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Diversification versus specialization: Which is better?



For many, the mantra for sales success in this industry has been specialize, specialize, specialize. Mining one narrow niche allows you to market your expertise, offer added value and earn referrals. But sometimes the mantra is entirely different: diversify, diversify, diversify.

Don't bet your entire future on one horse, diversification proponents say. Enterprising merchant level salespeople (MLSs) prosper; adaptability is what counts. Offering a range of products makes you more valuable to your customers and can make smaller clients more profitable.

There is also the reality that you can specialize in one way and diversify in others and vice versa. For example, you could focus all of your efforts on the petroleum market but offer gasoline retailers all manner of value-added products.

Thus you would be specialized in terms of the market segment you serve, but you would be diversified in terms of your product mix. Or, you could offer only one state-of-the-art wireless POS system and transaction processing package to a range of businesses large and small.

With so many paths to success, what do you do?

See Diversification on page 67

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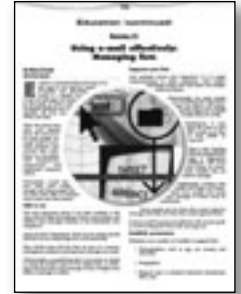
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 **Notable Quote**

The most important advice I can offer e-mailers is the same advice I offer all marketers: Know your market, and address your messages directly to the individuals who comprise it.

- See story on Page 78



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Forum

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Blaine Johnston
POS Professionals LLC

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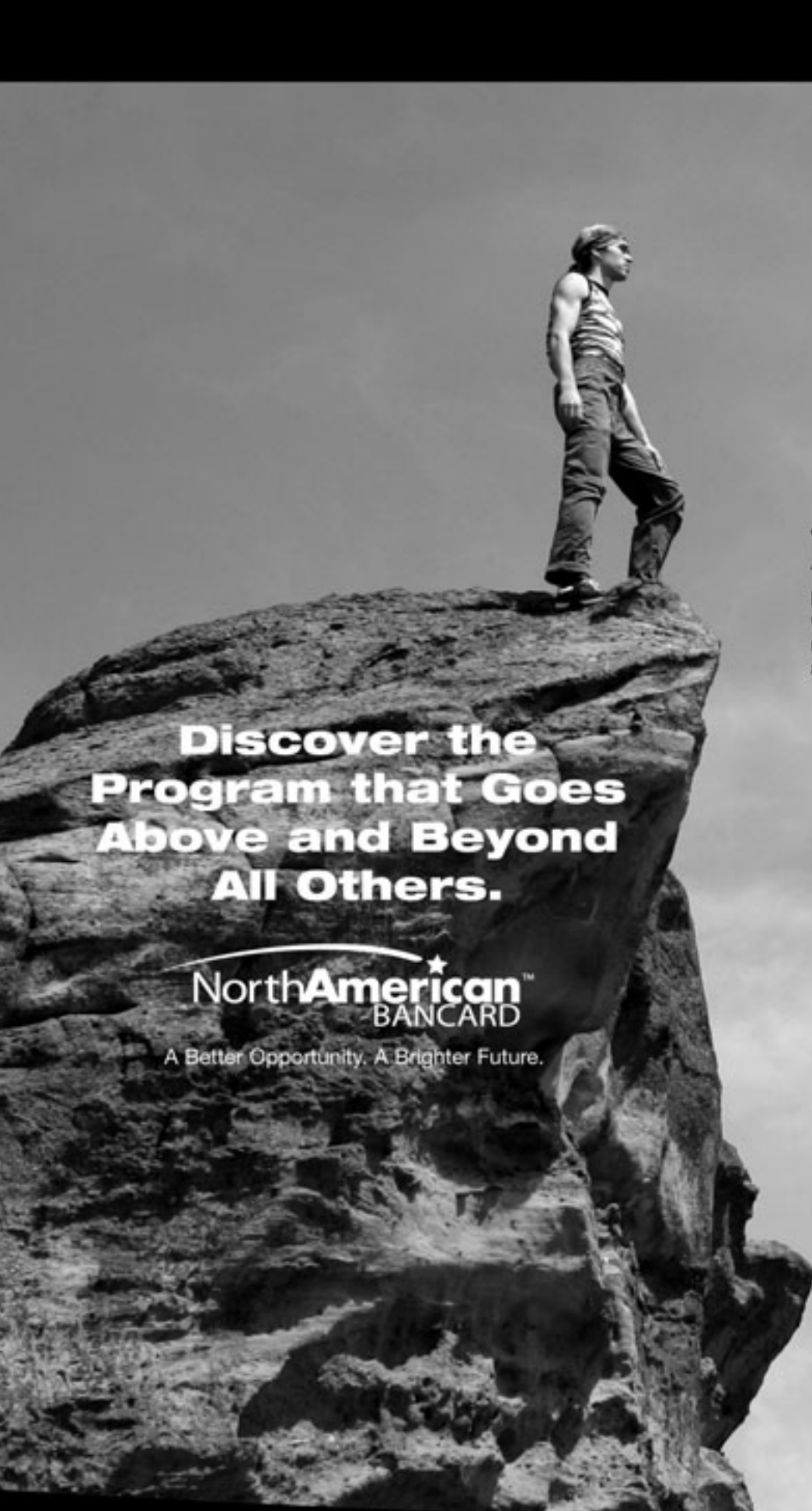
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YOUR NEWS IN A HURRY

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

Diversification versus specialization: Is one better than the other?

For many, the mantra for sales success in the payments industry is specialize, specialize, specialize. But for others, the mantra is entirely different: diversify, diversify, diversify. Which approach is right for you?

Page 1

View

The assault on interchange widens

Interchange is under attack in Washington – again. Is anybody surprised? Ganging up on big business has become sport for some folks in Washington. The campaign is not just a war of words. It's an attack on the economic model that has driven broad-based acceptance of payment cards among both businesses and consumers.

Page 34

View

Coping with the credit crunch

Some experts predict the United States will suffer a depression within the next three years. So what does the current credit crunch, coupled with an economic downturn mean to merchant level salespeople (MLs), and how can they prosper during tenuous financial times?

Page 40

Feature

The skinny on trade associations

Trade associations provide opportunities to learn about the latest industry trends while building relationships with peers. This article is chock full of news and updates from the organizations that do their utmost for the feet on the street.

Page 24

News

NetBank bubble bursts over mortgage loans

NetBank is now but a memory. The failure itself shouldn't matter much to the acquiring community. But the implication is that mortgage loans and equity lines, considered by many to be the largest funding source for small businesses in recent years, may be in jeopardy.

Page 51

Feature

U.K. banks push contactless tech, despite consumer demand for cash

From ATMmarketplace.com. Does it make sense that the U.K. banking industry expended effort and expense to reduce fraud by introducing "chip and PIN" but now insists no PIN is necessary for contactless transactions? Ron Delnevo thinks it's a ploy to rid the British public of cash.

Page 30

News

Feds propose rules on Internet gambling

The Federal Reserve Board and the U.S. Treasury Department have proposed rules implementing the Unlawful Internet Gambling Enforcement Act, which was signed into law last year. Initial industry responses suggested implementation would be a nonevent for acquirers and their partners.

Page 53

How to Succeed in Today's Marketplace

A Great Opportunity for You to Grow

If you're a successful merchant services professional, chances are you are trying to grow.

The biggest challenge is providing infrastructure for your business. It takes a considerable amount of time and money to provide administrative, logistics, sales support, human resources, health coverage, and training. We have the solution!

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News

Merchants give Congress their take on interchange

On Oct. 1, 2007, the Merchant Payments Coalition delivered to Congress a detailed report on interchange. It was in response to questions raised at a congressional hearing in July. This article explores MPC's allegations against the card Associations.

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Education

Street SmartsSM: Next stop: Tradeshow

It's all about resources when it comes to success in the payments industry. And trade associations are high on the list of those assets most prized by the pros. This article is a testament to just how much good getting involved can bring your business.

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News

Kinks at the QSR drive-thru

In today's world, home-cooked meals are only a daydream for many. Hoping to save time at the POS, the quick service restaurant industry has implemented contactless and magnetic stripe card readers at drive-thrus nationwide. But what if the new terminals were actually stalling the checkout process?

Page 54

Education

Using e-mail effectively: Managing lists

Accessible and affordable, e-mail is a reliable way to get our messages out quickly and easily, as well as get invaluable feedback just as speedily. All from anywhere, any time. Fortunately, e-mail has now been used widely enough and long enough that we've been able to measure what works and what doesn't.

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Education

Don't let security slide

We all make small errors in judgment that have the potential to cost us big time – simple lapses that allow personal data to fall into the wrong hands. And most people don't realize it until it is too late. Here are steps you can take to lessen the chance it will happen to you and your clients.

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Education

Dam spam with secure e-mail

Sitting at your desk, you hear a bell indicating an e-mail has landed in your inbox. It could be a note you've been waiting for all day or a new client, perhaps. But instead, it's spam. You're not alone in dealing with this scourge; your customers feel the pain, too, and you can help by offering them secure e-mail solutions.

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Education

**PCI DSS implementation:
A concise review**

The well-publicized TJX Companies Inc. disclosure that debit and credit card data from at least 45.6 million of its customers were stolen by hackers is an example of the damage a breach in just one network can cause. Here's a rundown on the do's and don'ts of Payment Card Industry (PCI) Data Security Standard (DSS) compliance.

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Inspiration

Optimism is an inside job

As an MLS, what motivates you to get up in the morning? Do you have a love for the road? If so, then you can't help but be successful. But, if you don't, and your CD player is playing the same sad song over and over, it's time to change the tune.

Page 107

How do I meet the needs of my not-so-conventional customers?

EZ.

Look to EZCheck! At EZCheck we take a different approach when it comes to meeting the needs of a diversified customer base - Stay Flexible! Our willingness to adapt to new ideas and our industry savvy are the catalysts that will help you bring innovative check solutions to your market. And, may even get you in the door with some of those unconventional customers you struggle to serve.

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-Michael Mucciacciaro, Baltimore

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- 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

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

- Keith Pollins, San Diego

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Industry Update

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NEWS

AmEx launches corporate thank you gift cards

In the spirit of showing thanks, **American Express Co.** announced the American Express Especially for Thank You Gift Card, the latest addition to its growing line of themed Gift Cards.

The new gift card has a gold design to emphasize its premium gifting status. The card is available in various denominations from \$25 to \$100, and comes with special offers from participating retailers and merchants nationwide.

According to Stefan Happ, AmEx Vice President and General Manager, the process helps companies by offering bulk purchasing of AmEx prepaid cards and adding relevant business-themed products like the Dining and Thank You Gift Card. AmEx offers themed gift cards for consumers, including kids, teens, birthdays, dining, movie lovers and bride and groom.

Notre Dame accepts contactless payment

Chase Card Services, a division of **JPMorgan Chase & Co.**, and the University of Notre Dame have accepted the blink **Visa U.S.A.** card at Notre Dame Stadium and the Joyce Center, becoming one of the first universities to do so.

Card holders will be able to use the Notre Dame Visa

Card with blink at more than 60 concession stands throughout the campus, allowing them to get back to the excitement of the game and spend less time in line.

To use Chase cards with blink, card members hold their cards near POS terminals at checkout, instead of swiping or handing them to employees. As card members place their Chase cards with blink in front of the terminal, the system will quickly emit a signal to acknowledge each payment confirmation.

Consumers want security

A recent **First Data Corp.** survey revealed that consumers, when asked the reasons behind choosing one form of payment over another, rated security as the most important attribute for any payment method, followed by control over money, fee avoidance and ease of use.

The 2006/2007 Consumer Payments Usage and Segmentation Study also shows the average total number of signature debit POS transactions made monthly has increased 38% in the last year, from 13 to 18 transactions per month.

The survey includes a segmentation analysis of specific market groups based on their payment tendencies at the POS. The six segments are signature debit, PIN debit, cash/PIN debit, cash, check and credit card segments.

The segments are determined by an analysis of payment behavior, demographics, attitudinal characteristics, payment preference and value-based characteristics.

BOTTOM
LINES

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- As part of **Stores Magazine's** inaugural Favorite 50 survey conducted by BIGresearch LLC, Amazon.com Inc. was ranked as consumers' favorite online retail company. Other merchants rounding out the top five were eBay Inc., Wal-Mart Stores Inc. and J.C. Penney Co. Inc.
- **Consumer Reports** estimates that 19% of customers who received gift cards in 2006 did not use them because the cards were lost or expired. When cards aren't used, the money goes back to retailers. Best Buy Co. reported a \$43 million gain last year from cards that hadn't been used in two or more years.
- According to a **National Retail Federation** survey conducted by BIGresearch, consumers are expected to spend more on Halloween this year than last, with the average person planning to spend \$64.82 compared to \$59.06 in 2006. Total Halloween spending for 2007 is estimated to exceed \$5 billion.

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Industry Update

ISTS makes fastest-growing list

On *Silicon Valley/San Jose Business Journal's* list of the fastest-growing private companies in Silicon Valley, **ISTS Worldwide Inc.**, a software development, consulting and systems integration services firm, ranked No. 6, with a 2004 to 2006 revenue growth of 531%.

ISTS has built its company on the ability to deliver frameworks-based custom information technology applications for services such as prepaid, gift card and loyalty solutions, mobile payment solutions and more.

ISTS strives to enable organizations to maximize performance and reduce operating costs through technology services delivered through a proven hybrid (onsite to offshore) global delivery model.

Debit card numbers climbing

Despite current challenges in the credit markets, new research from MasterCard Worldwide-owned **TowerGroup Inc.** finds that the debit card's increasingly dominant position will continue through 2009 and beyond.

Prepaid cards will also continue growing as a result of

foreclosures affecting credit scores and consumers continuing to require benefits of payment card access.

From 2005 to 2007, transactions for debit cards in the United States surged three times faster than those for credit cards, according to the report, *Crediting Debit: How Debit Cards Will Grow in a Changing Environment*.

Debit cards have absorbed a growing share of consumable purchases such as gasoline, groceries and other day-to-day consumer expenses. Brian Riley, author and Senior Analyst, found that the debit market is primed for growth beyond traditional banking products.

ANNOUNCEMENTS

Are credit card restrictions dangerous?

A new study released by economists Jonathan Orszag and Susan Manning concluded that placing further legislative restrictions on credit card interest rates and fees is likely to harm the majority of consumers who manage credit cards successfully.

The study, financed by the **American Bankers Association**, reached three main conclusions:

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Industry Update

proposals for price controls on credit cards only help a small minority of borrowers, innovation and deregulation have allowed credit card prices to reflect borrower risk more accurately, and effective alternatives exist to protect consumers from deceptive credit card practices without raising costs.

