses the term "Account Consultant" because it conveys what Nxgen agents do. They consult with merchants on all of their payment service needs.

"They help guide the merchant through processing method options,

## Company Profile

fully disclose pricing and rates, and set realistic expectations of training and ongoing support," Ryken said.

"Our reputation of honesty at all levels has defined the Nxgen organization. Merchants understand what they are signing and paying for."

Nxgen is also passionate about treating Account Consultants with respect.

"Our Account Consultants fully understand what the 'profit bucket' is and how they are being paid," Ryken noted. "All referral sources and agent banks can trust our responsiveness, customer support and reliability."

Nxgen offers a variety of payment service products so Account Consultants can attract and maintain as many merchants as possible.

"Offering merchants greater flexibility of products along with faster and more efficient payment processing gives our Account Consultants the competitive edge," Ryken said.

### More than a cut above

Nxgen said it expects high quality and ethical practices from its Account Consultant and processing partners.

Ryken said Nxgen offers consultants "the advantage of the reputation and reliability of the best processors and networks internationally -- NOVA, Cynergy Data, Paymentech, FDMS [First Data Merchant Services] and Vital [now TSYS Acquiring Solutions]."

Nxgen consistently ranks among NOVA's top performers. NOVA has recognized Nxgen eight times for excellence in sales volume, unit sales volume, net sales, processing volume and large volume merchant activations.

As part of its high standards and focus on customer service, Nxgen makes sure its customers are able to access support when they need it.

Merchants are all given phone numbers for three contacts: their personal Account Consultant, Nxgen's corporate office and the processor's help desk.

When retailers call Nxgen during business hours, their calls are answered by a *real* person.

"We have a slogan at Nxgen: 'We have Anita,'" Ryken said.

Don't worry. Anita is not chained to her desk. Ryken said the company uses her as a metaphor to describe its level of service.

"We did a study of 25 MSPs/ISOs that advertised in trade magazines," Ryken said. "Of these ... only three

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## Company Profile

answered the phone. Anita is our boarding, underwriting and service team leader. It doesn't get any better than her support and spirit."

### Revenue sharing, advances, referrals and more

Nxgen does not use buy rates. Instead, the company offers revenue sharing. Account Consultants are paid a percentage of the true profit.

"When we say you will earn 50% to 80%, it is 50% to 80%," Ryken said. "There is no need for the question 50% of what?"

Nxgen's Account Consultants earn residuals as long as they continue to service their accounts, even if they are no longer actively writing new accounts with Nxgen.

In addition, MLSs can earn one-time income from equipment sales, as well as application setup and programming fees.

They can also earn ongoing residuals from surcharges, monthly and annual fees, ACH processing and gift card fees.

For Account Consultants who need immediate income,

Nxgen offers its RapidPay commission program.

RapidPay allows agents to be paid 12 months of residual commissions in advance.

The company does not require a waiting period or tenure to qualify for RapidPay.

Consultants can get advances upfront. Commissions are calculated based on Visa U.S.A. and MasterCard Worldwide processing volume and industry averages.

Account Consultants can access Nxgen's detailed online reporting to view monthly account status, including processing volume, deposits, chargeback status and deposit batch detail.

Nxgen also offers agent bank and referral source programs, which include automated referral communication, monthly residual income and co-branded marketing materials.

Currently, Nxgen has 500 referring bank branches and over 300 referral sources nationally.

Banks and third-party processors can choose their level of involvement and account maintenance. They can:

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- Supply Nxgen with leads and have accounts fully serviced by Nxgen Account Consultants
- Choose the "Self Administered" option, in which case the bank becomes the Account Consultant
- Take over the account as a merchant service provider and function as a third-party processor.

### Serving Uncle Sam and the world

Nxgen provides service to retail, restaurant, MO/TO, hotels, Internet and



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business-to-business merchants. It has solutions for government agencies, too.

Visa certified Nxgen for its property tax collection rollout. "We are one of a handful of ISOs in the Visa Property Tax Pilot Program for government entities," Ryken said.

He noted that providing revenue-neutral solutions to government agencies is a lot of work upfront, but it pays in the end.

He said state governments would pass laws that made it legal to collect convenience fees over the counter. However, Visa and MasterCard rules say you cannot do that.

"We act as a consultant to the agencies, an educator and a trainer," Ryken said.

Nxgen has partnered with value-added resellers that work with government agencies to integrate solutions.


Nxgen has roots in the United States and a thriving portfolio in Canada.

"Utilizing a relationship with NOVA Information Systems and First Data Global Leasing, we have been able to take our referral-based sales strategy and apply it north of the border," Ryken said.

Just as moving into the government sector has its challenges, so does working in a new country. However, again, the rewards have been worth it. So much so, that Nxgen plans to expand "across the pond" into the U.K. and Italy.

Caltabiano has strong ties to Italian merchants. "You go where the relationships lead you," he said.

Speaking of relationships, Nxgen is interested in working with agents who are professional, ethical, customer-focused and able to build long-term relationships.

"The ethical value is very important," Ryken said. 

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# Company Profile



## Assurz Inc.

### ISO/MLS contact:

Martin Drake  
 Director of Business and Channel Development  
 Phone: 801-331-6411  
 Fax: 801-407-1622  
 E-mail: [mdrake@assurz.com](mailto:mdrake@assurz.com)

### Company address:

203 Redwood Shores Parkway  
 Suite 520  
 Redwood City, CA 94065  
 Phone: 877-620-1188  
 Fax: 650-593-0100  
 Web site: [www.assurz.com](http://www.assurz.com)

### ISO/MLS benefits:

- Increased profits through new revenue stream
- No hardware or software to install
- Fast and easy merchant implementation
- Decreased e-commerce shopping-cart abandonment
- Increased retail sales and shopper satisfaction

## Boosting e-commerce with merchandise return

It happens all the time. A consumer visits a merchant's Web site, finds appealing items and puts them in a virtual shopping cart. Then it's time to move from browsing to purchasing.

But instead of clicking the designated checkout button, the consumer exits the site, leaving the shopping cart in cyber limbo.

This presents a formidable challenge for e-commerce merchants, as well as for the ISOs and merchant level salespeople (MLSs) who serve them.

Some shoppers are comfortable purchasing merchandise via the Internet from known retailers (and sometimes from unknown retailers).

Other shoppers are uneasy about purchasing goods they can't inspect in person before forking over their credit card information, especially when they do not know whether unsatisfactory items can be returned, and if so, how difficult the process is likely to be.

Meanwhile, online merchants want to capture all the dollars they can.

Web sites that employ encryption and authentication standards to protect transactions do much to ease consumers' fears of hackers potentially accessing their financial and personal data.

But secure transactions alone do not reassure customers that merchants will stand by their products and that

the merchandise-return process will be painless.

### Assurz at your service

Providing such confidence in e-commerce is Assurz Inc.'s raison d'être.

Assurz was founded in 2005 by Steve Hoffman, Assurz Chief Executive Officer, and David Dittmore, Chief Operating Officer.

The company's mission is to make shoppers as comfortable purchasing products online as they are when shopping at the very best retail stores.

And when a customer is dissatisfied with a purchase, Assurz strives to make certain that returning merchandise for a full refund is convenient and easy.

The vehicle for this is the Assurz 100% Satisfaction Guarantee, a third-party shopper satisfaction guarantee program designed to drive sales for online merchants. The service debuted in April 2007.

The company now employs 25 people in Redwood City, Calif., and Morrisville, N.C.

The Assurz symbol, a shopping cart with an umbrella above it, notifies online shoppers at checkout that the merchant offers the 100% Satisfaction Guarantee.

The program provides a 90-day return period within which shoppers can receive a 100% refund, including shipping and handling fees. Assurz

## Company Profile

**Consumers don't have to provide a detailed reason for their returns. They simply might have changed their minds, or decided those shoes weren't as cute on their feet as they were on the Web site.**

also prepays all return shipping costs and even provides packing peanuts, if needed.

Furthermore, consumers don't have to provide a detailed reason for their returns. They simply might have changed their minds, or decided those shoes weren't as cute on their feet as they were on the Web site. And that's OK.

Gregg Gumbinger, Assurz Vice President Business Development, said, "This industry-first guarantee program works to overcome widespread insecurities about unfamiliar Web sites and possible product dissatisfaction through a fast, simple and convenient return process."

### Benefits for merchants and acquirers

A 100% satisfaction guarantee may also benefit merchants, ISOs and MLSs in several ways. Merchants can reduce shopping cart abandonment rates, which will drive additional sales.

If consumers return merchandise, Assurz pays all related return costs, including consumers' refunds. Assurz steps in when merchants cannot accept returned merchandise and when card issuers have not given customers refunds and issued chargebacks. Merchants win because they retain money from sales.

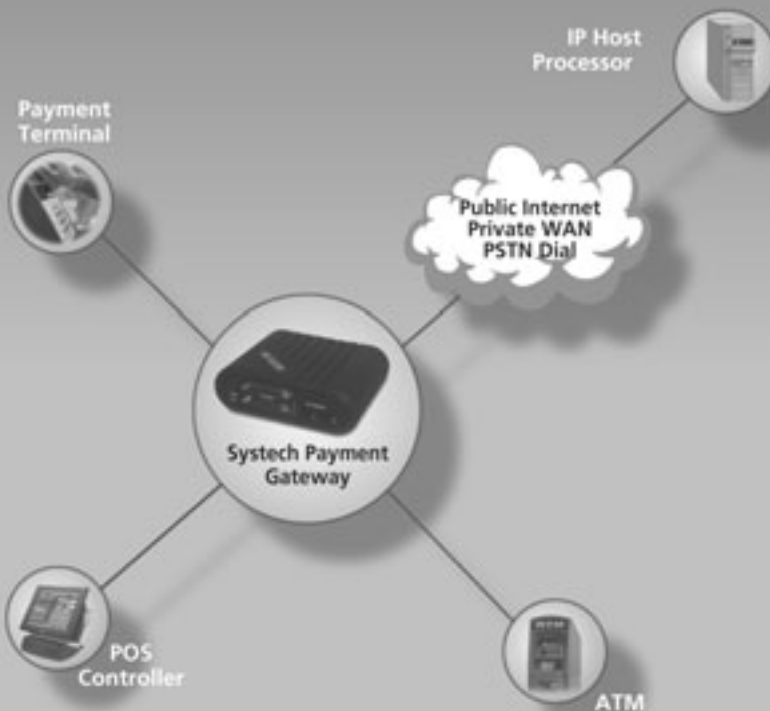
"Assurz handles all customer requests for guarantee services, processes returned merchandise and liquidates that merchandise in secondary channels to avoid competing with its merchant affiliates," Gumbinger said.

Assurz offers a Channel Marketing Partner Program for ISOs and MLSs to sell the Assurz 100% Satisfaction Guarantee as a value-added service.

Partners receive a share of revenue for all transactions from merchants who implement the Assurz 100% Satisfaction Guarantee service.

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ISOs and MLSs have the option of private labeling the service, too. This enables them to increase their brand value and boost merchant retention rates.

### Built-in flexibility

Merchants can choose between two 100% Satisfaction Guarantee options:

- **All-In:** With this option, every transaction processed is covered with the guarantee. According to Assurz, this model has superior potential to help merchants increase sales and improve customer satisfaction.
- **Opt-In:** In this case, consumers decide if they wish to purchase the guarantee for an additional fee at the POS. Merchants can also select which items are eligible for the guarantee. For example, some merchants may wish to exclude sale or "as is" items.

Regardless of the model selected, the Assurz service cost is a percentage of the shopping cart total displayed during the checkout process.

Fees are based on a Web site's average purchase amount, annual sales volume and return rate. There are no setup charges or recurring fees. "We keep the pricing simple," Gumbinger said.

The merchandise return process is seamless, too. Neither agents nor merchants need to facilitate returns; Assurz handles *everything*.


Customers begin the return process by calling Assurz's toll-free number.

"We take over from there," Gumbinger said.

Even though Assurz manages the return, merchants can access online reports, including customer return requests and the status of a return.

Assurz noted that providing a 100% satisfaction guarantee can benefit both new and established e-commerce merchants: It can help newer merchants distinguish themselves and assist seasoned retailers in boosting revenues and customer satisfaction.

And ISOs and MLSs, who formerly had minimal influence on consumer satisfaction after online purchases were complete, can now have a positive impact in this area.

Happy shoppers provide great word-of-mouth advertising. And that translates into increased sales for merchants, as well as greater residuals for ISOs and MLSs. 



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## Discover dumps RAP, easi for new program

**D**iscover Financial Services LLC shut down its Discover Network Referral Acquisition Program (RAP) and External Agent Sales Incentive (easi) program as part of a strategic move to a market-based acquiring model similar to that of MasterCard Worldwide and Visa U.S.A, effective Nov. 1, 2007.

"The acquiring world is very much aware that we are in the middle of changing our business model," said Gerry Wagner, Discover's Vice President of Acceptance and Client Relations.

He said Discover's relationship management team has been communicating with all affected parties and that ISOs and acquirers have been asking for this transition for the better part of seven years.

Because the RAP program offered an upfront bonus, its closure will have little long-term effect. The easi program had a trailing residual component. Wagner said Discover will continue to honor those residual commitments.

"We'll get rapidly spreading acceptance with this new model, and that will help all the parties involved -- merchants, ISOs and Discover," Wagner said. He added that Discover expects to have 18 of the top 20 acquirers signed up by the end of the year.

In terms of merchant benefits, Wagner said, "We call it the power of one. One contract, one bill, one platform: Discover, MasterCard, and Visa acceptance all in one package. We all want what is best for the merchants, and I think this is it."

Wagner believes ISOs will "enjoy the same spread on a Discover transaction as they would on a competitor's transaction."

Michael Nardy of Electronic Payments Inc. (EPI) said, "The acquiring model is in line with Discover's long-term goal to broaden acceptance of its card -- the bread and butter of its revenues.

"Their feeling is developing acquirer relationships similar to Visa and MasterCard will ensure more Discover Network merchants and, therefore, more cardholders. This isn't happening overnight, but it is happening, and it will not be going away. They are committed to moving forward under an acquiring model."

Nardy said EPI is one of the first Discover acquirers under that model.

"Our ISOs currently have a Discover acquirer interchange chart just like Visa and MasterCard and earn residuals much more than the 10 basis points we used to pay under the easi compensation model," he said.

"Also, as an acquirer, we settle Discover transactions so there is one statement for all card types (except AmEx), all provided by EPI."

Wagner said Discover currently offers two plans: a full systemic acquiring system, and an interim system for those who have signed the acquiring agreement and wish to enter the market immediately, but have not yet been fully certified.

"Our goal is, of course, that everyone will eventually be enrolled in the full technical, certified solution," Wagner said. "But people have been waiting for this program



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for a while, and they wanted to offer it immediately.

"Ultimately we want to do what is right for the market in a seamless, nondisruptive way. We're having a ton of success with this program." 📧

# Nothing beats the feet-on-the-street life

**A** career in the payments industry is challenging. With a slew of mergers and buyouts, cutthroat competition, increased data security requirements and possible government intervention roiling the payments landscape, sometimes you just have to wonder, Why do I stay in this crazy industry?

There are many reasons why merchant level salespeople (MLSs) love the career path they've chosen.

A recent thread on GS Online's MLS Forum asked members to "post something positive about this business."

Following are some of their thoughts:

"Just got back from vacation; I'm grateful to not have to

worry about running out of vacation days." – utah997 (who started the thread)

"I just got back from about a month-long trip and happy to be able to leave again in a couple of weeks ... this industry is the easiest money I've ever made." – nwbc

"I am pleased to say that I have created many new friends: my merchants. I appreciate the ability to make good money and grow my business but never miss the important stuff, like watching my crazy little two-year-old boy grow ... the ability to really test myself and learn new things ... best accident that ever happened to me." – aopsales

"This business is one of the last industries where pure salesmanship is fully rewarded. It still offers an amazing opportunity ... The ones that thrive in this industry tend to be the most interesting and independent people I have ever met." – mikemaxon

"I began in this business as a simple way to slow down and enjoy life. ... It is a true joy to talk to merchants who understand that you have to make a profit to be able to continue to serve them." – Suncoast

"I love being in a business where you get a raise every day you go to work." – ccwarehouse



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"Being your own boss is so far ahead of whatever's in second place. Your destiny is solely in your own hands. Then, of course is the residual income that rolls in while you sleep, vacation and pause to smell the roses." – Slick Streetman

"I have never awakened and been disappointed about what I have to do day-in and day-out." – empire


"The financial industry ... has provided me with a beautiful home ... and to provide for a good sense of security for my family. If you help move money, anyone can make a living second to none." – imhogwyld

"What I love about this business is that I am allowed time freedom to do the things that are important to my family [and] ... the constant streams of revenue that hit my bank account every month, whether I'm out in the field hustling or at home on my futon ... just relaxing. I am forever grateful." – wisdompower

"It is all positive. Great industry to build your future in just by treating people right. ... Just spent a week at the beach, 10 days at the beach in July. Can't ask for more." – Coach Bob

"It's the people. I have met some of the greatest people being in this industry. Not just my colleagues and my peers, but it extends to merchants as well.

But best of all I truly enjoy hanging out here on GS and being a part of something bigger than just my office. It's a window to an incredible world filled with endless possibilities." – FastTransact

Some of the best people you'd ever want to meet can be found on GS Online's MLS Forum. To join this and many other discussions about issues of importance to the MLS community, register at [www.greensheet.com](http://www.greensheet.com). It's fast and free. 

## Smart Card Alliance conference: What's in store?

**W**ith its 2007 conference, the Smart Card Alliance continues a tradition of spotting trends and technological advances, while zeroing in on where the payments industry is headed.

Dubbed Smart Cards: The Future of Digital Transactions, the three-day event will take place at the Marriott Long Wharf in Boston from Oct. 9 through 11, 2007. Featuring over 50 speakers, it promises an in-depth look at smart card payments and secure identity applications.

Experts will present workshops on such aspects of the payments sphere as mobile/near field communications, identity protection and data security, as well as the government, health care and transportation markets.

A key offering will be an update on the continuing contactless payment technology rollout, including reactions, acceptance rates, challenges, and future plans -- from the perspectives of consumers, issuers, card Associations and analysts.


Additionally, high-level transportation officials will speak about several recently announced contactless fare system enhancements. Health care experts will discuss the role smart cards will play in a number of government and private-sector programs.

Another hot topic will be government security directives, which continue to evolve. They affect passports, transportation worker credentials, driver licenses and other secure identification efforts.

And, there will be break-out sessions and numerous opportunities to confer with fellow participants and experts across the industry.

Of special note: The popular Emerging Technology and Innovation Showcase will be featured during the evening reception Oct. 10, and the full-day Educational Institute Workshop will follow the conference on Friday, Oct. 12.

The Smart Card Alliance strives to stimulate the understanding, adoption, use and widespread application of smart card technology.

For more information, visit [www.smartcardalliance.org](http://www.smartcardalliance.org). 

## NAOPP teleforum packs potent educational punch

**I**n its ongoing effort to be an educational resource to merchant level salespeople, the National Association of Payment Professionals hosted its third teleforum with attorney Paul Rianda, of Irvine, Calif.

The teleforum, held on Aug. 29, 2007, allowed NAOPP members to participate in a free seminar about important legal developments that may have serious repercussions throughout the payments industry.