AdvanceMe breaks ground on corporate headquarters

AdvanceMe Inc., which provides merchant cash advances for small and mid-sized businesses, broke ground for its corporate headquarters in Cobb County, Ga.

The 75,000 square foot building will house AdvanceMe's 300-plus employees. The groundbreaking ceremony included company executives, along with key partners involved in the project.

ACH launches Secure Web Pay

ACH Direct Inc., a leading technology provider of automated clearing house (ACH), electronic check, credit card and debit card transaction processing and risk management services, launched its Secure Web Pay (SWP) product.

SWP provides turnkey solutions for Web-based

payment processing, eliminating the need for extensive software development. Merchants can link directly from their Web site to ACH Direct's SWP, which takes on all responsibility related to payments, such as collecting payment data and maintaining Payment Card Industry Data Security Standard compliance.

BlueStar receives Distributor of the Year award

BlueStar, a leading innovator in solutions-based distribution for auto identification, POS mobility and RFID products, is the recipient of Alien Technologies' 2007 Distributor of the Year award for excellence in RFID.

The award was given at Alien Technologies' Awards Dinner held in conjunction with the inaugural Alien Partner Conference in Chicago on Oct. 1 and 2, 2007. BlueStar RFID Program Manager Dan Miller was on hand to accept the award on behalf of the company.

Discover Card gets high ranks in study

Discover Financial Services LLC's Discover Card scored highest in both the Rewards and the Billing and Paying Process factors in the J.D. Power and Associates 2007 Credit Card Satisfaction Study. It also scored second among credit card issuers.

The inaugural study analyzed the five factors critical to the level of satisfaction consumers have with their primary credit card companies.

Discover Card scored within the top two of all other factors, including benefits and features, fees and rates, and problem resolution.

Google nonprofit checkout takes flight

Google is giving nonprofit organizations that are certified 501(c)(3) an easy way to accept online donations through Google Checkout for Nonprofits. With the service, donors will have a fast and secure way to support their favorite groups.

Through at least the end of 2008, nonprofits will pay 0% + 0 cents in transaction fees for each donation they accept through Checkout.

Besides being free, Checkout is designed to make the donation and collection process more efficient. Donors complete the transaction with a Google login, which will help track donations in a central location as a resource for tax purposes.

First Hawaiian Bank to offer PayPass

First Hawaiian Bank has become the first local financial institution to issue debit cards with an embedded computer chip, according to Don Horner, First Hawaiian Bank President and Chief Executive Officer.

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Industry Update

The bank's new Priority Rewards debit card contains a **MasterCard Worldwide** PayPass chip that allows a contactless payment option, reducing transaction times in retail establishments.

With PayPass, cardholders tap their debit cards on the specially-equipped terminals and the amount is automatically deducted from their checking accounts.

When purchasing items under \$25, no signature is required to complete the transaction.

Heartland launches Express Funds

Heartland Payment Systems, a leading provider of credit, debit and prepaid card processing, payroll and payment services, has launched Heartland Express Funds, a bank-neutral remote deposit capture system.

Express Funds allows businesses to electronically deposit checks into bank accounts without physically transporting them to the bank. Funds are available within 24 hours, and, in many cases, by the next business morning.

Additionally, Express Funds integrates into many accounting systems including QuickBooks, Great Plains, Peachtree and Accpac.

PARTNERSHIPS

Gemalto, Far EasTone focus on Asian market

Gemalto, a world leader in digital security, partnered with Taiwan's **Far EasTone Telecommunications Ltd.** to start Asia's first mobile contactless SIM-based near field communications (NFC) trial.

The trial, starting in November 2007 and rolling out in phases, is part of the GSM Association's Pay-Buy Mobile initiative, which seeks to define a common global approach to using NFC technology to link mobile devices with payment and contactless systems.

Far EasTone subscribers participating in the trial will be able to make mobile contactless purchases at any Far EasTone trial partner merchant with the same ease and convenience as if using an ordinary contactless payment card.

Taiwan's hypermarket chain, a combination of a supermarket and department store, Far Eastern Geant will hang posters embedded with NFC tags at its stores. Shoppers walk by, wave their NFC mobile across the poster and walk away with a coupon downloaded to the SIM for use at the checkout or for later purchases.

Leaders Merchant, BFS join hands

Leaders Merchant Services LLC, a registered ISO/MSP of Wells Fargo Bank & Co., has recently partnered with **Business Financial Services** to provide cash advances to its merchants.

Sarah Tieman, Director of Operations for Leaders Merchant, describes this program as a win-win situation for both merchants and agents. She said the merchants need the funds to help their businesses grow, and the agents have an additional source of income from referring these advances.

According to Tieman, agents have a great tool to get in the merchants' doors as well as retain existing merchants. BFS collects the documentation while Leaders Merchant's agents pursue their next new merchant, putting more money in the agents' pockets, quickly.

Verifone, POSitouch partner up for POS system

VeriFone Holdings Inc. and **POSitouch** will offer VeriFone's ON THE SPOT mobile electronic payment systems with the POSitouch POS systems to restaurant operators in North America.

The system is focused solely on the hospitality industry with technologically advanced solutions that have been installed in more than 26,000 locations. VeriFone will

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work with POSitouch to market the restaurant solutions to existing and new customers.

Western Union, Yodlee to offer expedited online payments

The **Western Union Co.** and **Yodlee Inc.** have joined to offer a range of online payment capabilities including expedited payments for online bill-pay users. The program links financial institutions' online bill-payment services directly to Western Union's merchants.

The new system will cut down on time lost during the billing and paying process, with a turnaround for online payments becoming same-day and next-day.

APPOINTMENTS

Gray, Henderson join FNMS sales team

First National Merchant Solutions added **Betty Gray** and **John Henderson** to its East Coast sales operations. They bring more than 35 years of combined sales experience to FNMS.

As Sales Directors, they will sell FNMS' suite of processing solutions in the company's 21-state East Coast region.

Gray previously worked for AmEx as Manager of Account Development. Henderson is a 15-year veteran of sales in the commercial card solutions industry with experience at both AmEx and U.S. Bancorp.

CrossCheck adds Miller to management team

CrossCheck, Inc., the nation's third-largest check approval and guarantee company, added **Shane Miller** to its management team as Vice President of Information Services. Miller will oversee the company's information systems, application development, authorization systems and e-commerce sites.

Miller brings more than 17 years of technology experience to the table. Previously, he held a senior management position at Tickets.com.

His expertise regarding bankcard industry standards, state statutes and federal law will enable CrossCheck to continue to meet the demands for adherence to the safekeeping of consumer information.

Toser new Mobilians EVP

Barry S. Toser has been named Executive Vice President of Corporate Development at Mobilians. Toser was most recently EVP and General Manager of the Telecom Services Division at Transaction Network Services. ☐



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Feature

The skinny on trade associations

This spring the Southeast Acquirers Association's fifth annual meeting convened, the Internal Revenue Service granted the National Association of Payment Professionals status as an IRC 501(c)(6) tax exempt organization, and the Electronic Transactions Association was gearing up for its Annual Meeting & Expo in Las Vegas.

This summer the Midwest Acquirers Association invited industry professionals to attend a job fair in Chicago, and the Northeast Acquirers Association played golf and held a Texas Hold 'Em Tournament for charity in Providence, R.I.

Trade associations provide opportunities to learn about the latest industry trends while helping professionals build relationships with peers. Following are news and updates from each organization. More information on all the conferences, such as agendas and direct links for registration and hotels, is available on each association's Web site.

National and multinational associations

ATM Industry Association

www.atmia.com

The ATM Industry Association, the only international, independent forum for the ATM industry, presented ATM Security in the Americas 2007 from Sept. 11 to 13. Speakers addressed topics such as the Payment Card Industry (PCI) Data Security Standard (DSS), today's terrorist threat, the impact of chip and PIN on fraud, and a legislative update. The ATMIA Conference East 2008 will be held Feb. 20 to 22, 2008, in New Orleans. For more information, visit ATMIA's Web site or e-mail Lana Harmelink at lane@mail.atmia.com.

Electronic Transactions Association

www.electran.org

The ETA held its 2007 Strategic Leadership and Networking Forum (SLNF) Sept. 18 to 20, 2007, in Palm Beach, Fla., at the Breakers Resort. SLNF's focus is completely different from the ETA Annual Meeting & Expo. SLNF provides a broad look at topics and trends that may shape the future of the payments industry.

This year's forum looked at globalization of payments and what one company, NOVA Information Systems Inc., is doing to become a player in the global economy.

Also, the legal and regulatory issues facing the industry were explored, along with some of the new technology that could potentially affect the future of payments. SLNF always features a distinctive keynote speaker, and this year was no exception. Todd Buchholz, CNBC commentator and former White House Director of Economic Policy, discussed the economy and its possible impact on the industry.

The next ETA meeting will be the 2008 Annual Meeting & Expo, which will be held April 15 to 17, 2008, at the Mandalay Bay Resort and Casino in Las Vegas. For more information, visit ETA's Web site or call 800-695-5509.

National Association of Payment Professionals

www.naopp.com

NAOPP is seeking board members. These positions must be filled by merchant level salespeople (MLSs). All board members must be members of NAOPP. Board members serve two-year terms and devote one hour each week to board meetings held via conference call.

In addition, each member chairs a committee. Candidates must be able to share and implement ideas, and be dedicated to improving and shaping the industry.

Serving professionals in the payments industry, NAOPP comprises members throughout the United States and Canada. It is a nonprofit organization founded in 2003 by a group of industry leaders to help MLSs succeed and bridge the gap with other segments of the industry. For more information, visit NAOPP's Web site or e-mail naopp@netdoor.com.

Women Networking in Transactions

www.w-net.biz

Founded in 2005, Women Networking in Transactions (W.net) provides a forum to inspire and empower women in the payments industry through networking opportunities, mentoring programs and the overall promotion of women in the industry. W.net held a speed networking event on Sept. 18 at the Breakers Resort in Palm Beach, Fla. For more information about W.net, visit its Web site.

Regional associations

Midwest Acquirers Association

www.midwestacquirers.com

The Midwest Acquirers Association is a not-for-profit, nonmembership, independent forum dedicated to the

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Feature

MLS. Its mission is to educate the ISO and merchant service provider (MSP) community on the payments industry's constantly changing information landscape.

The next MWAA meeting is scheduled for July in St. Louis and will feature the popular Field Guide Seminar for ISOs, speakers addressing up-to-date educational topics, and the opportunity to network with vendors and colleagues. For more information, visit MWAA's Web site.

Northeast Acquirers Association

www.northeastacquirers.com

The Northeast Acquirers Association serves as an educational forum for financial institutions and ISOs, MSPs and MLSs in the acquiring industry. The NEAA is a not-for-profit association. Each of its events is funded through vendor sponsorship and minimal registration fees. NEAA seminars are open to all who want to attend.

The next NEAA annual meeting is in January 2008 at Mount Snow Resort in Vermont. Mount Snow offers some of Vermont's best skiing and snowmobiling. As usual, the event will be packed with informative speakers and networking opportunities. This is a popular show and fills up quickly, so be sure to register early.

For more information, visit NEAA's Web site, or e-mail Jacques Breton at jbreton@gcfinc.com.

Southeast Acquirers Association

www.southeastacquirers.com

The Southeast Acquirers Association is a not-for-profit, nonmembership, independent association for acquiring bank card professionals. Founded in 2000, the SEAA educates the ISO and MSP community, and provides easy access to the payment processing industry's latest trends and regulatory changes. The 2008 SEAA Conference will be held March 23 to 27, 2008, at the Sheraton Hotel in New Orleans. For more information, visit SEAA's Web site, or e-mail Audrey Blackmon at ablackmon@posportal.com.

Western States Acquirers Association

www.westernstatesacquirers.com

The founders of the Western States Acquirers Association recognized a need to provide a forum for training, education and networking with financial institutions, sales agents, ISOs and MLSs.

The WSAA is a not-for-profit, nonmembership, independent forum dedicated to keeping acquirers educated and informed of the ever changing needs of the payments industry. WSAA events are funded through vendor sponsorship and minimal registration fees, and are open to all.

The WSAA held its 2007 conference Oct. 17 to 19 at the Sheraton Hotel in Anaheim. This year's meeting included a Field Guide Seminar for ISOs presented by Mark Dunn at no additional charge. The Field Guide addressed topics including lead generation, winning sales strategies and merchant retention.

For more information, visit WSAA's Web site, or e-mail Steve Eazell at stevee@westernstatesacquirers.com.

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U.K. banks push contactless tech, despite consumer demand for cash

By Ron Delnevo

Bank Machine Ltd.

This story was originally published on ATMmarketplace.com Sept. 25, 2007; reprinted with permission. © 2007 NetWorld Alliance LLC. All rights reserved.

The latest ploy to rid the British public of the cash they prefer – over 60% of all transactions in the U.K. in 2006 were made using cash – has been seen this month with the introduction of contactless cards.

The system is quite clearly another step by the financial institutions to force through the cashless society that will bring them even bigger profits, but with the British public facing the prospect of a new "plastic society," with spiraling personal debt and rising prices.

The new cards enable consumers to pay for transactions without the use of a personal identification number. The absence of a PIN brings very real and worrying security implications.

The contactless technology, which is integrated into the consumers debit or credit card, is likely, on average, to ask people to enter their PIN only every 10 to 15 transactions, with no need for security checks. This leaves a considerable number of "free" transactions for anyone who happens to come across the card. Using cash is the only way that consumers can be assured of no fraudulent activity.

It is surely laughable that the banking industry has undergone huge efforts – and expense – to reduce fraud by introducing "chip and PIN," but is now insisting that no PIN is required for contactless transactions.

Those same banks also complain about the risks associated with the £50 cheque (\$101.85 U.S. dollars) guarantee scheme, where at least an attempt is made to verify a signature; yet now they are prepared to see £100-plus (\$203.70 USD) spent using contactless cards without a PIN being required.

The potential advent of a cashless society is also a concern from the macroeconomic point of view. For example, what will happen to the British pound, should the banks get their way and remove cash from the pockets of the public? Is this simply a device to allow the imposition of the euro through the back door?

The "plastic path" is not one the British public wants

to tread. An independent survey conducted earlier this year revealed that 75% of British consumers want to go on using cash.

As a reaction to the introduction of the contactless cards, retailers have gone on record to reveal that cash is cheaper to handle than plastic for transactions under £10 (\$20.37 USD). So we have a system favored by banks but one that doesn't benefit the British public or British retailers.

Cash is still preferred

Cash is still the cheapest and most convenient form of payment in the U.K. With U.K. consumer debt becoming an ever-increasing concern, it is nonsense that British consumers should be pushed against their clearly stated will to use plastic when cash is the only true way to budget effectively. Cash gives the consumer control. Plastic gives him higher bills to pay.