Rianda covered much ground in less than 45 minutes.

He addressed the increased government scrutiny the industry is experiencing. And he provided an overview of termination fees, which are generating the most attention



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## News

and triggering enforcement activity.

Rianda covered chilling Federal Trade Commission actions, specifically, the 2002 Certified Merchant Services Ltd. and the 2007 Merchant Processing Inc. cases.

See "Keep the FTC off your back," by David H. Press, *The Green Sheet*, June 7, 2007, issue 07:06:01 for background on these cases.

In addition, Rianda detailed the potential industry-wide ramifications of recent Arkansas legislation, which limits fees for merchants who cancel credit card servicing agreements. Fourteen other states are considering similar legislation action.


For more information, see "New Arkansas law caps early termination fees," *The Green Sheet*, June 7, 2007, issue 07:06:01.

He also examined the July 2007 House Judiciary Antitrust Task Force hearings. He listed both the pro and con arguments presented regarding interchange fees. For further details, see "Congress grills warring parties on interchange," *The Green Sheet*, Aug., 13, 2007, issue 07:08:01.

Speculating on possible outcomes of government scrutiny,

Rianda walked through the 2002 Australian action that set benchmarks for interchange pricing. He enumerated some troubling after-effects, which essentially wiped out the fledgling ISO/MLS industry there.

Rianda did not delve into legal issues pertaining to free terminal programs, a topic mentioned in announcements about the event. He noted that he was unable to find information about the subject beyond what has appeared in *The Green Sheet* and on GS Online's MLS Forum.

Paul Rianda offers special rates for legal advice to NAOPP members. To find out more about NAOPP, its member benefits and future educational offerings visit [www.naopp.com](http://www.naopp.com). 

## GS Travel Advice: A great place to visit

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## News

savings of online airline, hotel and car rental bookings, you've likely been disappointed. The deals are just never there for your destination. Or upon arrival, you find your "deluxe" room is more shabby than chic.

But doesn't everyone use the Internet for travel arrangements? Well, no. It's true that the online travel market is rapidly growing.

In 1991, 15.1 million U.S. adults booked their travel reservations online; in 2003 that number jumped to 42.2 million. By 2011, it is expected that 38% of all travel reservations will be done online. Yet that leaves over 60% of travelers who will continue to prefer the personalized service only a travel agent can offer.


In the same way that merchant level salespeople are the go-to experts for retailers, travel agents are experts at making sure your travel plans turn out exactly as you desire. Whether it's a business trip or a family vacation, a travel agent has insider knowledge and experience.

Of course, some of us like to waste a bit of time noodling around the travel sites because they offer the vicarious thrill of "virtual" travel. A mini mental vacation. But few of these Web sites are a joy to visit.

Often they are an exercise in frustration. Looking for value and convenience, you plug in destination cities, dates, and times over and over again, with dismal results. For that reason, The Green Sheet Inc. has teamed up with Tara Travel to create the GS Travel Advice Web site.

A simple click on the GS Travel Advice logo in the right hand column of GS Online's home page ([www.green-sheet.com](http://www.green-sheet.com)) can whisk you off into a marvelous world awaiting your exploration. For both armchair and actual travelers, the site offers profiles and stunning photos of places around the globe, with an array of tips on everything from packing and currency conversion to embassy locations and local customs.

The Web site also has a direct link to Tara Travel, an agency The Green Sheet founder Paul H. Green and his family have used for years. You can use the online form to query Tara Travel or contact the agency directly to experience the expert travel advice that has helped thousands of people discover the joys of exploring new locales near and far.

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## ██████ Floodgates from page 1

the '281 patent. They also sought recovery of their attorneys' fees.

Davis ruled in favor of the defendants, but he did not grant recovery of attorneys' fees. He did, however, decree that AdvanceMe was responsible for other costs associated with the court case.

### Defendants' fate

By the time of the ruling, only Reach Financial and Merchant Money Tree remained in the lawsuit.

During the legal proceedings, AdvanceMe obtained a default judgment against RapidPay. Default judgments most commonly occur when the defendant fails to appear in court.

Business Capital Corp. and Fast Transact were dismissed without prejudice. And First Funds was transferred to the companion case, *AdvanceMe Inc. v. AmeriMerchant*, as part of a sanction for withholding documents from AdvanceMe.

"This action permits AdvanceMe to amend its complaint to seek damages against First Funds," said Glenn Goldman, AdvanceMe's CEO.

That companion case is scheduled to go to trial in January 2008, but experts predict it will be dismissed as a result of the August ruling.

"AdvanceMe originally sued [six] companies, but it was clear that once they established a precedent with that case, they would have gone after the 25 or so" remaining cash advance providers, Goldin said.

"I believe they picked five of the smaller companies to start with because they wanted a quick ruling so they'd have precedent behind them when they went after the larger companies," he added.

"If it was the loss of market share that concerned [AdvanceMe], why not sue the largest competitors first?"

### Road to an appeal

"The invalidity ruling means that AdvanceMe will not be able to enforce its patent against any other entities," said Dennis Crouch, a patent law specialist and Associate Professor of Law at the University of Missouri Law School. "However, I expect that AdvanceMe will appeal the ruling to the Court of Appeals for the Federal Circuit (CAFC). Any decision from the CAFC will likely be in 2008," Crouch added.

In fact, AdvanceMe filed a notice of appeal on Aug. 16.

Goldman said, "Although we feel vindicated that the court found clear infringement of our patent by each of

**"When you call someone and say, 'I'm being sued,' the first thing they think is, 'I don't want to get involved,' not 'Oh, I want to go through all my dusty old file cabinets,'"**

- Glenn Goldman  
CEO, AdvanceMe

the defendants, we respectfully disagree with the court's findings on validity."

The ruling, if it is not overturned on appeal, will not alter AdvanceMe's business model. Rather, it will prevent AdvanceMe from prohibiting other companies from using the computerized method for securing debt with future credit card receivables described in the patent.

"Notwithstanding the infringement found by the court, we have built a leading position in the market for our products, have set the bar for best practices and organizational excellence, and we will continue to build upon those accomplishments and extend that leadership position," Goldman said.

"We focus on driving the financial success of our merchants, our partners, our sales forces and our industry and will continue to do so," he added.

### The search for prior art

"This lawsuit proves that competitors can work together for the good of the industry," Goldin said. "We came together to invalidate their patent, so their plan sort of backfired on them."

Goldin pulled together examples of prior art to prove the patent invalid. He said he made about 500 phone calls and flew back and forth across the country to uncover documents dating back to the early 1990s -- some from companies that no longer exist.

"When you call someone and say, 'I'm being sued,' the first thing they think is, 'I don't want to get involved,' not 'Oh, I want to go through all my dusty old file cabinets,'" Goldin said. "But in the end, everyone could see how important it was. It was a heck of a job."

In his ruling, Davis cited a number of examples of prior art in existence at the time the patent was filed, including the Litle & Co. prior art, the LeCard program, the Transmedia program, and the prior art reserve accounts.

## CoverStory

"Johnson merely implemented a predictable variation of these existing methods in establishing her invention," Davis stated.

He also cited a recent Supreme Court ruling in *KSR Int'l Co. v. Teleflex Inc.*, in which that court opined, "when a work is available in one field of endeavor, design incentives and other market forces can prompt variations of it, either in the same field or a different one.

"If a person of ordinary skill can implement a predictable variation, [U.S.C.] 103 likely bars its patentability."

### 'The pith and substance'

Adam Atlas, a payments industry Attorney, advised several entities in the merchant cash advance industry during the litigation. Had the judge not ruled in this way, Atlas said, all the companies in that industry besides AdvanceMe would have seen a dramatic effect on their business models.

"There were multiple cases, but this one was the pith and substance -- to use legal jargon," Atlas said. "Let me put it this way: If I was an attorney representing someone in a patent infringement case against AdvanceMe, I'd have a big grin on my face right now."

He said a couple dozen companies in the merchant cash advance industry have been watching this case carefully. And the ruling means they will not have to pay licensing fees on the basis of this patent.

"The specter of this has been hanging over the heads of everyone in this industry since AdvanceMe took action against RapidPay," Atlas said.

Goldman said, "We have licensed, and continue to license, our patented methods and systems to several entities in connection with the use of our merchant cash advance products." But, he added, "The terms of these licensing arrangements are confidential."

According to Crouch, the ruling was significant in patent law in that patent liability historically requires a single party to infringe on an entire patent claim.

"Patents covering inventions that require multiple parties, such as a merchant and payment processor, are often difficult to enforce," Crouch said.

"This case gives a broad exception to that rule and would allow a theory of 'joint infringement' when there is some connection between the multiple accused parties."

Under Reach Financial's and Money Merchant Tree's programs, all the elements of AdvanceMe's patent were performed by Reach or MMT, the merchants who enter into contracts with Reach or MMT, or the processors that enter into contracts with Reach or MMT.

"Joint infringement is a controversial theory," Crouch said.

The CAFC is expected to address issues of joint infringement in another payment processing case, *BMC Resources Inc. v. Chase Paymentech Solutions LLC*. A lower court dismissed BMC's joint-infringement claims Crouch said the Paymentech decision is expected within the next couple months.

### Big ideas at the Gymboree

In 1984, the inventor of the patent in question, Barbara Johnson, was an owner of a Gymboree franchise. She approached several banks for a

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## CoverStory

business loan but was unable to get one without attaching her home as collateral on the loan.

She knew the revenues generated by her Gymboree franchise were extremely predictable, and she approached banks to see if they would lend money on future receivables. They would not. She began to think about who had control of the credit card receivables and who would understand its value.

She realized that merchant processors could control the process for loan repayment, therefore reducing the lenders' risk and creating an efficient system that was not dependant on the merchant taking any action.

Johnson's ideas led to the inventions asserted in the '281 patent. Johnson assigned the patent to AdvanceMe. She is a member of the AdvanceMe board of directors and a stockholder.

### What if the patent were valid?

In effect, the '281 patent described a method in which the merchant processor would be responsible for dividing up the revenue from card payments and splitting the revenue between the merchant and the lender or other capital provider.

This system was efficient and left the process in the control of a trusted third party. Some feared that the patent, if proven to be valid, could have been applied to other transactions that involve the splitting of credit card revenues at the processor.

"The patent concerned withholding money during processing, so it could have had a disastrous impact not only on the cash advance industry, but on the processing industry as a whole," Goldin said.

Atlas said that although the patent covered a business process rather than a technology -- and therefore could be applied to other transactions -- he didn't think that AdvanceMe would have tried to apply the patent in that way.

"The patent wouldn't have had much traction outside of this particular kind of split-funding transaction," Atlas said. "The business model isn't really different from buying receivables, which is as old as the hills.

"Applying it to another kind of transaction would have undermined the premise of the patent -- that this was a unique process. The real question is whether AdvanceMe would have gone after advance companies using an ACH [automated clearing house] model if they had been successful in these lawsuits."

Both Atlas and Goldin speculated that the suit was filed in Tyler, Texas, because that district has a reputation of being friendly to patent holders.

"The Eastern District of Texas has seen a flood of patent litigation in recent years based on its reputation as a patent-friendly court," Crouch agreed. "Interestingly, that reputation is changing as the court invalidates more patents."

Goldin said, "The fact that this district invalidated the patent shows just how clear-cut this case was."

Atlas said the judge summed it up in the ruling -- that the patent does not allow AdvanceMe a legal monopoly on a method of providing financing to small businesses.

Instead, AdvanceMe must continue competing for market share, which will benefit the economy and consumers. ■

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# Education

## StreetSmarts<sup>SM</sup>

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## Pay, don't touch: Will contactless fly?

By Dee Karawadra

Impact PaySystem

**F**irst came fast food restaurants. Then, drive-through windows followed by bankcard acceptance at said windows. Now, it's contactless payments for hungry customers zipping through drive-through lanes.

ViVOtech's ViVOpay contactless payment solutions, as well as those of major card issuers, are powering this phenomenon.

Contactless payment systems enable customers at gas stations, grocery stores, fast food restaurants and on buses to wave their cards in front of specially equipped readers and, *voilà*, their transactions are complete.

Several ViVOpay system models are tailored to different merchant needs, from fully integrated wave and card-swipe systems to add-ons for existing POS terminals.

Contactless systems accept payments with credit, debit, gift and loyalty cards. There are even models for vending machine integration.

American Express Co., Discover Financial Services LLC, MasterCard Worldwide and Visa U.S.A. have all launched versions of contactless payment cards.

ExpressPay by AmEx, Discover Zip, MasterCard's OneSmart PayPass and Visa payWave are all available for consumer use through the issuers and select banks. Their aim is to push contactless payment into the mainstream.

Through some banks, including Washington Mutual Inc., Bank of America Corp. and JPMorgan Chase & Co., an increasing number of consumers are being issued contactless cards. Retailers like BP America Inc. are already upgrading their technology to accept these cards.

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### Why embrace contactless?

With all this preparation and widespread fanfare throughout the industry, is it time for ISOs and merchant level salespeople (MLSs) to actively promote these systems and the cards they accept?

When big companies jump on the bandwagon, as they have in this instance, you would suspect it's going to be a big deal sooner rather than later.

MLSs need to expand their knowledge of this form of payment and make sure they can quickly and accurately answer all of their clients' questions and concerns about the products, from processing to POS terminal costs and operations.

But how safe is this technology? You may have seen the news reports on how thieves can easily steal card data using homemade devices. But how easy is it, really?

On its Web site, MasterCard stated, "With secure encryption technology and Zero Liability protection, PayPass is as safe as your regular card."

So what kind of merchants can benefit from this product? Quick service restaurants, convenience stores, gas stations and pharmacies, to list just a few.

Also, any business with heavy traffic that needs speedy service can utilize this technology. Many merchants qualify for the small-ticket designation, which does not

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## StreetSmarts

### ▶ According to Visa, over 32,000 locations accept its PayWave system.

require signature on purchases under \$25. This can help sell the product.

According to Visa, over 32,000 locations accept its PayWave system. However, the issuers are only targeting certain areas initially.

In some regions of the United States, you will not find many merchants who are set up to accept contactless payments. The issuers have yet to start disseminating these chip-embedded cards.

This makes it difficult for the feet on the street to promote and sell the new technology.

### The MLS Forum weighs in

Unfortunately, the response to my post about this topic on GS Online's MLS Forum was tepid. Maybe this is due to the fact that the initial contactless buzz has faded.

MLS Forum member *MTY MSI* predicted contactless

payments will become commonplace in high-volume retail applications.

"In my area, a very large regional general merchandise/grocery chain has been using it for over a year now, and I constantly see Visa/MasterCard TV ads promoting contactless pay," *MTY MSI* wrote.

Endorsements from major retailers will help promote the technology. This is great news for MLSs because it can help promote the product.

Contactless technology already facilitates payments for cell phone users throughout Europe.

Of course, this does not necessarily mean it will take off here. We have seen other trends in Europe that worked (pay-at-the-table, for example) but have stalled here.

Another concern: Is this going to resemble the smart card frenzy of the late 1990s that fizzled like the high-tech boom of that era?

I believe contactless technology will succeed in the United States because major card issuers have spent millions of dollars marketing the idea. However, it will require joint efforts among issuers, processors, ISOs and MLSs to make it happen.

Judging from the direction of this trend, it's likely that contactless cards will become a primary form of payment used in everyday life across the country.

Agents need to be educated and positive about this development in order to be competitive in this constantly changing industry.

"My MasterCard debit card has been contactless for two years, and I think it's just a matter of time (probably less than two years) before the majority of cardholders have contactless cards," *MTY MSI* said.

I certainly hope that's true. However, if merchants perceive no demand for these cards and consumers have no place to use them, all the promotional efforts on behalf of contactless payment acceptance will be a waste of everyone's time.

*Safari njema: Safe journey.* 🍀

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

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## Education (continued)

### Don't snooze and lose the cash advance chance

By Michael Evans

*2nd Source Funding*

**F**unding. It's the hot new word in the payment processing industry. But are your merchants being snatched by one of the growing number of cash advance companies offering them unsecured loans?

You may be excellent at selling merchant processing services, but what about funding?

Learning to sell the cash advance product is one way you, as ISOs and merchant level salespeople (MLSs), can retain your customers.

There is no doubt: Your competitors are calling your customers now to offer them unsecured cash. And the way your opposition will guarantee payback of the advance is to take over your merchants' processing services.

**▶ There is no doubt: Your competitors are calling your customers now to offer them unsecured cash. And the way your opposition will guarantee payback of the advance is to take over your merchants' processing services.**

Many MLSs don't like the merchant cash advance phenomenon. They complain that cash advances are too expensive and that their customers don't need the money.

However, a recent informal survey by a New York-based funding company found that 80% of merchants who were asked if they needed a cash advance answered with, "How much can you get me?"

Selling the cash advance product follows the same rules as any other sale. A simplified version of the sales process includes the following five steps:

1. Opening and qualifying
2. Building rapport
3. Presenting the product
4. Overcoming objections
5. Closing the sale.

#### Initiating

According to many top salespeople in the funding sphere, opening and qualifying is the first and most important part of the sales process. Since you may already have a number of merchant processing accounts, the introduction portion may already be done.

Qualifying your customers is something you can do on an ongoing basis as you interact with them weekly or monthly.

While checking in, determine which of your clients do enough credit card business to qualify for a cash advance.

To qualify for an advance, most funding companies require merchants to have been in business for a year and maintained a minimum of \$1,500 to \$2,500 per month in credit card transactions for three consecutive months.

Ask retailers if they are looking for a specific amount of cash. On average, funding companies advance about one-and-a-half times the merchant's monthly credit card sales volume.

For example, if a merchant processes \$10,000 a month in credit card business, funding companies will advance about \$15,000.

#### Crunching credit

Next, make sure a prospective cash advance customer isn't disqualified from receiving a cash advance because of credit or bankruptcy problems.

Funding companies usually allow bankruptcies on a retailer's credit report as long as it has been discharged and the merchant can supply a discharge letter.

Regarding tax liens, if the lien is paid off or the merchant has an up-to-date payment plan and supplies documentation to prove it, most funding companies will approve an advance.

The next step is to ask about the merchant's personal credit history. Although a cash advance does not show up on the retailer's credit report as a loan, a credit check is run to make sure the person applying for the loan is, in fact, the business owner.



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A poor personal credit score may mean your customer has few options to get cash other than a cash advance from you -- or one of your competitors.

### Envisioning

Next, have customers who are interested in obtaining cash advances tell you exactly how they plan to use the cash to grow their businesses.

When meeting with them, write down what your customers say and repeat it back. This will help your clients visualize the end result that will be created by your cash advance.

Now you can go into some of the advantages that a cash advance will provide to small and medium-sized businesses.

One of the biggest is that funding from a cash advance is unsecured, uncollateralized and does not require a personal guarantee.

This means if a business that has not finished repaying a cash advance closes tomorrow, the funding company has no recourse.

Another big plus is that unlike bank loans, there are no set payments. The funding company captures a set percentage of merchants' future credit card sales, usually between 15% and 30%.


So, during slow months, retailers pay back less money.

In addition, there are no penalties if merchants decide to pay their advances off early, unlike many traditional loans that have stiff prepayment fees.

It seems every week a new merchant cash advance company springs up.

Googling "merchant cash advance" will pull up over a hundred cash advance companies that will be (or are already) offering your merchants quick, unsecured cash.