According to Bank Machine Ltd.'s independent survey conducted by Yougov, 76% of the British public is unaware of the introduction of contactless payment in the marketplace. (MasterCard Worldwide in early September announced plans to introduce its PayPass tap-and-pay technology in the U.K. before the end of the year.)

The "plastic path" is not one the British public wants to tread. An independent survey conducted earlier this year revealed that 75% of British consumers want to go on using cash.

According to the Yougov survey, only 15% of British consumers say they are likely to use the tap-and-go card for transactions less than £10, so why would retailers invest in the system, if 85% are happy to continue using cash?

And many of the consumers surveyed noted that security was a primary concern. In fact, 72% said they believed contactless cards would be easier for their children to use, since no PIN is required for low-pound transactions.

So, believing that it will make it easier for children to purchase any items using a card without permission, are parents then responsible or will children be prosecuted?

Also, consumers aren't likely to have an alternative if contactless cards become the norm. These new contactless cards will not be a separate card that the British public can

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Chris and Monica Collins

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Feature

These new contactless cards will not be a separate card that the British public can choose not to have: Banks are simply planning to issue a revised version of existing debit cards, which 91% of card-carrying U.K. consumers possess.

choose not to have: Banks are simply planning to issue a revised version of existing debit cards, which 91% of card-carrying U.K. consumers possess.

About 70 million cards will all be enabled for contactless use, with individuals forced to accept the security risks, despite the fact that 40% say they would rather have the opportunity to deactivate the card.

The government should insist that contactless cards, if issued at all, be separate from all other cards, so that the British public can opt not to carry them if they so choose.

It is clear we are once again being forced, without a choice, down the "Plastic Road" that card issuers find so profitable – something that has obvious implications, particularly with the rate of consumer debt in the U.K. spiraling out of control.

ATMmarketplace editor's note: Adil Moussa, an industry analyst with Aite Group, expects MasterCard's PayPass technology to be well accepted and adopted by the British public.

In a statement released by Aite on Sept. 4, Moussa said: "MasterCard is rolling out PayPass in the U.K. at the right time and in the right place, and it should be very successful. I predict a huge adoption rate as the strategies of MasterCard and RBS (Royal Bank of Scotland) seem very well calibrated.

First, they have selected and equipped retailers with significant traffic with readers; second, they limited the focus of the rollout to one geographical location (London) that is known as a modern, cutting-edge city; and finally, they targeted a segment of cardholders that will adopt this novelty quickly. An increase in new MasterCard cardholders in the U.K. as a direct result of the strategy seems inevitable."

Link to original: www.atmmarketplace.com/article.php?id=9258



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Insider's report on payments**The assault on interchange widens****By Patti Murphy***The Takoma Group*

Interchange is under attack in Washington – again. Is anybody surprised? Ganging up on big business has become sport for some folks in Washington, and we are heading into an election year.

The latest salvos: new complaints from merchants about MasterCard Worldwide and Visa Inc., and word that the Department of Justice is investigating interchange.

Surely there are other businesses picking the pockets of Americans, you may be saying to yourself, why all the jawboning over interchange?

The truth is that taking down interchange is an issue that ostensibly puts money back into merchants' tills, and small businesses (like retail merchants) are the backbone of the economy and the electorate.

What Congressman doesn't want to support a plan that can be construed as saving constituents millions or even billions of dollars without costing Uncle Sam a penny?

Of course, the money has to come from somewhere, and in the case of interchange it comes from the feet on the street, themselves small business owners. But a lot of people don't see things that way.

Heck, how many of the folks we socialize with (outside our work lives) have any idea of what it really is that we do to earn a living? Multiply that number by millions of Americans and you start to get a sense for how huge a task it is to counter attacks on interchange.

And let's be clear. The campaign against interchange is not just a war of words. It's an attack on the eco-

nomie model that has driven broad-based acceptance of payment cards among both businesses and consumers.

Here's a visual: the card business model as a three-legged stool, with merchants and cardholders each represented by a leg and banks and their partners represented by the third leg. For stability the stool needs the support of all three legs. Already at least one of the legs is wobbly.

Some folks blame the situation on lawyers; after all, there's a lot of fee income to be had from multibillion dollar settlements. But the card Associations (MasterCard and Visa) and the banks that originally owned them are culpable too.

The government's concerns revolved around notions of equal treatment – those consumers who don't have the cash on hand when they need to fill their gas tanks should not be punished for paying by credit card.

By settling the so-called Wal-Mart lawsuit out of court in 2003, MasterCard and Visa in effect declared open season on interchange. (Despite its moniker, the Wal-Mart suit was a class action that included thousands of merchants. Under the settlement MasterCard and Visa agreed, among other things, to create funds for multibillion dollar distributions to merchants for past overcharges.)

What's going on?

The latest attack against interchange comes from the Merchant Payments Coalition (MPC), a confederation of groups representing various categories of merchants and other card-accepting businesses. Members are said to represent 2.7 million stores employing some 50 million Americans.

In a letter to the House Judiciary Committee's Antitrust Task Force, the MPC accused Visa and MasterCard of obfuscations – muddying the pool of public knowledge about interchange during a hearing the panel held in July. The MPC argued during those hearings that the way MasterCard and Visa set interchange rates constitutes a violation of federal antitrust laws primarily because the Associations are owned by banks.

Recent efforts to take the card Associations public and diversify ownership should temper those concerns. But it may not be enough.

The National Association of Convenience Stores (NACS) reported that a key Justice Department official told lawmakers during a hearing in September that the agency's antitrust division is looking into interchange. Thomas Barnett, the Assistant Attorney General in charge of that division, is reported to have said that the investigation is "comprehensive" and "will take some time."

It wouldn't be the first time federal antitrust lawyers have set their sights on

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Visa and MasterCard. The Justice Department took the two organizations to court in 1998.

Three years later, in a win for the government, a federal court struck down card Association rules that precluded member banks from also issuing nonbank cards (like American Express Co. and Discover Financial Services LLC cards). Three years after that (in 2004) the U.S. Supreme Court served a death knell to the rules by declining to consider Visa and MasterCard appeals.

What about surcharging?

It's not really clear that the government can build a legal case against interchange, at least one involving antitrust laws. But what about surcharging?

Surcharging is not a new issue. Offering discounts to customers who pay by cash rather than card has been a contentious issue for more than 20 years. Back in the 1980s, when gasoline shot up to nearly \$1 per gallon, gas stations began offering discounts to cash customers, to the consternation of folks at the card Associations and in Washington.

The government's concerns revolved around notions of equal treatment – those consumers who don't have the cash on hand when they need to fill their gas tanks should not be punished for paying by credit card.

The MPC brought up the issue of surcharges in its letter to the Judiciary Committee task force. Although MasterCard and Visa have insisted publicly merchants are allowed to offer discounts to customers who pay by cash rather than by card, the MPC argued that behind the scenes merchants who want to do so are undermined.

"[C]redit card companies rules make cash discounts extremely difficult to offer," wrote the MPC. "Visa, in particular, has attempted to characterize some cash discounts as a prohibited surcharge on credit card use and has threatened some merchants with fines of \$5,000 a day for offering cash discounts."

Perhaps there is an element of truth in this statement, but it seems a bit disingenuous to suggest Visa and MasterCard are the sole reasons why merchants don't surcharge card-paying customers. One of the first lessons I learned in this business is merchants want to sell stuff, and the easier they can make it for consumers the better. Over the years this has meant adding credit cards, debit cards, prepaid cards and other instruments to the payments mix.

I suspect merchants fear that by making one payment method more expensive than another they may chase off customers. That may happen, but it's a cost of doing business, just like interchange. ■

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



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Coping with the credit crunch

By Biff Matthews

CardWare International

I recently attended a business retreat with a balanced cross section of small-business owners. The economy in the United States was a main topic in our conversation. The consensus was tightening credit, and economic conditions overall, will worsen before they improve, irrespective of what the Federal Reserve does.

One participant, who quoted ideas from the book *The Roaring 2000s Investor: Strategies for the Life You Want*, shared the author, Harry S. Dent's, prediction that the country will suffer a depression around 2010. Yes, depression.

Remaining optimistic, the participants moved the discussion to how, as small business owners, we can remain profitable and add meaningful value during a significant economic downturn.

Remain calm

The dominant view is cash is king and improved liquidity, along with increased cash reserves, are requisite to weather the storm and take advantage of opportunities created in adversity.

There is nothing unseemly in acquiring assets or a business from a competitor who is highly motivated to sell, for whatever reason.

So what does the current worsening credit crunch, coupled with a predicted downturn in the economy, mean to merchant level salespeople (MLSs) and how can they prosper during tenuous financial times?

Merchant volume is the product of the consumer's willingness to buy. This is diminishing for many due to unemployment, underemployment or overextension of easy credit.

Consumer spending is only predicted to rise by 2% in the fourth quarter in 2007, and since consumer activity is 70% of gross domestic profit, the ripple effect is inescapable. Exacerbating the situation is a negative savings rate that continues to worsen and a cutoff for many families to use home equity as a bottomless piggy bank.

The net is disposable incomes are on the decline and will produce equivalent drops in consumer spending. All except for the top 10% of earners will migrate from consumption to safety mode, curtail spending to essentials and forgo most discretionary spending.

The most serious downside for ISOs and MLSs is that our customers, the merchants, will experience higher failure rates. This is particularly true within sectors, such as restaurants, that are perennial residents of the financial precipice.

Other businesses, particularly those with slim margins or that rely on high volumes of discretionary dollars or are not well-insulated, may fail as well.

There are fewer merchants with lower average sales volume and residual income. As an MLS, you need to anticipate and manage for this scenario.

So how does the MLS prosper during turbulent financial times? I believe the best strategy is an aggressive return to the basics of the business – those core competencies that made you successful in the first place.

Target practice

Use targeted prospecting in areas where growth may be slowing but is unlikely to stop. Also focus on business categories that are less vulnerable to the economic pendulum such as utilities, grocery, medical care and pharmacies, and petroleum.

Be more methodical in sales efforts, increasing the number of cold (or "warm") calls. New business will continue to open and surviving businesses will, even more, seek to reduce expenses and improve sales opportunities.

Identify businesses with volumes that didn't fit your original target model. This is not the time for model-gazing. Resell current merchants who would benefit from an upgrade.

Sell additional products to help merchants manage more efficiently. Service your customers more creatively, and actively explore additional services or functionalities that can help them reduce costs or be more productive.

Help merchants manage the inevitable tightening of lease terms or rate increases that will occur as vendors seek to offset losses from lower-than-normal equipment sales.

While not appropriate for every merchant category, products such as electronic benefits transfer, gift cards and prepaid cards, telephone cards and top-up, and prepaid cell phones, create additional store visits, thus encouraging shopping and sales.

Of course, if you are already considering the sale of a merchant portfolio or residual flow, move quickly before the value in terms of multiples falls with the corresponding drop in volume and residuals.

None of this is rocket science, just a simple return to the techniques that helped us succeed in the first place.



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Dear Agent:



One of the things that I hear a lot from Agents inquiring about our program is that most ISOs make the same or similar promises, but not many have delivered. Having started as an Agent, myself, I understand the everyday frustrations of an Agent's world. Eliminating those frustrations was the ideology used in forming Impact PaySystem.

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

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View

Eye on the prize

Focus on being a true partner by offering products or services such as acceptance of health savings account or flexible savings account cards, or benefit reimbursement that will support the business during a downturn. Keep in mind the adage "Do no harm," which will become most important in the near term.

Bad economic times increase the incidence of bad checks. Offer check authorization or guarantee to reduce these losses, along with check truncation to reduce internal processing and banking costs.

Propose remanufactured equipment, which generally costs less than new devices. Suggest earlier generation devices that meet the core processing needs of modern business.

This will get you in the door so you can return another day, when you will have the opportunity to up-sell when the economy and the merchant are on sounder footing.

Only offer services that will truly save your merchants money or increase their sales.

Seek out those few remaining paper-based merchants, and give them an inexpensive remanufactured or used terminal. A Tranz 330 or 380, Nurit 2085 or a Hypercom T7P will help them protect their card transactions.

Assess a different rate if needed to offset free equipment, but persuade those last holdouts to convert to electronic processing.

A surprisingly large percentage of merchants have stand-alone terminals without additional equipment. Printers speed the receipting process in addition to streamlining the settlement process, reducing the merchant's labor expense.

A reduction in the settlement process of just five minutes – yes, I said five minutes – per night will recover the investment in the printer in less than a year.

Now is also a key time to service your merchant. Use these questions as a guideline:

- Is signage current, clean and likely to encourage card usage?
- Is the POS equipment clean and able to convey a positive appearance for both your company and the merchant?
- Are support and authorization stickers current?
- Are quick reference guides available?
- Does the merchant have a backup method for *when*, not *if*, electronic processing fails?

If a merchant does not have an alternate option for failed electronics, this is the time to educate and up-sell a reserve imprinter and forms. It isn't sexy, but it is practical, and that is what is called for now.

While not appropriate for every merchant category, products such as gift cards and prepaid cards produce store visits and encourage sales that would otherwise not have occurred.

Routine checkup

Ask your merchants how business is doing and what plans have been made for weathering the economic storm. Inquire about future expectations, actively listening for add-on sales opportunities. Identify what you can do now to help your merchants' businesses survive and grow.

Ask how competitors are doing, which are expected to survive, and what is known about their future plans. Active listening is a powerful tool that yields sales opportunities, not always immediately, but eventually.


This is the environment for partnerships, not quick hits. And, as one business fails, another replaces it, so be ever vigilant. As a wise friend once counseled, be in the present.

With fewer startups, now is a good time to focus on ensuring that merchants in your portfolio stay there by remaining viable to your merchants, and by recognizing your value to their success.

In my view, the merchant cash advance business is the retail equivalent of the subprime mortgage business – a train wreck when the economy is unsteady.

In turbulent economic times, businesses with cash or liquidity survive and ultimately prosper if they are not burdened with excessive debt. But regardless of economic conditions, it's prudent to manage your business as if a recession were imminent.

The basics never go out of style; they are not trendy. Careful, qualified prospecting and cold/warm-calling to sign new merchants; working with current merchants to help them succeed through new or additional services and products; and excellent service teamed with active listening for opportunity will all sustain you and your business.

Go out and do it now. 

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

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Company Profile



Comstar Interactive

ISO/MLS Contact:

Ken Racioppi
 VP Sales Operations
 Phone: 800-211-1256 ext. 106
 Fax: 732-417-4448
 E-mail: ken@comstarmail.com

Company address:

4041 B Hadley Road
 South Plainfield, NJ 07080
 Phone: 800-211-1256
 Fax: (732) 417-4448
 E-mail: sales@comstarmail.com
 Web site: www.comstarinteractive.com
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Now that's impressive

Some businesses place more emphasis on being first than on being right. In the rush to beat deadlines and get a product to market, details can get overlooked and the end result suffers.