Protect yourself and your valuable residuals by learning to sell this product.

It's relatively simple to learn and can create solid long-term relationships between you and your merchants as you see them use your cash advance to realize their business dreams. 

*Mike Evans is a sales manager with over 30 years experience. Currently he is a top funding salesperson at 2nd Source Funding in New York City. He can be reached at mikedoesbooks@yahoo.com.*



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## Education

## Tableside payment solutions: A compelling case

By Grant Drummond

Ingenico

**T**he hospitality industry was an early adopter of credit card payments, but it lags behind recent advances in payment methods and technology. Where but in a restaurant would consumers let credit cards out of sight for several minutes, inviting such fraud as card skimming and tip boosting?

Progressive restaurants have adopted technology that has been used in Europe for over 10 years. It allows patrons to pay at the table quickly, efficiently and safely. Why not introduce the rest of the hospitality industry and other markets to the ease and security of tableside payments?

### Multiple benefits

Pay-at-the-table solutions benefit customers, wait staff and restaurant owners alike.

Customers get more payment choices, higher security and faster checkout. Restaurant owners save significantly on transaction costs because they can now accept PIN-based debit without the inconvenience of asking customers to come to a payment terminal.

Savings vary from business to business, but a typical \$50 credit card transaction costs about \$0.87. A \$50 purchase costs as little as \$0.41 to \$0.50 as a PIN-based debit transaction. That is a savings of over 40%.

Tableside payment saves tremendous time for customers and wait staff. No longer do servers need to:

- Walk from table to workstation to print the bill
- Present the bill to the customer at the table
- Leave the table, allowing time for the customer to examine the bill
- Return to the table to pick up the customer's credit card
- Get a pre-authorization at the workstation
- Return the credit card and receipt to the customer at the table
- Pick up the signed receipt at the table
- Enter the tip adjustment at the workstation.

In addition, this tedious process typically involves two contacts with the host computer, which further increases costs for owners. With tableside payment, the server simply brings the payment terminal to the table and, if necessary, assists in completing the transaction.

PIN entry, tipping and tab splitting are all completed at the table. Since wait staff can serve more people faster, the efficiency gain is tremendous. Further, with increased table turns, customers are less likely to walk out during the wait.

For additional efficiency gains, tableside payment may be integrated with POS stations. When a customer asks for the bill, the server can swipe a server card or enter a server number on the portable terminal.

The server then prints the bill and completes the transaction with the

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customer without returning to a workstation. Fewer trips to payment terminals mean less fatigue and greater efficiency.

Restaurateurs who piloted tableside payment programs saw an increase in average tips because the terminal provides tip calculations. An accurately calculated 15% tip is usually higher than one calculated in one's head.

For instance, on a \$73 bill, customers are likely to calculate a \$10 tip while the terminal suggests \$10.95, an increase of almost 10%. Finally, the security of tableside payment systems also prevents any potential embarrassment and damage to reputation as a result of fraudulent activity.

### Easy setup

There are three types of tableside payment systems. For small to mid-size restaurants without a Wi-Fi infrastructure, the most efficient option is a short-range Bluetooth-based system with a 1,000-foot range.

Up to seven plug-and-play Bluetooth transaction terminals communicate with a base, which then transmits transactions to the processor via telephone or Ethernet. Internet protocol communications from terminals to base and base to processors are encrypted.

Contact with the host is necessary only once for initial setup.

Wi-Fi systems are preferable in large installations because an infinite number of terminals can communicate to a receiver linked to an internal network router. The router, in turn, sends the communication to the processor by telephone or Internet connection.

However, while Bluetooth systems are secure out of the box, the Wi-Fi platform is not secure unless its security features are enabled. Payment solution providers concerned about liability may want to oversee the installation of Wi-Fi systems.

A third tableside payment system is long-range wireless general packet radio service (GPRS). This option is appropriate, for instance, for restaurants that combine home delivery and dining room service. Both servers and delivery personnel use the terminals.

Since PIN-based debit transactions require a higher level of security, payment and order placement should not be combined in one terminal. Having two separate systems also offers increased redundancy in case of systems failure.

### Swift payback

The payback time for tableside payment systems can be as short as three months, depending on the number of



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## Education

servers and terminals, how much the restaurant pays in transactions fees, and how many credit and cash transactions can be converted to PIN-based debit. The value of intangible benefits is inestimable, from the comfort and security offered to customers to the avoidance of negative publicity caused by unscrupulous activity.

Like any new technology, customers will have to grow accustomed to tableside payment. To facilitate this, business owners can set up informative table tents introducing the technology and its benefits.

In an online survey conducted by Legal Sea Foods, 84.1% of people answered yes to the question, "Would you feel more comfortable if a credit card transaction took place at your restaurant's table?"

Boston-based Legal Sea Foods has implemented a tableside payment system, as has Hooters of America. "With the emergence of new technology that aids criminal activity, we are implementing this system to deter theft," said Wes Marco, Hooters' Director of Information Systems.

"Although there has never been a case of any identity or credit card theft at Hooters, this new technology will ensure that our guests feel comfortable and secure when paying with their credit cards."


Marco estimated the savings in interchange rates compared with traditional credit and signature-debit transactions will pay for the investment within two years. Hooters tips have also increased substantially.

### New territory

Tableside payment systems don't require a table. Beyond restaurants, payment systems vendors can open up vast new markets with this new technology.

Car wash operators, for example, can take payments from customers waiting in line, preventing loss of business from people who become frustrated with delays and leave before their cars are washed.

In spas and hair salons, patrons can save time by paying while completing their services rather than waiting at the counter to pay afterwards. Other markets are cosmetic counters, jewelry stores and the like.

The possibilities are limitless. 

*Grant Drummond is Director of Marcom with Ingenico, a world-wide provider of electronic payment and secure transaction solutions. For further information, please visit [www.ingenico.com](http://www.ingenico.com), e-mail [grant.drummond@ingenico.com](mailto:grant.drummond@ingenico.com) or call 416-245-6700.*



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## Education (continued)

# Outsource the chores, increase the sales

By Ken Musante

Humboldt Merchant Services

One way to increase sales is to hire more sales staff. Common issues arise in developing a sales force, not the least of which is the question of whether the individual should be a 1099 independent contractor or a W-2 employee.

However, as ISOs and merchant level salespeople (MLSs), the best solution for increasing your sales may be to outsource less productive tasks so you can better focus on your most productive and profitable activities.

Although diverse activities are needed to successfully run a sales office, selling is the best use of your time.

Hours spent on staff training, human resources and administrative work, technology support, accounts payables, and tax preparation are necessary but have less impact on your bottom line.

Consequently, you may believe that hiring more sales

staff is the route to riches because sales activities directly correlate to revenues.

### How much is your time worth?

Unfortunately, this line of thinking miscalculates the cost of your time and ignores less expensive and more efficient solutions.

It is important to have compensation and training programs in place before hiring new sales staff. Both of those take time to develop and must be monitored.

As new vendors or ancillary services are offered, both programs must be upgraded.

Next, because selling is difficult and more profitable than other activities, it is a higher-paying position than many support positions.

Additionally, because of the intense training, variable compensation programs, competing job opportunities, difficulty in meeting goals and types of individuals attracted to sales positions, MLSs have among the lowest tenure rates of all types of staff.

This means you have to devote significant time to recruiting salespeople and continually retraining staff.

### Is there an alternative route to increased sales?

Remember, your most profitable activity is selling. It is the skill that is most difficult and expensive to replicate.

Consequently, rather than hiring more salespeople, you may benefit from other types of assistance. Equipment installation is a perfect example of a time-consuming task that can be easily hired out.

Installers are typically paid less than sales staff, and their training and compensation programs are much easier to develop, track and monitor.

Once trained, an installer is much more apt to remain loyal to you because fluctuations in pay (typically caused by incentive compensation for salespeople) are not prevalent in installer positions.

Further, individuals seeking this type of position are less attracted to change. This disposes them to remain with the same employer for a longer period.

### Will multitasking work for employees?

Additionally, you may be able to add tasks to an installer's duties.

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**It is important that prospective applicants understand upfront that their job duties include running errands (such as taking clothes to the cleaners).**

This could further save you time for more profitable (selling) activities. Possible additional tasks for installers include:

- Taking vehicles in for service
- Delivering supplies
- Picking up paperwork from merchants
- Running errands
- Intercepting interruptions, allowing you to handle issues in batches.

It is important that prospective applicants understand upfront that their job duties include running errands (such as taking clothes to the cleaners).

But as long as that is stated in the job description and staff members are treated respectfully, these types of hires are likely to develop into long-term employees.

### Are there other ways to leverage your time?

Another way to maximize your valuable time is to outsource personal chores. This may be an easier way to increase sales because you can outsource these activities without incurring the paperwork and liability associated with employees.

Think about all the personal tasks you do that could be done by someone else -- cleaning, cooking, lawn care and yard work, car washing and maintenance, grocery shopping -- essentially any routine personal task.

Outsourcing these types of chores boosts the number of hours you can use to sell more, increasing your income without taking away from family or personal time.

Just be sure not to sacrifice tasks that you enjoy (some individuals claim to enjoy yard work, for example).

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## Education

### Five fab outsourcing hints

1. Define the scope and nature of the work to be done and communicate this clearly to potential contractors.
2. Consider price, but do not base your decision on that alone.
3. When assessing candidates, be as meticulous as you are when you hire employees. Look for the right combination of skills and experience.
4. Determine how you will evaluate performance, and tie compensation to achievable goals. Spell out the consequences should the contractor fail to perform satisfactorily.
5. Put your outsourcing agreement in writing, and have all parties to it sign and date it.

### How do you measure outsourcing's benefits?

Quantifying the benefit of outsourcing further illustrates the point.

Assume you sell three new relationships per week. The average benefit of the net present value (proceeds if each account were sold at the time it was approved) of the relationship is \$700.

This includes travel and expense management, as well as ancillary income and bonuses.

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Assume further that you provide either a terminal lease or a cash advance on every fourth account, and the net earnings on the lease or cash advance is \$400.

Thus, each account provides an additional \$800 in net present value.

With three accounts sold every five business days, you sell 12.6 accounts per month, with a monthly increase in net present value of \$10,080 per month or \$120,960 per year.

If you were to sell one more account per week, those numbers would increase to \$13,440 per month and \$161,280 per year.

That is a monthly increase of \$3,360, which is certainly enough to pay for a housekeeper.

Intuitively, this makes sense; you know your own level of productivity. If you create more time to sell, you will sell more -- guaranteed.

Is this a workable strategy?

Hiring a new salesperson does not increase the amount of time you can devote to selling. It takes time to train and monitor a new salesperson. And upon completion of the training program, new hires may or may not remain successfully employed.

This diminishes your opportunities because the time you have available for selling actually decreases.

On the other hand, outsourcing personal chores and routine business tasks ensures you will have more time. If you use that time to sell, you will sell more.

Think about it. Perhaps this strategy can work for you. 📧

*Ken Musante is President of Humboldt Merchant Services. Contact him by e-mail at [kmusante@hbms.com](mailto:kmusante@hbms.com) or by phone at 707-269-3200.*

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## Education (continued)

# Power up your password protection

By Joel and Rachael Rydbeck

*Nubrek Inc.*

**A**s ISOs and merchant level salespeople (MLSs), many of you are acutely aware of the need for password protection. But it never hurts to revisit the issue, especially since electronic theft is so prevalent.

The recent ATM hacking in Virginia Beach, Va., is one example. In that case, the owner of the store housing the ATM (which Tranax Technologies Inc. manufactured) had never changed the default master password.

He changed the administrative password, which is used for daily tasks (adding money, checking the balance and so forth). But he was unaware of the additional master password that controls the machine's configuration.

Thus, fraudsters were able to alter the ATM's settings and steal a tidy sum of money. For the skinny on the hackers' methods, visit [www.wired.com/science/discoveries/news/2006/09/71832](http://www.wired.com/science/discoveries/news/2006/09/71832).

There are many safe and unsafe ways to store passwords. The problem is that we have a ridiculous number of them to store. It's risky to reuse the same password over and over.

However, coming up with a new password all the time means writing it down and making it easily accessible, which is even riskier.

Unless you have an extraordinary memory, a good solution is to invest in an application or software that will store your passwords for you for easy retrieval.

Apple Mac OS X users are in luck in this area; the Apple Keychain application has provided simple and integrated password protection for years. Apple Keychain will store passwords for you, but only Web passwords.

For other Mac password storage needs, use Apple's Keychain Access application. Visit [www.apple.com/science/macosx.html](http://www.apple.com/science/macosx.html) for more information.

For Microsoft Windows users, a variety of applications, when combined, can provide a solution.

Microsoft Office file encryption might be suitable for you. Microsoft Office has offered file-level encryption for some time. This provides a free-form way to store account and credential information in a Word or Excel file.

Use 256-bit advanced encryption standard (AES) encryption or better. And tightly control who has access to the file.

Passwords Max ([www.authord.com/PP](http://www.authord.com/PP)) syncs with Palm and Pocket PC devices. It tracks passwords, Web logins, credit cards, bank account data, Social Security numbers and more.

Information is protected by six proven encryption methods: Blowfish, data encryption standard (DES), Triple DES, MDC/SHS, RC4 (also known as ARC4) and Safer. The software is easy to install and has a very simple interface. It is not accessible via the Web.

Firefox ([www.getfirefox.com](http://www.getfirefox.com)) provides a reasonably secure environment for storing passwords. It uses high-level encryption, which discourages other applications from cracking and obtaining them.

If a user gains access to your user account on your computer, the user has ready access to Web sites for which you have stored passwords. It's important to keep your user account on any such computers secure and private.

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## Education

Internet Explorer historically has done a poor job of storing passwords. Many applications can easily access them, which is why we recommend against using it to store any passwords via Explorer.

ISafe ([www.codefuzion.com/applications1.html](http://www.codefuzion.com/applications1.html)) is available for a free download and has an easy-to-master interface.

Obviously, it's *not* a good idea to store your passwords on a piece of paper near your computer. If you have to write down a password, make sure you destroy the paper shortly after or file it in a locked drawer.

Likewise, storing all your passwords in an electronic file on a computer that is not both password protected and heavily encrypted is a bad idea.

Should someone with malicious intent gain access to your computer, the person would be able to access your passwords. Using a tightly secured file can be an ideal solution.

### As strong as the weakest byte

The idea of storing passwords on the Internet is attractive because it is great to be able to access your passwords anytime. But be extra careful when using browser-based password programs.

Your passwords are only as secure as the server of the service you are paying for.

Also, shared passwords introduce a lot of complexity to password management. And a number of people need to know the proper protocol.

There are a variety of ways to approach this. One is to use controlled access to a list and change the passwords frequently.

It is sometimes important that two or more managers have access to the office router password or the company checking account. Security in these cases can be achieved by using a locked file cabinet, or a locked and encrypted file.

A University of Maryland study recently found the 10 most frequently used passwords:

- |                  |           |
|------------------|-----------|
| 1. (username)    | 6. 12345  |
| 2. (username)123 | 7. passwd |
| 3. 123456        | 8. 123    |
| 4. password      | 9. test   |
| 5. 1234          | 10. 1     |

If you see your password here, it's time for a change.



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## Education



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Coming up with good passwords can be tricky. Some applications will auto generate a random password for you. However, these can often be so cryptic that you'll struggle to remember them. For frequently used passwords, an easier to remember password is often best.

One method is to create a mnemonic, which is a word comprised of the first letter of each word in a sentence; for example: "I love fresh coffee and donuts." Take the first letter from each of the words in the sentence and you end up with "Ilfcad."

You can capitalize different letters or add a number to help make this password more secure.


Many sites and programs now rate the strength of passwords, giving you an indication of how difficult a given password would be to crack. If you feel intimidated at the thought of creating a new password each time you open a new account, try a reduced system.

Create different passwords for different categories of accounts. For example, one password for travel accommodations, one password for company finances and so on. And make sure to rotate them.

To respond to our customers' increased security needs, we recently enhanced the password features in the lead tracking and residual application we license.

Administrators can specify how often user passwords expire and require that new passwords meet specific requirements, such as a specified number of characters and capitalizations.

- Store all passwords in a secure location.
- Rotate passwords with some frequency, such as every 90 days.
- Don't use whole words.
- Don't use a string of consecutive numbers.
- Make sure you change default passwords for your electronic equipment, as well as know what the new passwords are and where they're stored.

In short, keep your passwords memorable, and figure out a management system that works for you. 

*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](http://www.nubrek.com/eiso.html). E-mail Joel at [joel@nubrek.com](mailto:joel@nubrek.com) or Rachael at [rachael@nubrek.com](mailto:rachael@nubrek.com). You have nothing to lose but your next sale.*

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# 10 years ago in *The Green Sheet* ...

September 8, 1997 Issue 97:09:01

## The Green Sheet

News and Advisory Service for ISOs in the Financial Services Industry

Special Edition: ETA Fall Meeting & Trade Show "Discovering New Worlds."

**Inside This Issue**

- 1 Banks Looking for ISOs
- 2 Readership Survey Results
- 3 Letters to the Editor
- 4 The Resource Guide
- 5 Market Penetration
- 6 Trade Magazines
- 7 Portfolio Planning
- 8 Buyer Beware
- 9 Upcoming Tradeshows
- 10 Creating a Productive Environment
- 14 The Time Before Time

### Banks Looking for ISOs

In issue 97:09:01, we provided you with in-depth information on the companies listed in the Resource Guide under the "Equipment" heading. In the first issue of the year we did the same for "ISOs Looking for Agents." Both were extremely well received. In fact, the first issue of the year is pretty hard to come by so hold on to yours!

Now, we are offering the same service for the organizations listed in the "Banks Looking for ISOs" section of our Resource Guide. We hope this data is useful as you shop around for a banking relationship and we encourage you to contact the banks listed for more information. Banks are listed alphabetically.

**AMERICAN NATIONAL BANK**  
Member FDIC

#### American National Bank (ANB)

American National Bank of DeKalb County was previously American Midwest Bank. The Bank has been in existence for more than 30 years and has been processing credit cards for four years.

ANB specializes in start-up, low-volume merchants, including retail, MOTO, and in-home

merchants, and has grown to become one of the largest small-merchant programs in the country. The Bank processes debit and credit and has its own proprietary check guarantee program as well as a national leasing program. ANB is the nation's third largest External Sales Agent of AMEX and offers competitive equipment prices.

ANB offers 100% residual above 1.49% on retail merchants and 100% residual above 2.29% for MOTO. The Bank offers \$25-\$240 up-front commission on ANB Check Guarantee, a \$30 up-front commission on its Warranty and Supply Club, and \$30 up-front commission on debit, with no application fee for debit.

Application turnaround is expedited by ANB's unique approval system. Sales offices fax the front and back of the merchant application to ANB and within 24 to 48 hours of ANB's receipt of the hard file, the merchant ID number is issued. ANB features a 95%-98% approval rate, including MOTO.

American National Bank is currently recruiting agents nationwide. For information about becoming a representative of ANB, contact Dan Lewis, National Sales Manager, Rich Votel, President, or David MacAllaney, Sr. Vice President at (847)823-5100, fax (847)823-2256.