For example, have you ever visited a company's new Web site, only to find it still had a few kinks that needed to be worked out? Maybe links were broken or the server could not handle the volume of visitors.

Some companies put speed first, while others take a more tempered approach and pore over every detail before debuting their products. Charge Anywhere LLC dba Comstar Interactive is an example of the latter.

"We thought it was important to have the solution in place first, and then go out with our great products," said Ken Racioppi, Vice President of Sales Operations for Comstar.

Even though Comstar has been operating since 1998, it remains one of the industry's quiet leaders. Racioppi and Comstar know there is only one chance to make a first impression, and the company prides itself on making it count.

"If your company is not easy to do business with, ISOs will just go somewhere else," Racioppi said.

"That's why we have built a strong business foundation where the most important thing to us is making our products outperform our competition."

Today the company serves more than 350 banks, ISOs, MLSs and processors, and more than 13,000 active merchant subscribers who processed over \$400 million via ComsGate Transaction Manager in 2006.

"With data security being such an important part of the [payments] industry now and in the future, the timing is perfect for the release of our PABP compliant Charge Anywhere POS software," Racioppi said.

"It is now available on VeriFone and Blue Bamboo terminals, RIM, Treo and Pocket PC Smartphones."

Comstar's Charge Anywhere POS software is customizable with solutions for business such as retail, restaurant, taxi, towing, delivery and limousine service. The program captures critical business data combined with traditional credit card data.

Additionally, all transaction details – including processor response, payment card and business data – can be viewed in real time via Comstar's secure Web-based transaction manager.

Company Profile

Charge Anywhere is available in Spanish, French, Portuguese, Russian and English.

Essential integration

The company's goal is to develop and enable secure wireless and Internet Protocol (IP) electronic payment processing solutions. Comstar sets itself apart from the competition with what it does with the transaction data from the transaction.

According to Racioppi, the system equipped with QuickBooks software has opened the door for many ISOs. "Previously, merchants were forced to work with Intuit's ISO," he said. "Now the MLS can keep the merchant with their current processor and provide a QuickBooks solution."

All of Comstar's products are activated on ComsGate, using a level 1 Payment Card Industry (PCI) compliant Payment Gateway, which supports a wide array of wireless, IP and dial terminals.

Additionally, Comstar offers Web terminal payment solutions that support universal serial bus (USB) magnetic stripe readers for desktop and laptop computers.

Comstar can also provide the ISO a full line of Sprint

phones and data air cards to turn a smartphone or laptop into a wireless POS system.

Giving customers a voice

The Comstar solution is processor neutral. Sales partners can move one or many of their merchants to another processor without ever having to redownload the terminal in the field, thus solving the expense, hassles of portfolio acquisition and attrition due to conversions.

"We are not beholden to any one vendor, nor do we compete with our sales partners where other companies are either tightly aligned with a specific processor or offer products directly to merchants," Racioppi said. "Comstar does not."

Comstar is an entrepreneurial company that allows its customers to have greater input on products and services. "No single company directs our priorities, giving our customers a greater voice during product development," Racioppi said.

All of the software is developed in-house and Comstar owns all of its intellectual property and many trademarks and patents. "This enables us to control the customization of our software and solutions to meet our customer needs more quickly," Racioppi said.

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Company Profile

Comstar's 21 employees, as well as its network of external MLSs, serve merchants nationwide.

"We have placed more emphasis on increasing our sales support, product development and system enhancements like improving speed of reports, integration of our wireless and Web terminal/e-commerce transaction management systems, and a new Web site," Racioppi said.

Racioppi noted that Comstar's culture puts the customer first. "If the merchant has a problem, then we have a problem, and it is our responsibility to help them solve it in a timely and professional manner."

You can't promenade alone

Comstar is certified with all of the major processors, with more than \$1.5 billion in transaction volume since its inception.

Racioppi expects that successful trend to continue, due in part to an agreement with POS terminal manufacturer Blue Bamboo.

The two formed a technology partnership and distribution agreement to sell low cost wireless POS terminals equipped with Charge Anywhere POS software. Comstar expects its recent partnership with Sprint Business

Solutions to boost sales, as well. Being a Sprint Business Solutions partner enables Comstar to offer its payment processing solutions on Sprint's wireless devices.

For those MLSs and ISOs who miss the days of upfront revenue, Comstar has found a new way to make a profit on equipment. Now, the equipment is a phone, rather than a countertop POS terminal.

"As a Certified Sprint Business Partner, we enable our ISOs to offer cell phones with voice and data plans while earning income on the sale of both the phones and our software," Racioppi said.

Also, if ISOs and MLSs desired, they could sell wired and wireless phone service. If there are merchants who do not want to switch credit card processing companies, they can stay with their current provider and just purchase the phone service from Comstar.

Then the ISOs/MLSs have created a relationship with the merchant and, when the time is right, encourage the merchant to switch to them for additional processing services.

Boosting ISOs and MLSs

Comstar has worked diligently to get powerful tools and



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business information into its partners' hands. The company designed its Web-based Partner Portal so that agents can manage their merchants any time.

"Information is king," Racioppi said. "With Comstar's Partner Portal, ISOs and MLS can go online and view or edit merchant data in real time."

The Partner Portal allows partners to build merchant and terminal profiles, configure and/or load POS terminals, access real-time data and set up customer billing.

"Comstar is a one-stop shop to view, report or manage your electronic payment transactions in one centralized transaction management system online and in real-time," Racioppi said.

"We have worked hard to make doing business with Comstar easy," Racioppi said. "We are the most ISO-centric gateway and processor neutral, which makes portfolio conversions hassle-free, moving the terminals from one processor to another without having to redownload the terminal."

Since the new software and ComsGate protocol live in the terminal (or Web site or phone) and the terminals communicate with the gateway during a conversion, no changes need to be made at the terminal level.

An online edit in the merchant profile on the Comstar gateway converts the merchant, eliminating the need to download each terminal, Web site or mobile phone.

It is painless for the merchant, which is probably the most important part. Racioppi said, "When our processor neutral Charge Anywhere POS application is installed on your merchants' terminal, Web site or mobile phone, you take control of your merchant base thus eliminating the hassle of future portfolio conversions."

Live up to your profit potential

Comstar's business model is based upon software licensing fees, monthly service recurring revenue and per item processing revenue. The company expects ISOs and MLSs to make money in these areas as well.

Customers have a choice of how to partner with Comstar to create a program that works best for them. With either of the two billing options, ISOs and MLSs are free to determine their own pricing. "We enable the ISO to mark up a variety of service fees including activation, monthly air time and per transaction fees."

In the first option, Comstar bills the ISO or MLS partner, and the partner bills the merchant directly using Web-based reporting provided by Comstar. With this option, the partners set their pricing and handle the receivables from the merchant, while paying Comstar separately.

In the second option, Comstar bills the merchant based on rates determined by the ISO or MLS and then pays a portion to the partner.

"With our merchant level billing capability, Comstar bills and collects the money from the merchant via ACH [automated clearing house] and remits 100% of the difference to the ISO on a monthly basis," Racioppi said.

Detailed commission reports are available on-line via the Partner Portal.

The secret's out

Comstar's executive team knows that when you hang out your shingle, you'd better be ready for business. There is only one chance to impress, so it pays to be detail-oriented and do it right.

Comstar took the time to listen to its customers and form valuable partnerships. The company's patience has allowed it to create a solution that offers ISOs and MLSs valuable information, easy conversions and increased profits.

"We were the best kept secret in the industry," Racioppi said. Not anymore. ☑

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NetBank bubble bursts over mortgage loans

NetBank is now but a memory, a mere postscript to the "Internet bubble." However, NetBank's demise was due to mortgage lending practices, not the Internet.

The failure itself shouldn't matter much to the acquiring community. But the implication is that mortgage loans and equity lines, considered by many to be the largest funding source for small businesses in recent years, may be in jeopardy.

NetBank, which had maintained offices in Alpharetta, Ga., and reported assets of \$2.5 billion in June 2007, represents the largest bank failure in the last 14 years, when the so-called savings and loan crisis ended.

A branchless bank that only did business over the Web, NetBank was closed by the Office of Thrift Supervision (OTS) on Sept. 28, and the Federal Deposit Insurance Corp. (FDIC) was appointed receiver. The FDIC then transferred the bulk of NetBank's deposits to ING Bank FSB, an Internet bank owned by a U.S. subsidiary of the Dutch banking group ING Groep NV.

Regulators said NetBank had been on their radar for at least a year. "NetBank sustained significant losses in 2006 primarily due to early payment defaults on loans sold, weak underwriting, poor documentation, a lack of proper controls and failed business strategies," according to an OTS statement.

An agency of the U.S. Treasury Department, OTS regulates the nation's thrift industry, which consists of federally insured financial institutions that specialize in mortgage lending.

Although NetBank did business exclusively via the Internet, it was chartered as a thrift institution, and its loan portfolio was chock full of mortgage instruments. The bank had tried to sell off its nonperforming assets, but ran out of time.

"[I]t became clear that high operating expenses combined with continuing losses were jeopardizing the institution's viability," OTS stated.

When a financial institution is shut down by regulators, customers with deposit accounts totaling \$100,000 or less are made whole. In the case of NetBank, this was accomplished through the transfer of accounts to ING; everyone with accounts at NetBank on Sept. 28 woke up the next day as ING Bank account holders.

NetBank customers with deposits exceeding \$100,000 received 50% of the amounts over \$100,000, which was immediately accessible through accounts at ING, the FDIC said. Unfortunately, they'll need to line up behind other creditors in bankruptcy court if they want a shot at the rest of their money.

There were about 1,500 accounts at NetBank with uninsured deposits totaling \$109 million when the bank was shuttered, according to the FDIC. For ISOs and merchant level salespeople (MLSs) NetBank's closing has not been disruptive.

"The sky might be falling for NetBank employees and management, but I don't think [that is true] for ISOs or MLSs," Michael Nardy, Chief Executive Officer, Electronic Payments Inc., wrote in a recent exchange about the issue on GS Online's MLS Forum.

Jared Isaacman, CEO, United Bank Card Inc., agreed. "Most processors and ISOs/MSPs are sponsored by strong and very financially stable banks," he noted. "The concern is usually not the bank failing. ... It's usually the ISO/MSP or processor going out of business that can threaten an ISO or MLS's residuals."

However, the failure of NetBank appears to be symptomatic

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of deteriorating economic conditions and should be heeded as a warning sign by the feet on the street. ■

Feds propose rules on Internet gambling

The Federal Reserve Board and the U.S. Treasury Department have proposed rules implementing the Unlawful Internet Gambling Enforcement Act, which was signed into law last year, and initial industry responses suggested implementation would be a nonevent for acquirers and their partners.

"My read is that the entire payments industry will not have many issues with the way the regulators interpreted the law," said Rob Drozdowski, the Electronic Transactions Association Senior Director, Research and Information. "They may not like the law, but the regs seem to be about as good as one could hope for."

The rules, proposed as a new set of federal regulations (Reg. GG), set out how the government intends to enforce a 2006 law that aims to stop most forms of Internet gambling by U.S. residents by making it illegal for banks and other payments companies to process transactions tied to Internet gambling.

That law has been a contentious issue, with financial services executives arguing against having to police customer payments and some lawmakers complaining about inequities created by the law since forms of gambling exist legally in almost every state.

"By continuing to prohibit Internet gambling in the U.S., the U.S. has left Americans who choose to gamble online without meaningful consumer protections," noted a statement from the office of Rep. Barney Frank, D-Mass.

Frank, who chairs the House Financial Services Committee, introduced legislation creating exemptions to the online gambling ban.

The proposal, known as HR 2046 or the Internet Gambling Regulation and Enforcement Act of 2007, also sets forth plans for a federal regulatory and enforcement framework for licensing companies that want to accept online bets from Americans, to the extent permitted by local jurisdictions and sports leagues. No action has been taken yet on Frank's proposal, which was introduced in April.

The Reg. GG proposal, issued for public comment earlier this month, places the burden of compliance on companies that have direct relationships with Internet gaming businesses.

Firms that are clearly exempt from the proposal's requirements include check clearing houses and the financial

institutions that clear checks, certain banks in wire transfer and automated clearing house (ACH) transactions, and all intermediary banks.

While all major payment systems are covered by the rules (ACH, card, check, money transmitting businesses and wire transfer networks), there are broad exemptions for any business that "relies and complies with the written policy and procedures of the designated payment system."

The proposed regulation also provides examples of policies and procedures that payment systems subject to the law may wish to consider. The focus: increased due diligence and knowing your customers.

For the card acquiring businesses, "following the operating regulations of the card brands and the coding system for the transaction should be adequate," Drozdowski said. "Of course, knowingly allowing someone to misclassify a transaction would be a violation of both this law and the card brand operating regs."

Copies of the proposed regulation are available online at www.federalreserve.gov/newsevents/press. Public comments are requested by Dec. 12, 2007. The authors of Reg. GG indicated a desire to have it take effect next year. ■

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Merchants give Congress their take on interchange

On Oct. 1, 2007, the Merchant Payments Coalition, a group of merchant trade associations, delivered to Congress a detailed report on interchange. It was in response to questions posed by Rep. Ric Keller, R-Fla., at a hearing on July 19, 2007.

At that hearing, MPC Chairman Mallory Duncan claimed that the manner in which Visa Inc. and MasterCard Worldwide establish interchange rates and rules is in violation of U.S. antitrust laws.

Duncan, who is also Senior Vice President and General Counsel at the National Retail Federation, said that interchange fees charged by the two top card Associations cost merchants and consumers \$40 billion a year.

In response, Rep. Keller asked questions, which prompted the MPC report to Congress. The MPC alleged the following in its report:

- Visa and MasterCard keep their operating rules a secret from Congress and the public, including the retailers that use their services.
- Although by federal law Visa and MasterCard cannot prevent merchants from offering their customers discounts for paying in cash, the card

networks' rules governing cash discounts are confusing, and enforcement is sometimes aggressive, making it difficult for merchants to give such discounts to customers.

- Visa and MasterCard say that merchants are permitted to negotiate with them for the lowest possible interchange rates, but in reality the rates are set by the card Associations and the issuing banks, and merchants are out of the loop.
- Despite what Visa and MasterCard might say, merchants receive no benefits from interchange fees.
- Visa and MasterCard's claims that merchants advocate price controls set by the federal government are false.
- Merchants do not have the freedom to pick which Visa and MasterCard products they accept at their businesses, so they cannot disallow cards that carry high interchange rates, such as commercial cards.