**BRIDGEVIEW BANK AND TRUST**  
Member FDIC

#### Bridgview Bank & Trust

Bridgview Bank & Trust is celebrating its 26<sup>th</sup> anniversary and has been processing credit cards for seven years. Bridgview Merchant Bankcard officers have a combined 50+ years of experience in the merchant industry and Craig Millington, Senior VP, is the current Director of the ETA.

Bridgview is a principal member of Visa and MasterCard, and is an External Sales Agent of AMEX. Bridgview focuses on merchants with credit card volumes of \$30,000 per month or less and provides merchant credit and debit processing for all major cards, as well as check verification. Rates are 1.40% for retail and 2.23% for MOTO. Commissions are 100% over buy rate for the life of the account and a 50/50 split on AMEX residuals. Additional residual compensation is available.

Application decisions are rendered in 24 hours and more than 99% of applications are approved. Bridgview accepts MOTO, home businesses, start-up businesses, and standard retail.

The Bank promotes stability focusing on the fact that neither the

- A reader from Miami wrote, "The Green Sheet is getting too big, and it takes longer to read it." Our Sept. 8, 1997, issue (97:09:01) was 16 pages.

- Highlights from a readership survey included: 51% of readers thought industry consolidation was the most significant industry change over the last year.

Other problematic issues were finding qualified sales reps, banks offering free terminals, erosion in bankcard margins and difficulty competing with mega-ISOs. (Sound familiar?)

- We advised readers: "Take time to replay your day and find at least one thing you've learned that will make your selling efforts even better tomorrow."

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# New Products



Based on the Hewlett-Packard P2015 LaserJet Printer, the MICR 2015 has been modified to include both MICR and TROY's security features.

TROY is the only company authorized by HP to provide LaserJet-based solutions with built-in security enhancements for its products.

The MICR 2015 is available with a variety of features, such as a built-in duplexer, network capabilities and lockable trays.

It also ships with a TROY MICR Toner Secure Cartridge, which contains an anti-fraud capability available only from TROY. In addition, TROY's software utility option allows users to easily add digital signatures, logos and macros.

## **TROY Group Inc.**

---

866-686-5558

[www.troygroup.com](http://www.troygroup.com)

### **TROY MICR 2015 Printer**

## **Secure, spot-on printing**

**Product: TROY MICR 2015 Printer**

*Company: TROY Group Inc.*

---

**L**ooking for secure printing at the POS? The TROY MICR 2015 Printer is now on the scene. It's the newest addition to TROY Group Inc.'s line of secure printing solutions.

TROY's magnetic ink character recognition (MICR) printing products are available directly from the company and through the ISO/merchant level salesperson (MLS) channel.

The MICR 2015 offers cost-effective printing with built-in security to help protect on-demand check printing processes.

## **All-in-one online gift card management**

**Product: Customer WebSuite**

*Company: Givex Corp.*

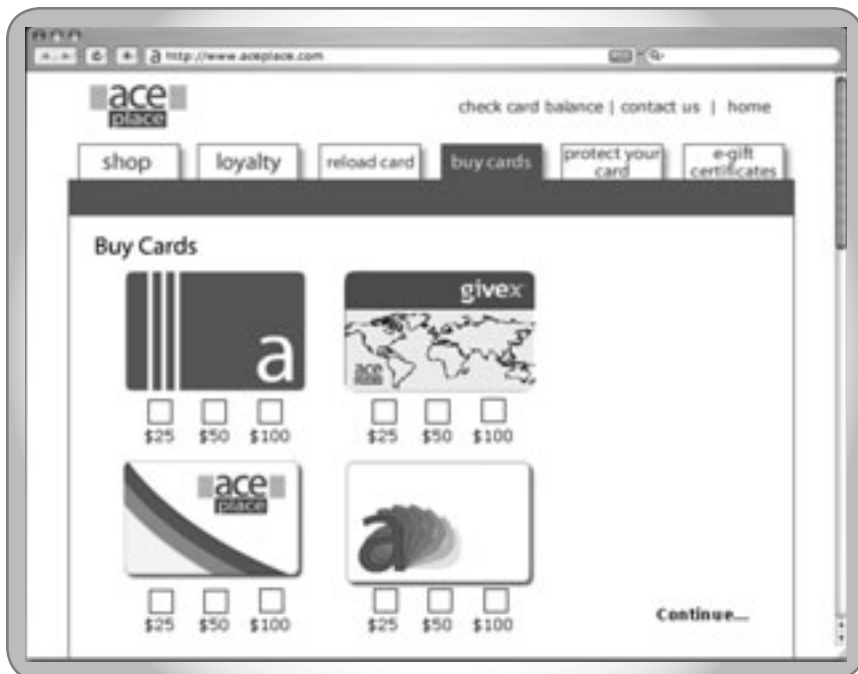
---

**C**ard management company Givex Corp. recently unwrapped its Customer WebSuite, a Web site the company's merchant customers use to manage and enhance their gift card programs.

The WebSuite bundles a card registry system for loss protection, card reloads and e-commerce and is designed for merchants of all sizes, whether or not they have an online presence.

It serves as a central location for gift card customers to perform a number of functions, such as register and reload their cards, as well as monitor their usage.

## NewProducts




### Givex Corp. Customer WebSuite

The site is modularly designed, so merchants can customize their offerings, depending on their customers' habits and wishes.

And it is easy to install and uninstall modules as business needs shift. Modules appear as seamless extensions of the WebSuite's main site.

Additionally, new modules are under construction, and Givex plans to roll them out in the near future.

In addition to the Customer WebSuite, Givex merchants have access to real-time transaction processing, online reporting, program administration, card production and marketing, and 24/7 customer service support.

The product is available globally and through all reseller channels, including ISOs and MLSS. Resellers earn commissions on the sale of Givex gift card programs. 

### Givex

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# WIN 1 of 2 2007 PORSCHE BOXSTERS

First drawing will take place  
on October 11, 2007  
at the 2007 United Bank Card  
Annual Partner Conference  
at the Sawgrass Marriott  
Resort and Spa  
in Ponte Vedra, Florida

Second drawing will take place  
at the 2008 ETA  
Annual Meeting and Expo



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

#### Every ISO/MLS Partner has a Chance to Win!

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

#### Bonus Entries!

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

#### A Car Worthy of Our Partners

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

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

#### Contest Rules:

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

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

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

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

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

For further information, contact:

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

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# Inspiration

## WaterCoolerWisdom:

**One only needs two tools in life: WD-40 to make things go and duct tape to make them stop.**

- G. Weilacher

## Take the easy way

**W**e've all heard the advice to work smarter, not harder. One way to accomplish this is to find shortcuts, such as automated tools. Many times we're aware of such conveniences, but we neglect to take the time to learn about them or set them up.

Here are some ways you can work smarter.

### Your keyboard

Do you use any shortcuts while at your computer? For example, pressing Ctrl+A to select all the text in a document or, everyone's favorite, Ctrl+Z to undo the last change you made.

If you're like most people, you probably haven't bothered to learn more than a few keyboard shortcuts. However, it doesn't take much effort to commit them to memory. Why not learn more of them?

It may feel like an inconvenience now, but over time a few minutes saved here and there can really add up.

### Your templates

Once you've mastered the keyboard, move on to templates. How many times a week, or even a day, do you create the same type of document? If you have a template handy, you can begin with it instead of creating a new document from scratch.

This will save time and increase productivity and accuracy.

On a related note, if you frequently compose the same kind of e-mails, such as announcements of earnings or requests to attend monthly meetings, have a generic version saved in your e-mail drafts file.

When it's time to broadcast news or announce an event, simply copy the template from your draft e-mail file into a new outgoing message, tweak it to suit the current need, and send it off.

### Your Web

Also, have you saved Web pages to your "favorites" folder, but then had a difficult time identifying pages when you

needed them later? Many times, the name a browser gives a page is not one an intelligent person could intuitively assume to be the page's name.

For example, if you visited ABC Company's Web site and saved its contact information page, your browser might entitle the page "Contact Information." ABC might not even appear in the name.

To remedy this, read the name given to the file when you're in the process of saving a page, and change it if necessary. Also, create a new folder with a name that makes sense, and save a copy of the favorite there.

Otherwise, even if you select appropriate names for your pages, you will end up scrolling through a long,



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## Inspiration

disorganized list every time you want to see one of your favorites.

### Your calendar

How are you with remembering important dates, such as birthdays or anniversaries? Even if you've never missed an important event, you've probably had one or two sneak up on you.

If you used a tool to remind you of such events, you could probably keep track of a larger number of important dates.

For example, rather than just focusing on your family and close friends, you could also acknowledge dates that are special to your clients and merchants.

Programs such as Microsoft Outlook include reminders in the calendar section. There are also free programs on the Web that send e-mail reminders about dates that you've specified are important.

Some allow you to compose e-mails and schedule them to be sent at a later date. If you used one of these tools to remind you about a merchant's upcoming anniversary or other important milestone, you could send a note or e-mail to help celebrate the event.

This is a small but powerful way to make your clients feel special and let them know that you are on their team. When it comes time to renew agreements or add services, they will remember you.

### Your life

There are a variety of free or very inexpensive ways to reduce the chaos in your life. In fact, you probably already have many tools right on your PC but you've barely used them.

Invest a little time now and learn how to use them. These tools can help you become more organized and professional. With the daily details taken care of, you can handle the bigger issues, such as what to do with all of your free time.

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Paul H. Green, President and CEO

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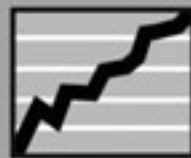
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# DateBook

Visit [www.greensheet.com/tradeshows.htm](http://www.greensheet.com/tradeshows.htm) for more events and a year-at-a-glance event chart.



## Women Networking in Electronic Transactions (W.net)

*W.net Fall 2007 Meeting*

**Highlights:** W.net is a nonprofit association dedicated to providing a forum to inspire and empower women in the electronic transactions industry to maximize their potential and position themselves for greater success.