At the July 19 Antitrust Task Force hearing, Duncan said Visa and MasterCard "continue to keep their illegal behavior out of the spotlight and, they hope, cut off discussion before Congress learns too much about what they have been doing. Suffice it to say that there are a broad range of legislative solutions – both within and outside this Committee's jurisdiction – that could improve on the current system." ■

Kinks at the QSR drive-thru

In today's world, home-cooked meals are only a daydream for many. Hoping to save time at the POS, the quick service restaurant (QSR) industry has implemented contactless and magnetic stripe card readers at drive-thrus



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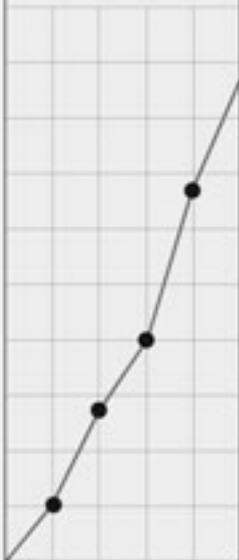
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United Bank Card 

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nationwide. But what if the new terminals were actually stalling the checkout process?

Lin King, Manager of Jack In The Box in the San Francisco Bay Area, said although the terminals are in great condition, it's difficult for most consumers to use them.

"The customers slide their cards halfway, and it won't register," King said. She also mentioned drivers sometimes park too far away from the readers, or their cards don't register the first time. King said her employees have been swiping credit and debit cards inside the window because the terminals are starting to slow down the drive-thru.

According to Mohammad Khan, President and Founder of ViVOtech Inc., 60% of fast-food sales in 2006 were from the drive-thru. "We see a very good trend," he said.

The ViVOtech ViVOPay system allows for contactless or magnetic stripe payment at drive-thrus at restaurants such as Jack In The Box and Arby's.


Although Khan has not heard directly from his customers of any problems, his employees have given feedback. Many of them have contactless cards and pay with ease at the drive-thru. But those who need to use the mag-stripe paint a different picture.

According to Khan, one difference is the height of the vehicle for mag-stripe consumers. "If it's a normal height car, I think it's a normal manner to swipe the card," he said.

But in a sports utility vehicle (SUV), paying at the drive-thru window could be a challenge. "You are so far away from the reader at that point," Khan said. "I think [the reader] could be positioned a lot better because it has an extended arm."

Edward Mastrangelo, Director of Unattended Products at Hypercom Corp., said SUVs weigh into the equation when producing new terminals. The company has two products that fit vertically and horizontally so they are as "easy to use as possible."

Although the terminals are not heavy, Khan noted that their bulkiness can also be a flaw. To counter this, ViVOtech is producing systems that come in different sizes, so a terminal can go under the window, or on the side of the wall. "We have made it smaller as well, so it's easier to mount," Khan said.

Hypercom will also update its products. Like all other companies, Mastrangelo said, Hypercom is facing Payment Card Industry Data Security Standard compliance and "there will be a next generation" of models. The goal is not only to give the fast-food industry a better product, but one that will be consumer-friendly. 

Is the PCI DSS pie in the sky? The NRF's Hogan wants to know

In a letter to the Payment Card Industry (PCI) Security Standards Council delivered Oct. 4, 2007, the National Retail Federation cited continued data security breaches despite the implementation of the PCI Data Security Standard (DSS) and the burden PCI compliance puts on merchants.

NRF Chief Information Officer David Hogan addressed the letter to Bob Russo, the PCI council's General Manager. He claimed that the PCI DSS has largely failed in its ultimate goal: to protect sensitive customer information from theft and fraudulent use. He argued that merchants should be required to store minimal customer data, if any.

Hogan wrote that it is "unlikely PCI will ever be able to keep pace with the continually evolving sophistication of the professional hacker, or anticipate every possible variation of future attacks. We believe the time has come to rethink the assumptions behind PCI."

According to Hogan, if the PCI DSS does not work, "the ultimate solution is to stop requiring merchants to store card data in the first place."

Hogan told *The Green Sheet*, "[Not storing the data] is a commonsense approach to reduce the risk of credit card fraud."

His idea was merchants should only have to store the authorization code provided at the time of sale and a truncated receipt. Therefore, the merchant would have a record of the transaction, showing approval by the credit card company. The sales receipt would be adequate as proof of purchase and in case of returns.

"Neither [the authorization code or the receipt] would contain the full account number. and would therefore be of no value to a potential thief," Hogan said.

But Adil Moussa, an Analyst for the Aite Group LLC, took issue with Hogan's plan. "Very logical, but really not the way to go," Moussa said. "The authorization code is not long enough. It's only six digits long and there is the possibility of duplication [of the numbers]."

Moussa preferred another approach that would use a "unique transaction code to identify the transaction and keep that record for ulterior processing of chargebacks if they happen."

But Scott Krugman, Vice President of Industry Public Relations at the NRF, disagreed with Moussa. He believes



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the authorization code and the receipt solution offered by Hogan would have enough accurate information in case of a chargeback.

"It's very, very, very simple," Krugman said. "The merchant should have [the customer's credit card number] only long enough to complete the transaction."

Moussa understood the NRF's concerns. "Mr. Hogan is saying, let's keep it simple," he said. "Why don't you, the card companies and the PCI council, simplify it so we, the merchants, don't have to jump through so many hoops?"

"All parties are interested in the same thing: To protect customers' information," Krugman said.

When it comes to merchants storing customer data, however, Hogan said the PCI council and the card Associations are "talking from both sides of their mouth."

Requirement 3 of the PCI DSS guidelines states:

- 3.1 Keep cardholder data storage to a minimum. Develop a data retention and disposal policy. Limit storage amount and retention time to that which is required for business, legal, and/or regulatory purposes, as documented in the data retention policy.
- 3.2 Do not store sensitive authentication data subsequent to authorization (even if encrypted).

But, Hogan wrote, "Credit card company rules *require* merchants to store the credit card data that criminals are so eager to steal."

Hogan wondered if the card companies created the PCI DSS "to make money" from fines levied on merchants who do not achieve PCI compliance.

If the card Associations would agree in principal with his idea, Hogan believes it will be "good for the consumer. ... But if they [the card Associations] don't want to significantly reduce data breaches and ultimately credit card fraud, then they're not that serious about helping the consumer."

At press time, *The Green Sheet* had been unable to reach Mr. Russo for comment. 

Ontario nixes 'use it or lose it' gift cards



n Oct. 1, 2007, Ontario became the first Canadian province to outlaw expiration dates on gift cards. The law was passed in May but was not initiated until this month. Now, a gift card purchased at an Ontario store does not include an arbitrary date by which time the card must be used.

U.S. residents living in certain areas of the country may say, "What took you so long?" According to the Consumers Union, a nonprofit publisher of consumer reports, many states already have laws that forbid expiration dates on most types of gift cards, including California, Connecticut, Florida, Maine and Rhode Island.

Other states, however, still allow expiration dates ranging from one to seven years: Kentucky, one year; Hawaii, two years; New Mexico, five years; and Massachusetts, seven years.

But the laws forbidding expiration dates do not apply to gift cards from the major card issuers such as Visa Inc. and MasterCard Worldwide, whose practices fall under federal law, not state law. So, in the states where expiration dates have been banned, the law only pertains to gift cards issued by local retailers, not national ones.

A bigger waistband

The trend of banning or extending expiration dates on gift cards ties into the broader move toward giving consumers more flexibility with their card purchases and greater transparency into the practices of card issuers.


For instance, the Ontario law also restricts merchants from charging certain fees, such as charges for customizing or replacing cards that are lost or stolen. Furthermore, the law mandates that conditions, restrictions or fees on cards must be clearly presented to the consumer before the gift cards are purchased.

In August 2006, the U.S. Comptroller of the Currency, the administrator of the national banking system, issued guidelines for the banks to follow concerning disclosure of important information pertinent to the consumer.

These guidelines pertain to expiration dates, fees and how consumers could obtain information about their gift cards through toll-free phone numbers and online.

More recently, the Merchants Payments Coalition has gone to Capitol Hill in an attempt to persuade legislators to enforce the federal Truth in Lending Act (Regulation Z), which requires credit card companies, among others, to disclose the terms and costs of cards to consumers.

This approach, advocated by the federal government and organizations like the MPC to better the relationship between gift cards and consumers, has been spurred on by the explosive growth of the prepaid gift card industry.

A new report released by the Mercator Advisory Group, a leading research and advisory resource for the payments industry, states that network-branded prepaid gift cards (Visa, MasterCard, Discover Financial Services LLC) grew a colossal 121% in 2006, and now represent a \$3 billion a year market. 



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██████ Diversification from page 1

Follow your own beat

According to Linda Finkle, Chief Executive Officer of the Incedo Group, an executive coaching firm, staying true to yourself is key.

"There are many roads to success, and many factors that determine which road to take," she said. "Some salespeople would rather go deep within an industry or product/service area, and others like the variety of selling to many industries or a variety of products.

"Ask yourself what keeps you excited. Personally, I get bored really easily, so if I had to specialize in one industry or one product I'd pull my hair out. So having variety keeps me jazzed."

There are other conditions to consider in the business equation. Finkle suggested MLSs ask themselves the following:

- How do I build relationships?
- Am I someone who likes to sell by being the expert?
- Do I sell through building high trust relationships, attention to detail and follow through, and have experts who can support me?

Work within parameters

Finkle noted that factors besides personality can also come into play. "Sometimes the economy factors into the decision, or your sales territory," she said. "If you have a defined territory, you may want to diversify in order to open up more possibilities.

"If on the other hand your territory is wide open ... you may want to specialize. How much support you get with administration and product learning can have an effect as well. If you have lots of administrative areas to cover yourself, you may want to limit diversification."

An argument can be made that with some careful thought, you can try to do both: specialize in one market niche, but diversify your product line.

But many sales experts passionately choose an end of the spectrum and agree that an MLS can't be simultaneously indecisive as well as successful. Pick a side, or pick mediocrity, they challenge.

Roll call for specialization

First, let's hear from some professionals who favor specialization:

Mary Cantando

Mary Cantando, author of *The Woman's Advantage: 20 Women Entrepreneurs Show You What it Takes to Grow Your Business*, said by moving from diversification to specialization, she increased rates and revenue by 100% in a single year.

"I'm working the same hours but my revenues have doubled," she said. "I had targeted privately held companies and decided to focus exclusively on women business owners. I rebranded my company to WomanBusinessOwner.com and it started raining clients.

"The key is to identify an overlooked market and then spread the word that you focus exclusively on that market."

Aaron Bills

Aaron Bills, CEO of 3Delta Systems Inc, suggests that picking a niche like business-to-business (B2B) is not only more profitable, but more interesting.

"Selling processing into retail has become a commodity or price-based business," he said. "B2B requires more of a consulting or solution oriented sales approach.

"It takes more knowledge of your customers business, and your presentation will cover more than price and points, but these skills can be adapted to more complex sales.

"And I believe most ISOs and MLSs will find that this area is simply far less crowded. It is more complex, but a more interesting sale."

Bills added that defining the niche even further – government purchasing office, for instance – can lead to referrals from customers themselves.

"I'd never counsel anyone to throw everything in one basket," Bills said. "To be a jack of all trades but a master of none wouldn't be my recommendation, either.

"If you find a rich and vibrant opportunity like B2B, and it is a good fit for you personally, then you have what you need to be successful."

Matt Hoskins

Matt Hoskins, CEO of Payment Processing Technologies LLC, suggested that a niche like e-commerce could prove a wise choice, too. He said e-commerce has higher margin, growth potential, lower attrition and less competition. "Very few even call on e-commerce," he said.

Hoskins said there are "multiple facets to selling e-commerce versus retail. I would certainly say that a part-timer would have difficulty providing the proper solution for his merchant."

Zale Tabakman

Zale Tabakman, a motivational speaker whose most popular presentation is "Successfully Growing Your Revenues by 25% Annually," said to always specialize.

"The way to achieve success to have some short term

Diversification

Pros

- You will have a good understanding of every aspect of the business.
- It can complement your existing business channels.
- You earn money from multiple sources.

Cons

- Too many options might leave you overwhelmed.
- You must respect any nonsolicit or noncompete obligations.
- Too many commitments could lead to a longer response time to your customers' needs.

Specialization

Pros

- You have the ability to increase rates and revenue at an exponential rate.
- You will get better referrals.
- You can work the same hours and still double your profits.

Cons

- Having a niche market might not be interesting enough for you.
- Your pool of potential buyers/clients may be limited.
- Your niche market could go belly up.
- A technological change could alter your niche.
- Putting time and energy in one market runs a higher risk.

goals," he said. "You know who the companies are. People can refer you because they know exactly who you are looking for. When you are totally focused, you don't spend time deciding if the client is right or wrong for you. You know exactly who they are."

Jeffrey Shavitz

Jeffrey Shavitz, Executive Vice President of Charge Card Systems Inc., agreed.

"As the merchant services industry becomes more competitive, ISOs and agents have a true competitive advantage if they are a specialist or expert in a particular vertical niche," he said.

For example, Shavitz said CCS has created a division called CCS Medical where it works exclusively with hospitals, health care companies and medical practices to help develop more efficient credit card programs.

Many ISOs believe credit card processing is the same whether you are working with a B2B merchant or Internet account, but it's not.

According to Shavitz, there are specific industry variables – insurance verification programs, medical cost center identification and technology programs – that will help a hospital administrator run a facility more efficiently.

Shavitz said merchants like to work with processors who have an understanding of their industry and can explain case studies from prior experience.

As the credit card industry becomes more complex, he encouraged specialization.

Terence Van Horn

But what to specialize in? Terence Van Horn, Merchant Advocate for the Van Horn Group, an ISO, suggested looking back over successful sales in the past few months to find a pattern.

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"Was it restaurant, medical, auto repair, new car dealerships, small grocers or sanitation?" he asked. "Is there a certain environment that you really enjoy being in?"

"Do you just love walking into those beauty salons with your suit and tie on, being the entrepreneur that you are? ... It's good to sell in a setting that you will find comfortable, just makes your job much easier."

Van Horn encourages MLSs to ask themselves what products or services they would want. "You must fall in love with what you are offering to your client, then they will feel comfortable believing

that you really care about them," he said.

"When a client knows or feels that you care, the guards will go down, and they will be more receptive to listen to what you are saying to them."

Roll call for diversification

Now, let's hear from those in favor of diversification.

Jeff Fortney

Jeff Fortney, Director at Clearent LLC, suggested those who start out being generalists will automatically drift toward specialization over time.

"Even doctors first learn the basics before they specialize," he said. Fortney said it is hard to specialize in the beginning, but a niche will be found later.

"I see too many people in the industry who try to specialize in one type of merchant only, and have nothing to help them penetrate that type," he said. "By being a generalist at the beginning, your specialization will ultimately develop."

Finding your niche, your specialty, so to speak, will also depend on your processing partner, Fortney said. With hard work and concentration, the areas of interest to you will become obvious.

Henry Helgeson

Henry Helgeson, President of Merchant Warehouse, agreed. "I think it's important for an MLS to have a good general understanding of every aspect of the business before trying to specialize in one particular niche," he said.

To Helgeson, it seems the most common businesses are picked over and the margins have gone to nearly zero.

But, he added, "If an MLS can find the right niche to specialize in they may be able to not only reduce the number of competitors they have to



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"To the extremely specialized salesperson, every customer's problem looks like a nail which their 'hammer solution' can hit."

David A. Fields, Managing Director
Ascendant Consulting

face, but they may also be able to regain some margin in their accounts."

Alan Weiss

"Always diversify," said Alan Weiss Ph.D., President of Summit Consulting Group. He pointed out that specialization has these drawbacks:

- You limit the number of potential buyers/clients.
- A bigger brand can subordinate you in your niche.
- A technological change can radically change the specialty.
- The economy could sink the niche.

David A. Fields

Expertise of the MLS is not necessarily a sales feature for the customer. "There are no famous hammer salesmen," David A. Fields, Managing Director of Ascendant Consulting, said.

"To the extremely specialized salesperson, every customer's problem looks like a nail which their 'hammer solution' can hit. But that adds little value for most customers, which is why the best salespeople aren't specialists."

Fields mentioned that the size of the sale is perfectly balanced when adding or deleting one product decreases the overall value to the customers, taking into account the salesperson's knowledge about each product, the customers' real need for knowledge and the benefits of a broader portfolio.

It appears that the advocates of diversification and those in favor of specialization all have strong arguments, and no clear winning viewpoint has emerged through this exploration.

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Next stop: Tradeshows

By Dee Karawadra

Impact PaySystem

One of the best things that ever happened to me in my payments industry life was the South East Acquirers Association (SEAA) meeting in Atlanta. Up until then, I was just a merchant level salesperson (MLS) who was struggling to find vendors and new processing relationships.

This was an important conference, as I got to network with a number of vendors. Today, I proudly serve on the SEAA board, in hopes that other ISOs or MLSs can find the breaks they have been searching for.

I was a fresh MLS then, with very limited resources, both financial and industry. I remembered taking that trip by car because I did not want to dish out the flight and rental car costs. I stayed at a cheap motel 18 miles from where the show was to save a little more money.

Despite the 12½ hour round trip drive, I was determined to find better vendors with better pricing; that was my goal. I met many great vendors. Even though financially it may have been a strain, the value of connecting with the right person is priceless.

Today, there are so many more resources that can help rookies and veterans alike. Some of these resources are nonprofit, and created just for the purpose of helping MLSs and ISOs develop and create networks. These resources range from Web sites to the regional shows. I am going to cover a few resources that I think are valuable to MLSs and ISOs.

Regional shows

The regional shows are probably No. 1 on my list. Even though I have not yet been to any other regional show besides SEAA (I plan to attend all shows in 2008), I know from talking to others that the benefits are the same.

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The purposes for the regional shows are education, training and networking. The regional associations do not charge membership fees; however, some may have a minimal entrance price. The shows' dates are staggered, so traveling to a few, or maybe all, during the year can be manageable if you are financially able to do so. You can find information about regional shows at their respective Web sites:

- Western States Acquirers' Association, www.westernstatesacquirers.com
- Midwest Acquirers' Association, www.midwestacquirers.com
- Northeast Acquirers' Association, www.northeastacquirers.com
- Southeast Acquirers' Association, www.southeastacquirers.com

National Association of Payment Professionals

The next important resource for MLSs is the National Association of Payment Professionals (NAOPP).

The mission statement from its Web site, www.naopp.com, states it is "an organization dedicated to professionals engaged in the payment processing industry. Its mission is to provide education, benefits, liaison/representation and certification to all those individuals selling in the payment processing industry."

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StreetSmarts

This association is specifically geared toward MLSs. The membership fee is \$99. The benefits include:

- Educational opportunities at each of the Acquirer's Association meetings
- Traditional health insurance at group rates with savings of up to 60%
- Health Savings Accounts, tax-advantaged accounts that are an alternative to traditional health insurance plans
- Discounted legal advice and counsel from industry experts
- Retirement investment plans to meet your specific needs
- Discounted registrations to industry events

Women Networking in Electronic Transactions

Women Networking in Electronic Transactions (W.net) will benefit a lot of women in our industry. A woman friend of mine, who is the co-owner of an ISO, told me there is only a handful of women-owned ISOs. I was shocked.

My wife is very much involved in every aspect of our business. Frankly, she does run an ISO. While I am busy on new projects, she has been taking care of all of it. W.net is designed to help empower women by mentoring.

My wife would be a great mentor to someone getting into the industry, but she would also benefit from having a mentor who has been in the industry for a long time.

The mission statement for W.net, www.w-net.biz, is "to provide a forum to inspire and empower women in the electronic transactions industry to maximize their potential and position themselves for greater success through networking opportunities, mentoring programs, and the overall promotion of women in the industry."

W.net holds two major networking and educational events yearly. The membership fee is \$200. Most of W.net's members are from industry markets such as merchant acquiring, card issuing, processors, check and automated clearing house. Some benefits include:

- Awards and recognition
- Career center
- Forum
- Membership directory
- Mentoring
- Newsletter
- Speakers bureau
- Ongoing professional development

What about ETA?

Some of you are probably wondering why I did not include the Electronics Transactions Association. The tradeshow is geared more toward ISOs and processors. In my opinion, MLSs can best benefit from the above groups.

The associations and networks should be as much part of your business as your application paperwork. The cost of membership and show fees are outweighed by the great benefit they provide. Many look at it as a marketing expense, some look at it as developmental cost.

No matter how you look at it, it is absolutely necessary to attend those organization's events, as well as contribute time and expertise to their ongoing efforts. I remember at that Atlanta show, all of the now big shot ISOs were there working their own booths. I can almost assure you that their success had something to do with networking within these industry groups. These and other resources are listed at www.greensheet.com/industry_resources.php.

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)

Marketing 101

Using e-mail effectively: Managing lists

By Nancy Drexler

Marketing Moguls

E-mail is a communication tool many of us rely upon in our need for speed. Accessible and affordable, e-mail is a reliable way to get our messages out quickly and easily, as well as get invaluable feedback just as speedily. All from anywhere, any time.

That's the good news. And you already know the bad news: So many people are using e-mail to promote products and services that mailboxes are inundated with unimportant, unnecessary and unpleasant communications.

Fortunately, e-mail has now been used widely enough and long enough that we have been able to measure what works and what doesn't.

Talk to me

The most important advice I can offer e-mailers is the same advice I offer all marketers: Know your market, and address your messages directly to the individuals who comprise it.

And I do mean "individuals." Each of your readers should feel that you are addressing him or her personally.

They should never feel that they are part of a massive, homogenous audience receiving every message you create.

Unfortunately, accomplishing that is not nearly as simple as using the reader's name in the subject line, or inserting it into the body of the message. In fact, it begins even before a message is crafted.

Segment your lists

Any marketer knows how important it is to target communications to select audiences. And today's technology makes that task faster and simpler than ever before.

Unfortunately, too many people try to build big lists. They know they can expect a 2% return, and they figure 2% of 10,000 is better than 2% of 500.

Furthermore, it costs about the same to send 500 e-mails as it does to send 10,000. So why not?

Here is why: Sending relevant, targeted messages to segmented audiences will boost your return on investment. Smaller lists are easier to manage.

Additionally, working with smaller lists helps you understand your market and tweak your messages to better reach its constituents.

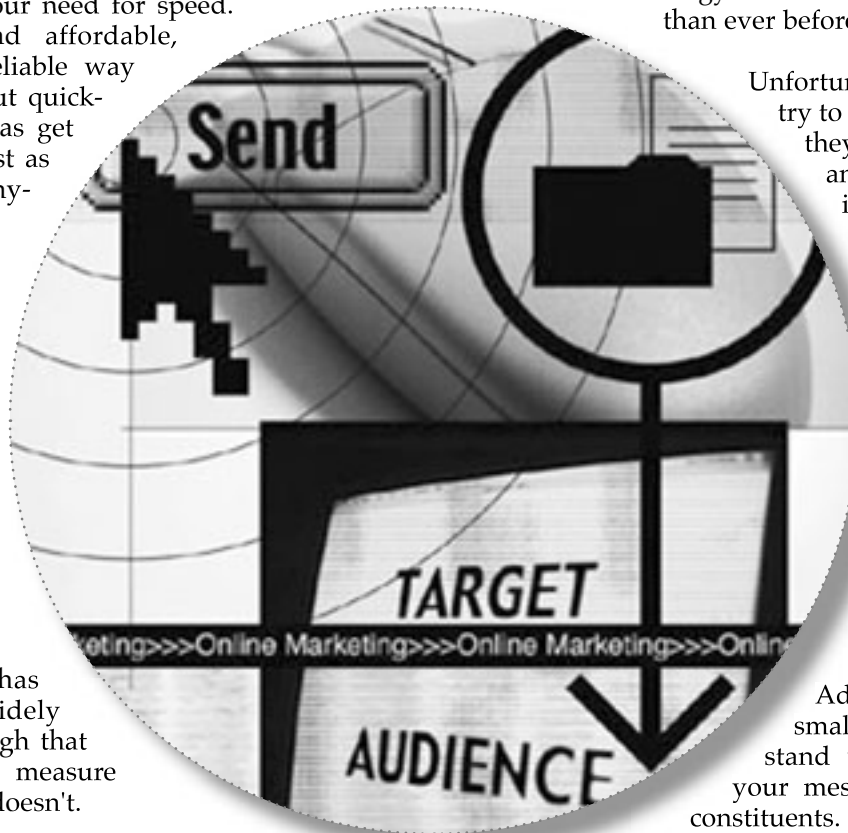
Fewer people opt out when they receive selective messages than they do when they receive general blasts.

In short, you'll be much more effective with several smaller, hard-working lists than with one large one.

Establish parameters

Marketers use a number of variables to segment lists:

- Demographics, such as age, sex, income and education
- Geographics
- Business type or standard industrial classification (SIC) code





Cut this out. Tack it to the center of your business plan.

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- THE INQUISITION,
ON GALILEO'S PROPOSALS

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Education

In payments, demographics usually don't matter, particularly when it comes to e-mailing. Men and women, regardless of age and income, will be interested in similar products and services and respond similarly to the same e-mail messages.

- Customer status, including whether a prospect is, or has ever been, your customer, and whether the individual is currently using the products and services you offer
- Online history, such as whether this prospect has requested your information, prefers to get information online, has read your materials and so forth

Segmenting lists typically *begins* with a consideration of these variables. Let's see how they may relate to your list.

Prioritize variables

In payments, demographics usually don't matter, particularly when it comes to e-mailing. Men and women, regardless of age and income, will be interested in similar products and services and respond similarly to the same e-mail messages.

So dividing lists according to demographic criteria is probably not a worthwhile endeavor for those of us in payments.

Geographics, however, can be. Ask yourself the following questions, and you'll see what I mean.

- Are you better able to sell and service customers who are closer to home?
- Are there areas of the country that are saturated with companies similar to yours, but other areas where you could really make a "splash"?
- Are there places where unique variables exist, such as tourist areas where businesses might be more inclined to need a cash advance or areas with a high concentration of immigrants who might need help sending money back home?

If this is the case, segment your list geographically, and tailor specific product offerings to specific areas.

Dig a little

You may, then, want to drill down even deeper. Let's say you are looking to do a lead-generating e-mail campaign for your cash advance product.

You compile a list of businesses in geographic areas known for attracting tourists.

Next, you may want to divide this list into two: one for those who attract tourists in the summer, and the other for areas that are more populated in the winter.

Why? Because the greatest interest in and need for cash will be a couple of months *before* the season begins, when income has been lower and cash is needed to get ready for the coming business surge.

So the timing of your campaign would be very different for each of these two lists.

Categorize prospects

Drill down even further to business type. Put restaurants, for instance, in one list and retail in another.

Because these businesses might be interested in cash for slightly different reasons, you can target their unique needs in the content of your e-mail.

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Education

Segmenting lists is a process. The more you know about a prospect, the more you can tailor appropriate messages that will generate greater response rates.

Listen to feedback

Your e-mail campaign will undoubtedly generate some interest, and responses will become fodder for further segmenting your lists.

Clear out addresses that bounce back or delete without reading. Note which prospects open your e-mail, for these individuals have demonstrated a reason to remain on your e-mail marketing lists, though perhaps not this specific one.

Those who actively engage in dialogue should be tagged for cross-selling, and those who buy should move from prospect list to client list and be tagged for up-selling, as well as more ongoing communication.

Make the message matter

Segmenting lists is a process. The more you know about a prospect, the more you can tailor appropriate messages

that will generate greater response rates. Here are some e-mails you might consider sending:

- For new customers, prepare a "welcome" series of e-mails that welcomes, reinforces brand, stays in touch and cross sells.

The first e-mail might simply thank them for their business, welcome them to your company and introduce a "relationship" feeling.

The second e-mail might simply be a "touching base to make sure you are satisfied and inviting you to tell us if you aren't" type of e-mail.

The third might say, "As our customer, we invite you to take advantage of some of the other products and services we offer," and continue from there.


- For those who in some way replied or interacted with your "offer" but did not close, you might send an e-mail that says, "Sorry we couldn't help you with that, but how about this?"

Not in those words, of course. These prospects can then be moved to different lists, depending on behavior.

- If your lists were segmented by business type or SIC code, or geography or other variables, you can also use this information to readily send e-mail updates.

Using geography, for instance, you can send an update that says, "We are so sorry to hear about the terrible weather in (area), and want to show our support by offering you a cash advance at the lowest rates." You get the idea.

Segmenting lists is the hardest part of creative, effective e-mail campaigns. But it pays off.

So start getting your lists in order. Next month, I'll tell you what to put in your subject line and how to craft your message. 

Nancy Drexler is the President of Marketing Moguls and its division, PIMPS (Processing Industry Marketing and Promotion Services). She can be reached at drexler@marketingmoguls.com.

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Education (continued)

Don't let security slide

By Steve Schwimmer

Renaissance Merchant Services

We all make small errors in judgment that have the potential to cost us big time – simple lapses that allow personal data to fall into the wrong hands. And most people don't realize it until it is too late.

Those looking to gain unauthorized access to information have become very inventive. Thwarting their efforts requires following our industry's best practices and vigilant opposition. This includes taking simple precautions to bolster protection.