This is done through networking opportunities, mentoring programs and the overall promotion of women in the industry.

The fall meeting, Secrets to Success, is a speed networking event. It will take place directly before the ETA's Strategic Leadership and Networking Forum.

**When:** Sept. 18, 2007

**Where:** The Breakers, Palm Beach, Fla.

**Registration:** Visit [www.w-net.biz](http://www.w-net.biz) or e-mail [registration@w-net.biz](mailto:registration@w-net.biz).



## Electronic Transactions Association (ETA)

*Strategic Leadership and Networking Forum*

**Highlights:** Leaders in the payments industry will meet for three

days of learning, networking and information sharing at a spot overlooking the ocean in Palm Beach, Fla.

This event offers high-level interactive discussions focused on issues driving the industry, as well as unstructured opportunities for connecting with colleagues and potential partners.

The keynote speaker will be former White House Director of Economic Policy, Todd Buchholz. Mark Sievewright, Corporate Senior Vice President for Market Development at Fiserv, will lead an educational session on Thursday.

**When:** Sept. 18 – 20, 2007

**Where:** The Breakers, Palm Beach, Fla.

**Registration:** Visit [www.electran.org](http://www.electran.org), e-mail [etareg@conferencemanagers.com](mailto:etareg@conferencemanagers.com) or call 703-964-1240.



## Electronic Retailing Association

*17th Annual Convention*

**Highlights:** The ERA's annual conference, focused on direct-to-consumer e-retailing trade, will offer educational seminars and networking opportunities for anyone involved in the

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## DateBook

television, online, radio or other emerging technologies used in retail trade.

Session topics will address increasing ROI with new technologies, products as pathways to profitability and working with consumers in command. Donny Deutsch, host of "The Big Idea" on CNBC, will be a keynote speaker. Registration is online only.

**When:** Sept. 30 – Oct. 2, 2007

**Where:** The Venetian Resort Hotel and Casino, Las Vegas

**Registration:** Visit [www.retailing.org](http://www.retailing.org) or e-mail Jodi LeBlanc at [jleblanc@retailing.org](mailto:jleblanc@retailing.org).



### Smart Card Alliance

Annual Conference

**Highlights:** Smart Cards: The Future of Digital Transactions will offer presentations and panel discussions highlighting smart card advances in market adoption, innovation and future market trends.

Topics will include identity policy and government ID, new merchant payment opportunities, mobile payments and near field communication, health care cards, transportation and parking, and emerging technologies.

**When:** Oct. 9 – 11, 2007

**Where:** Marriott Long Wharf, Boston

**Registration:** Visit [www.smartcardalliance.org](http://www.smartcardalliance.org), call 646-290-6211 or e-mail [scaservices@smartcardalliance.org](mailto:scaservices@smartcardalliance.org).



### Glenbrook Partners LLC

Payments Boot Camp

**Highlights:** This intensive two-day "boot camp," ideal for financial services professionals and investors, will provide an overview of the electronic payment systems landscape. Topics to be addressed include cards, checking and the automated clearing house. The event will also cover emerging payments and technologies, key trends, perspectives of different payment users and banks' changing roles. Instructors will be Scott Loftness and Carol Cove Benson; both are partners at Glenbrook.

**When:** Oct. 10 – 11, 2007

**Where:** Techmart Network Meeting Center, Santa Clara, Calif.

**Registration:** Visit [www.glenbrook.com](http://www.glenbrook.com) or e-mail [bootcamp@glenbrook.com](mailto:bootcamp@glenbrook.com).



### Western States Acquirers Association (WSAA)

Fourth Annual Conference

**Highlights:** This year's conference location was chosen to

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provide a larger space for both exhibitors and attendees. The Sheraton Park Hotel is across from Disneyland and offers enjoyment for family members of attendees.

Presentations and break-out sessions will cover sales strategies, merchant retention, agent retention, Payment Card Industry Data Security Standard compliance, wireless systems, residuals and alternative revenue streams.

Presenters will include Mark Dunn of Field Guide Enterprises and Hector Barreto, former Administrator of the U.S. Small Business Administration.

Closing out the event will be the Texas Hold 'Em Charity Poker Tournament sponsored by United Bank Card Inc. The \$75 conference fee (\$125 after Oct. 1) includes the Field Guide Seminar.

**When:** Oct. 17 – 18, 2007

**Where:** Sheraton Park Hotel, Anaheim Resort, Anaheim, Calif.

**Registration:** Visit [www.westernstatesacquirers.com](http://www.westernstatesacquirers.com), call 760-243-7990 or 866-300-3376, or e-mail [sfriedrichsen@gcfinc.com](mailto:sfriedrichsen@gcfinc.com).



### Kiosk Com

Self-Service Expo – New York

**Highlights:** This expo will deliver strategic, marketing and tech-

anical business solutions to organizations using self-service through interactive digital media. Conference sessions will offer educational presentations, interactive tech talks, digital signage, roundtable discussions and networking.

This expo is targeted to professionals in retail, finance, hospitality, tourism, health care, government, gaming and entertainment, restaurants, ticketing, and photo.

**When:** Oct. 23 – 24, 2007

**Where:** Jacob K. Javits Convention Center, New York City

**Registration:** Visit [www.kioskcom.com](http://www.kioskcom.com), call 203-371-6322 or e-mail [info@jdevts.com](mailto:info@jdevts.com).



### Mid-America Payments Exchange

Mid-America Payments Conference 2007

**Highlights:** This premier conference for payment professionals across the Midwest will offer presentations on ACH professional accreditation, risk management, and fraud and identity theft. The agenda includes more than 24 concurrent and general sessions, as well as educational workshops with nationally known speakers.

**When:** Oct. 29 – 30, 2007

**Where:** Sheraton Overland Park Hotel, Overland Park, Kan.

**Registration:** Visit [www.mpx.org](http://www.mpx.org) or call 816-474-5630.

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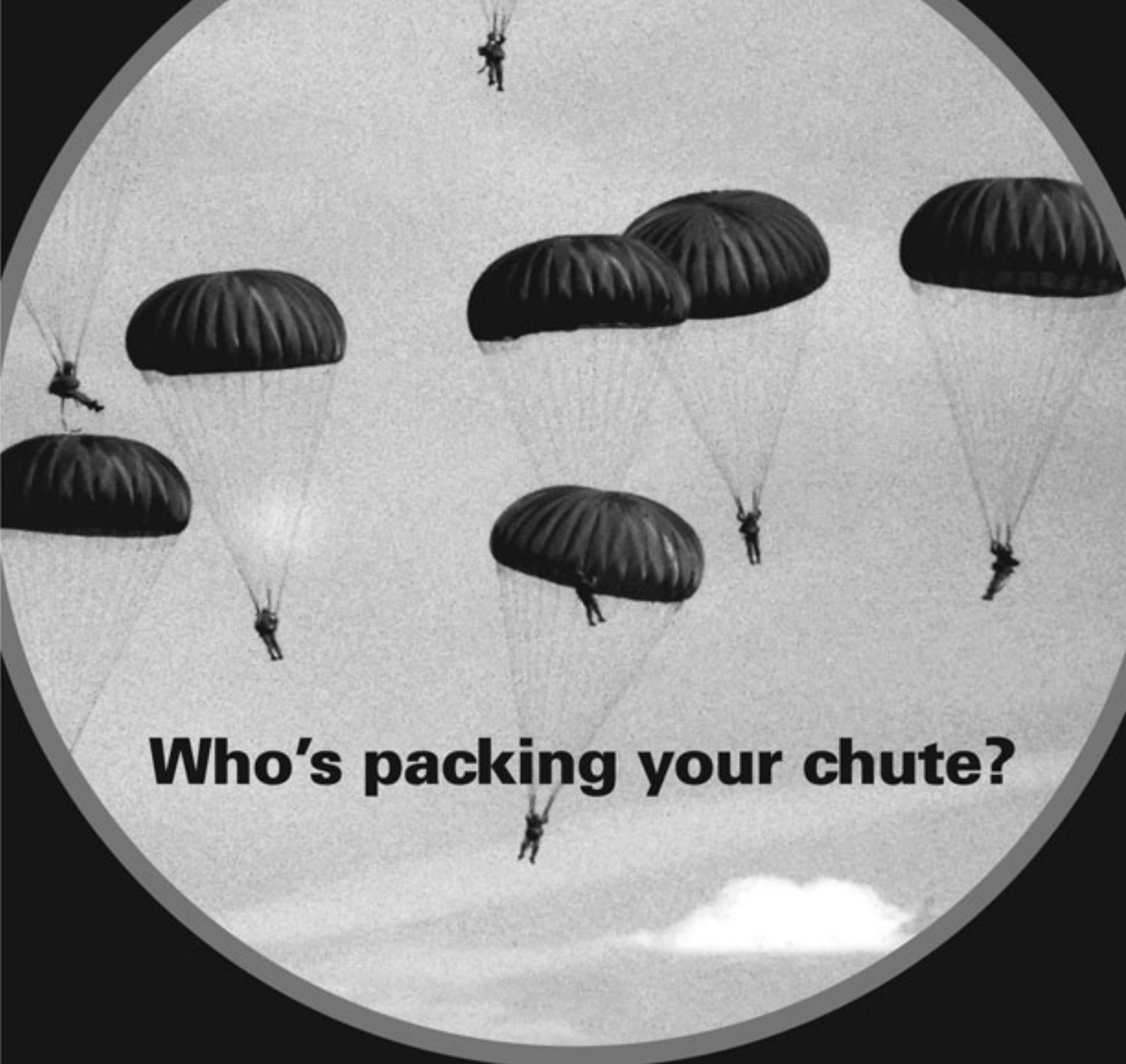
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