One insidious, clever way thieves steal information takes place as the days get shorter. Many people working at computers with the lights on and their window shades open are unaware that fraudsters could be monitoring them through the windows. Those who sit with their backs and screens facing the window are easy targets. Long-range viewing and recording devices can record every keystroke and screen.

From attending numerous industry events and speaking with colleagues, I have found many payment professionals agree the general masses don't "get it" when it comes to being vigilant with personal information. It behooves us to consistently educate our customers.

Preventive actions

Here are some reminders to pass along:

- Do not respond to e-mails from companies looking for personal information, even if it looks official, as though it came from your own bank or a government agency such as the IRS. If you receive this type of e-mail, delete it or call the bank the message purports to be from, especially if it contains any of your account numbers. If you receive a message from a bank you don't have an account with, a red flag should go up.
- If e-mails contain typographical or grammatical errors, be immediately cautious.
- Do not click links inside e-mails that do not come from a trusted source. For example, do not download greeting cards during the holidays. If someone is sending a card, it shouldn't require downloading.
- Do not share your user names, passwords or other identifying information.
- Change your passwords regularly.
- Log off of sites when you are done.
- When your computer is idle, be sure it is disconnected from the Internet.
- If you think you have mistakenly provided information to a questionable party, change your password immediately and notify your bank.

Always stay updated with the latest antivirus protections for your computer systems, consistently upgrade your systems, and do not open attachments or disks unless you know, and trust, who sent them.

Educate yourself on the ever changing requirements for handling and storing personal data. Educate customers on changes that pertain to their businesses, and help them understand and spot problems. Being knowledgeable about compliance issues and regulations will go a long way toward protecting you and your clientele. ☐

Steve Schwimmer is President of the National Association of Payment Professionals. He has been serving the payment processing industry since 1991 and is the Long Island Director of Sales for Renaissance Merchant Services. Call him at 516-746-6363 or e-mail him at thevisaguy@516phoneme.com.

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Empowering the MLS for Success

Education (continued)

PCI DSS implementation: A concise review

By Robert Heinrich

Alpha Card Services Inc.

The dramatic increase in credit and debit card usage has been accompanied by an exponential rise in bankcard fraud. The well-publicized March 2007 TJX Companies Inc. disclosure that debit and credit card data from at least 45.6 million of its customers were stolen by hackers is an example of the damage a breach in just one network can cause.

All businesses handling credit and debit card data now must comply with strict security guidelines known as the Payment Card Industry (PCI) Data Security Standard (DSS).

The PCI DSS was developed by Visa Inc., MasterCard Worldwide, American Express Co., Discover Financial Services LLC, and JCB International Credit Card Co. to protect cardholders by ensuring that merchants meet minimum levels of security when they store, process or transmit primary account numbers (PANs).

A company processing, storing, or transmitting credit card numbers must be PCI DSS compliant or it risks fines, liability and losing the ability to process credit card transactions in the event of a data breach.

The accompanying table illustrates commonly used elements of cardholder data, whether storage of each is permitted and if each data element must be protected. The minimum account information that must be unreadable is the PAN. Any of these methods may be used: one-way hash functions (hashed indexes); truncation; index tokens and pads; and cryptography with associated management processes and procedures.

	Date element	Storage permitted	Protection required
Cardholder data	Primary account Number (PAN)	Yes	Yes
	Cardholder name*	Yes	*Yes
	Service code*	Yes	*Yes
	Expiration date*	Yes	*Yes
Sensitive authentication data **	Full magnetic strip	No	N/A
	CV2/CV2/CID	No	N/A
	PIN/PIN BLOCK	No	N/A

* Data elements must be protected if stored with the PAN. The protection must meet PCI DSS requirements.

** Sensitive authentication data can't be stored subsequent to authorization even if it is encrypted.

Promoting PCI DSS

The PCI Security Standards Council was founded in June 2005 as an independent industry standards body providing management of the PCI DSS on a global basis.

The council is not a policing organization. It maintains and promotes PCI DSS, as well as publishes a list of certified assessors and vendors to help assure customers that their credit card data is safe from hackers or any malicious intrusion when given to a PCI compliant merchant.

PCI compliance requires that all merchants and service providers that handle, transmit, store or process information concerning any of these cards, or related card data, enact specific safeguards. If they are not compliant, they can face monetary penalties, be held liable for any data breach and have their card processing privileges terminated by the credit card issuers.

Drilling down

The main purpose of PCI is to force merchants and third-party service providers to embrace common security controls to protect credit card data and reduce fraud and theft. Following are the six primary control areas and 12 specific requirements of the PCI DSS. A single violation of any of the below requirements will result in a noncompliant status.

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Protect cardholder data:

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Maintain a vulnerability management program:

5. Use and regularly update anti-virus software.
6. Develop and maintain secure systems and applications.

Implement strong access control measures:

7. Restrict access to need-to-know.
8. Assign unique IDs to each person with computer access.
9. Restrict physical access to cardholder data.

Regularly monitor and test networks:

10. Monitor and track all access to network resources and cardholder data.
11. Regularly test security systems and processes.

Maintain an information security policy:

12. Maintain a policy that addresses information security.

Defining the levels

Following are descriptions of established merchant levels, along with their respective PCI compliance validation requirements:

Level 1 comprises all merchants, regardless of acceptance channel, who have Visa and MasterCard transactions totaling 6 million and up per year, as well as any merchant who has experienced a data breach.

- **Validation requirement:** Annual onsite review by merchant's internal auditor or qualified security assessor (QSA), or an internal audit, which must be signed by an officer of the company, in addition to a quarterly network security scan done by an approved scanning vendor (ASV).

Level 2 comprises all merchants, regardless of acceptance channel, whose Visa and MasterCard transaction total is from 1 million to 6 million per year.

- **Validation requirement:** Completion of PCI DSS self-assessment questionnaire (SAQ) annually and a quarterly network security scan done by an approved ASV.

Level 3 comprises all merchants whose Visa and MasterCard e-commerce transaction total is from 20,000 to 1 million per year.

- **Validation requirement:** Completion of the PCI DSS SAQ annually and a quarterly network security scan done by an approved ASV.



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Level 4 comprises all merchants who do not fall into the other levels: merchants processing fewer than 20,000 Visa or MasterCard e-commerce transactions per year, as well as all other merchants processing up to 1 million Visa or MasterCard transactions per year.

- **Validation requirement:** Completion of the PCI DSS SAQ annually and a quarterly network security scan done by an approved ASV.

Compliance mandates have typically focused on level 1, 2 and 3 merchants since they clear the largest volume of transactions. However, level 4 merchants are now receiving more scrutiny in terms of PCI compliance because they are using POS terminals connected to high speed Internet connections, which are vulnerable to hackers.

Level 4 merchants process fewer transactions than merchants at other levels, but they account for more than 99% of the merchants who accept Visa and MasterCard.


For the most part, level 4 merchants do not have the technical expertise to properly secure cardholder data. It is up to the acquirer to make sure that its level 4 merchants understand the need for being PCI compliant.

Minding the regs

In May 2007, Visa released a new level 4 merchant compliance program. It requires acquirers to develop and submit to Visa a formal written compliance plan, which will identify, prioritize and manage overall risk with their Level 4 merchant portfolios.

Companies are constantly at risk of losing sensitive cardholder data. A breach, loss or theft can result in fines, legal action and bad publicity.

This will, in turn, lead to lost business. Achieving compliance with the PCI DSS needs to be high on the agenda for all merchants and service providers that handle, transmit, or store credit card data.

The following Web site contains pertinent reference material: www.pcisecuritystandards.org. 

Robert Heinrich is President of Sales for Alpha Card Services Inc, a registered ISO of HSBC Bank, National Association. Named by Inc. magazine the 99th fastest growing privately held company in America, ACS has more than 30 years' experience providing expertise to ISOs and merchant level salespeople seeking to expand their portfolios. For more information, visit thealphaedge.com or e-mail rheinrich@alphacardservices.com.

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Education (continued)

Dam spam with secure e-mail

By Michael Petitti

Trustwave

You are sitting at your desk when you hear a bell indicating an e-mail has landed in your inbox. It could be a note you've been waiting for all day or a new client, perhaps. But instead, the document looks something like this:

- 75% off (insert brand-name medication) when you order online!
- !!!gEt yOur free (insert hip new technology product that wouldn't possibly be given away) NOW!!!

In the beginning, the appearance of these exhortations in your inbox was a minor annoyance. But when the amount of junk mail received daily tripled in size, it became a battle.

According to a study by Spam Filter Review, 40% of all e-mail in 2006 was considered unsolicited. At a business with 1,000 employees, 2.1 million spam e-mails are received annually. In 2001, spam merely trickled, constituting 5% of all e-mail. Now, we're submerged.

The continued increase in spam volume presents an opportunity for you, as enterprising ISOs and merchant level salespeople, to understand that security will, if it hasn't already, become the No. 1 priority for merchants who accept payment cards.

Reselling a secure e-mail service that scans for spam and associated malware will expand your offerings to include a solution to a problem experienced by every merchant, every day.

It will also distinguish them as a trusted entity that understands data

security concerns and productivity issues. Every person receives some e-mail spam.

With e-mail being the preferred method of communication in today's business world, spam is ubiquitous and hinders productivity everywhere – if only because of the time it takes to determine a message is unsolicited and delete it.

But that's only the beginning. Spam clogs cable, slowing network traffic and possibly overwhelming an e-mail server until it is forced out of service.

Threat levels heighten

Spam serves as a hackers' courier for delivery of viruses, worms and other malware that are ever more cleverly disguised. These programs can commandeer a machine, allowing a user to send commands to the computer from a remote location.

These computers are referred to as zombies, and a network of them can send millions of e-mails in a short amount of time without the computer owner's knowledge.

Malware can also lead to the theft of cardholder data from a merchant's network. In Trustwave's investigations of more than 325 cases of payment card compromise, it finds malware is the most common method by which a hacker gains access to a merchant's payment system to steal cardholder data.

Keep in mind the vast majority of these cases occur with merchants whose only acceptance of credit cards occurs in a card present environment.

Make security a priority

As has been emphasized throughout this series of columns, the threat of payment card compromise and mitigation efforts such as the Payment Card Industry (PCI)

Data Security Standard (DSS) are having a profound effect on the payments industry.

More and more merchants are learning about protecting cardholder data and complying with the PCI DSS.

As a result, merchants have more security-related questions. They are beginning to demand solutions designed with data protection in mind and offering associated data security services and products.

Reselling Unified Threat Management (UTM) appliances and Extended Validation (EV) SSL certificates is helpful.

To offer merchants a cost-effective solution to spam's onslaught, you can resell a secure e-mail solution designed with the payments industry's requirements in mind.

This can both widen your revenue stream and show merchants that you truly keep their needs in mind.

E-mail security technologies on the market help combat spam and associated threats in a number of ways.

First, these solutions ensure that every message sent to an organization is clean before it enters the network to ensure that the protected network isn't bogged down with e-mail.

In addition, users of these solutions can rest easy knowing their network is protected from viruses, worms or other malware that could lead to a breach of their payment system. ■

Michael Petitti is Chief Marketing Officer of Trustwave and is responsible for all of the company's marketing initiatives. He serves on the Merchant Risk Council's board of advisers and on The Green Sheet Inc. Advisory Board. Call him at 312-873-7291 or e-mail him at mpetitti@atwcorp.com.

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Education (continued)

Legal ease

The next ISO widow could be yours

By Adam Atlas

Attorney at Law

Mrs. ISO, a widow, told me the following story: Her husband, Mr. ISO, worked with a well-known payment processor. She had basic knowledge of the business but, like many spouses of merchant acquiring business owners, she knew far less than her husband did.

When Mr. ISO found out he did not have long to live, he met with his processor to discuss what would happen to his merchant portfolio after his demise. The processor assured Mr. ISO it would do what it could to give value from Mr. ISO's portfolio to Mrs. ISO.

When Mr. ISO passed away, Mrs. ISO did her best to take care of the merchant portfolio.

Soon, she noticed that a merchant level salesperson (MLS) who had been close to Mr. ISO was re-signing – with the same processor – merchants from her portfolio.

She brought this to the attention of the processor. Recalling its promise to the late Mr. ISO, the processor agreed to pay Mrs. ISO a nominal override on all the accounts the unscrupulous MLS had re-signed.

Nonetheless, the override was very small compared to the actual residuals on the accounts.

On behalf of Mrs. ISO, I contacted the processor to discuss the situation. An executive took my call and told me the processor allowed MLSs to re-sign merchants who were already processing with the company. As such, the re-signing of Mrs. ISO's merchants by Mr. ISO's former colleague was not a breach of the turncoat's obligations to the processor.

The executive reiterated the company's willingness to pay an override on the accounts that were re-signed. I asked that the offending agent be encouraged to return the re-signed merchants to Mrs. ISO's portfolio. That was weeks ago; I have not yet heard back from the processor.

Draw the line

It's one thing for the portfolio of an ISO widow to shrink through attrition, as all portfolios eventually do. It's another thing for the processor to allow one of its agents to pick off merchants from a surviving spouse's portfolio. (In this article, "ISO widow" includes widowers, too.)

Our industry is known for being ruthless. However,



aggressive attitudes must be set aside when examining the circumstances of an ISO widow.

As we all know, the spouse of an ISO rarely has the know-how or the extraordinary drive that it takes to operate an ISO.

Moreover, regardless of whether an ISO widow knows how to operate the business she inherits, the period directly following the passing of one's life partner is not a time when anyone should have to worry about providing paper rolls to merchants.

Grieving spouses should be able to take comfort knowing others in our industry will protect their interests until such time as they are able to decide how to resolve their business affairs.

Have a heart

I appeal to everyone in our industry to pay special attention to those left behind when an owner of an ISO dies. Many ISOs and MLSs are family people who work hard to support their loved ones.

Our industry is difficult to understand even for those who have worked in it for many years.

It is that much harder to grasp for someone who has been thrown into it because a spouse has passed away.

As I did in the case of Mrs. ISO, I offer my services free of charge to any ISO widow. I invite other advisers to make the same offer so ISO widows will always

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I appeal to everyone in our industry to pay special attention to those left behind when an owner of an ISO dies. Many ISOs and MLSs are family people who work hard to support their loved ones.

have people to help them deal with the complex businesses they inherit.

It is my hope that the card Associations, banks and processors will use their tremendous power to assist these individuals. They are the most vulnerable to the abuse that is commonplace in our cutthroat marketplace.

Be prepared

Of course, from a legal perspective, preparations should be made for the death or disability of an ISO. Those preparations include, but are not limited to, the following:

- Have a valid will.
- Include succession clauses in the ISO agreement.
- Groom a successor.
- Consider an automatic buyout on death or disability at a pre-arranged price.

However, these legal precautions will be either ineffective or too costly to enforce if the rest of us do not make a personal commitment to attend to the needs of ISO widows.

Because our industry is really a small community, I believe it will not be difficult for us, as a whole, to make the commitments I have suggested.

As for Mrs. ISO, we have yet to find out to what extent the processor will give her the full value of the portfolio, which is what her husband wanted her to have. ☐

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Clichés, monsters and a dog named Spot

There's a popular school of thought that says you should be cautious about how you portray yourself and your company. Being safe and steady works for certain brands. But businesses that wish to stay on the cusp of what gets people's attention have to be willing to take risks and set themselves apart.

Some are redesigning their logos, putting their own executives in their ads or paying millions of dollars to name a sports stadium that few people will actually refer to by the corporate name.

In San Francisco, the Giants and 49ers both played at what used to be called Candlestick Park. The stadium was renamed 3Com Park in 1996, but still was referred to as The Stick by diehards.

In 2004, it was renamed Monster Park, after the high-end audio cabling company Monster Cable, which often gets mistaken for Monster.com, the employment Web site – money well wasted. Monster Cable could have wrapped an entire skyscraper in the financial district with stereo speaker cables. It would have been more realistic and recognizable.

Buckets of money are thrown at ill-conceived campaigns, when simply challenging the paradigm could be more effective. How many calculators do you have with a realtor's logo roaming around the junk drawer in your kitchen? Odds are, these just-like-everyone-else methods have become a blur to you. Conversely, if you take a similar approach it will affect your target audience the same way.

Be memorable

Have you ever seen a billboard advertising the potential rewards of selling financial services or working with an ISO? Professionals in other disciplines could benefit from working with you, and vice versa. The aforementioned real estate agent, for example, is likely looking for new ways to increase sales; who better to be part of your team?

Go to events and seek opportunities where you will be the only financial services person in the room or at the meeting. You will get far more attention and leads than you will at an event with many others in the same field. Step out of your circle of friends and take a chance.

A memorable way to attract small businesses and entrepreneurs is to fund a grant program to provide much needed seed capital. When your grant recipients grow, they'll remember you.

If you live close enough to be personally involved, sponsor a minor league baseball team and throw out the first pitch. Parlay that into pithy wordplay about your sales pitch. (But don't go out to the mound like a goofball in a dress shirt with a team t-shirt over it, slacks and wing-tips and throw the pitch at the hot dog vendor behind the backstop.)

Get remembered for being different, in a good way. The car salesman Cal Worthington used to ride around on an ostrich with the catch phrase "It's Cal Worthington and his dog, Spot." We all knew that it wasn't a dog, but Cal wasn't afraid to poke a little fun at himself. Decades later he is still remembered and successful. Traditional advertising is powerful, but consider how to make the best of your investment.

How many people in your own town or metropolitan area know about you and what you do? Referrals are the lifeblood of a growing salesperson. If customers aren't talking about you, there's a critical disconnect. People remember Cal and confuse Monster with similar-sounding companies.

Be original


When promoting yourself, take chances, and reinforce the positive aspects of the value you bring to partnerships. How valuable is a pen, except when you need to jot down a phone number in the car? When was the last time you put a keychain with someone else's logo on your house keys?

Consider what your merchants use daily, and make your giveaways mean something to them.

Promotional value-adds are most effective when they come with consistency and function. Send prospects free receipt paper with your logo on the back so when customers walk out the front door, they take your company with them: two birds, one stone.

Take the tens of thousands that you would spend on promotional stress balls that people usually toss to their dogs, and make next week a free soft drink extravaganza at the convenience store. The merchant gets the rich payday, and you are represented to the customers, who may include other merchants.

While your mind is churning, consider what will offend or isolate your audience. Scantily clad stock photos and innuendo go about as far as a bowling ball on a gravel driveway. Don't cheapen your message with clichés and borrowed phrases from movies. It was buzz-worthy for Cuba Gooding Jr.'s character to say, "Show me the money," in the movie "Jerry Maguire," but the rest of us need to give it a rest.

Originality will take you further than throwing money at a solution that will end up in a junk drawer. 



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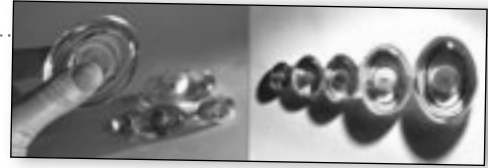
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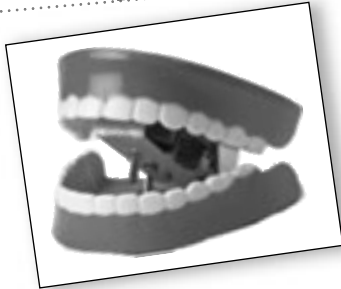
Foreign exchange specialist Travelex is making universal currency – literally. Money is getting a makeover for galactic tourists to carry on their trips to out of this world.



Quasi Universal Intergalactic Denomination (QUID) – disc-shaped, and adorned with all eight planets and the sun – is made with materials that are better suited for regions outside of our planet. Earth money's sharp edges can be dangerous to astronauts' environments, and magnetic stripes would get corrupted by cosmic radiation.

Made from plastic, QUID's versatility and durability will be able to withstand high temperatures and eliminate the use of potentially dangerous materials. And it comes with its own tubular Velcro wallet for easy storing in a gravity-free atmosphere.

Loopy laws



Next time you attend a conference in Las Vegas, be sure not to pawn any dentures. It's against the law in that city, no matter how desperate you may be to pay your gambling tab.

ISO-Q test

Which of these statements is true?

1. Interchange comprises the coins found between cushions on sofas and love seats, car and truck seats, and lawn furniture modules, as well as between mattress and box spring sets.
2. On Oct. 3, 2007, two gorilla-masked thugs in Orlando, Fla., robbed and pistol-whipped a man at an ATM early in the day. Local police suspect them of other criminal activity in the area.
3. More than 99% of the retailers who accept Visa Inc. and MasterCard Worldwide bankcards are classified as level 1 merchants by the card Associations.

The second statement is correct.

MLScapes

The boss called one of his employees into the office. "Rob, you've been with the company for a year now," he said. "You started off in the mail room, one week later you were promoted to a sales position, and one month after that you were promoted to District Manager of the sales department. Just four short months later, you were promoted to Vice President. Now, it's time for me to retire, and I want you to take over the company. What do you say to that?"

"Thanks, Dad," the employee said.

Source: www.broadcaster.org.uk

Biz bytes

- Marketing is strategic; sales is tactical.
- Marketing targets groups; sales targets individuals.

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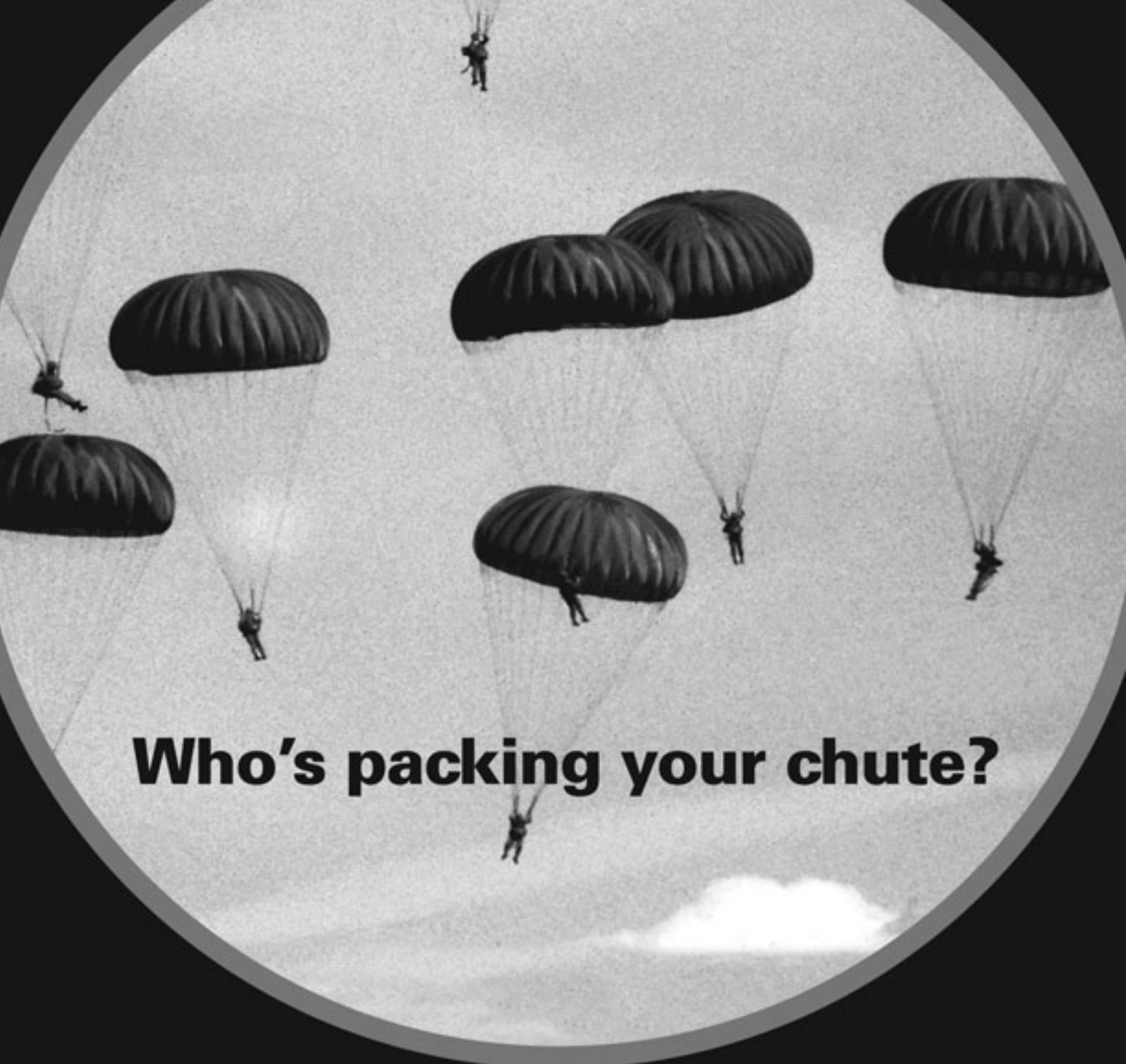


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NewProducts

PIN protection for online purchases

Product: PIN Debit Service

Company: ATM Direct

In an age of data breaches and identity theft, account security is at a premium for e-merchants and consumers alike. ATM Direct's PIN Debit Service is for Internet retailers and consumers who desire an extra level of protection and security for online purchasing.

The PIN Debit Service is patent-pending, software-only technology, but it works like a debit card reader at your local supermarket.

After you key in your card number, the e-merchant's site prompts you to download the PIN Debit Service software to your computer, just like you would anti-virus software off of the Internet.

Then, a PIN pad screen pops open where you input your private, four digit PIN number using your mouse.

That information is then routed through ATM Direct's secure data center and authenticated directly with the consumer's bank, bypassing the merchant's system. Your PIN number, therefore, is never exposed.

Rather, it is transmitted through a secure network protected by industry leading security software technologies and protections, where it can't be easily logged or hacked.

No additional hardware is needed for the service, and it does not route consumers to a new window or Web page.

Since the payments are processed across electronic funds transfer networks (just like PIN debit transactions in the brick-and-mortar world) the service enables networks, banks and card issuers that already accept PIN debit to accept Internet PIN debit transactions with little or no changes to their infrastructure.

Fraud costs the U.S. economy billions every year. And, in a tight economy, consumers are more apt to use their debit cards for online purchases than their credit cards. As a consequence, the use of debit cards on the Internet

continues to grow, and now reportedly outstrips the use of credit cards online.

But consumer fears over fraud and identity theft have dampened that growth. With PIN Debit Service, ATM Direct hopes to quell that fear and allow consumers to feel more secure about online shopping.

Robert Ziegler, General Manager for Pay By Touch-owned ATM Direct, said, "Consumers recognize PIN debit as a very secure form of payment, and the online PIN debit experience is the same. ... It's fast, easy and can help lower the risk of shopping cart abandonment."

2Checkout.com Inc., a leading e-commerce distribution company, has adopted the ATM Direct service to allow shoppers use of their debit cards with the additional protection of PIN security to safely buy goods online.

ATM Direct

214-596-0707

www.atmdirect.com

A payment plug-in quick as a hare

Product: Skipjack Payment Plug-in

Company: Skipjack Financial Services, Inc.

Like a jack rabbit hopping from hole to hole, the Skipjack Payment Plug-in enables QuickBooks users to process credit, debit and PIN debit card payments, and then automatically post the payments to QuickBooks.

A product of Skipjack Financial Services Inc., the plug-in lets users key or swipe credit cards from within the QuickBooks application itself, which can enable real-time payments and eliminate time consuming manual reconciliation caused by nonintegrated payment solutions. The plug-in supports both card swipe devices and receipt printers for card present, face-to-face transactions.

The product features PIN debit support, a "click and pay" interface and data support to aid in customer inquiries. It has an automatic payment error correction utility for

NewProducts

Designed to improve the process of accepting payments for all major card brands and types (including Canada's Interac PIN-based debit cards), Skipjack works for brick-and-mortar retailers, MO/TO operations and Internet-based stores.

transaction recovery due to hardware failure. And it has optional fraud prevention tools, such as Address Verification Service for U.S. cardholders.

Powered by the Skipjack Transaction Network, the plug-in allows the merchant access to Skipjack's arsenal of payment management and reporting tools, which gives the merchant the ability to void, refund and reauthorize a payment for a different amount and generate a variety of reports to locate a specific payment or reconcile bank deposits.

With the plug-in merchants can automatically delete a payment reference if that payment is canceled. It can generate a customer or merchant e-mail receipt and it has printer support for hard copy receipts. It also has a stand-alone virtual POS mode for payments that are not generated by Quickbooks.

Designed to improve the process of accepting payments for all major card brands and types (including Canada's Interac PIN-based debit cards), Skipjack works for brick-and-mortar retailers, MO/TO operations and Internet-based stores. The plug-in is available to acquirers, ISOs and merchant level salespeople through Skipjack's reseller channel.

The Skipjack Payment Plug-in currently supports these QuickBooks versions: QuickBooks Professional (USA Version) 2005, 2006, 2007; QuickBooks Professional (Canadian Version) 2006, 2007; QuickBooks Premier (USA Version) 2005, 2006, 2007; QuickBooks Premier (Canadian Version) 2006, 2007. ☐

Skipjack Financial Services, Inc.

888-368-8507

www.skipjack.com



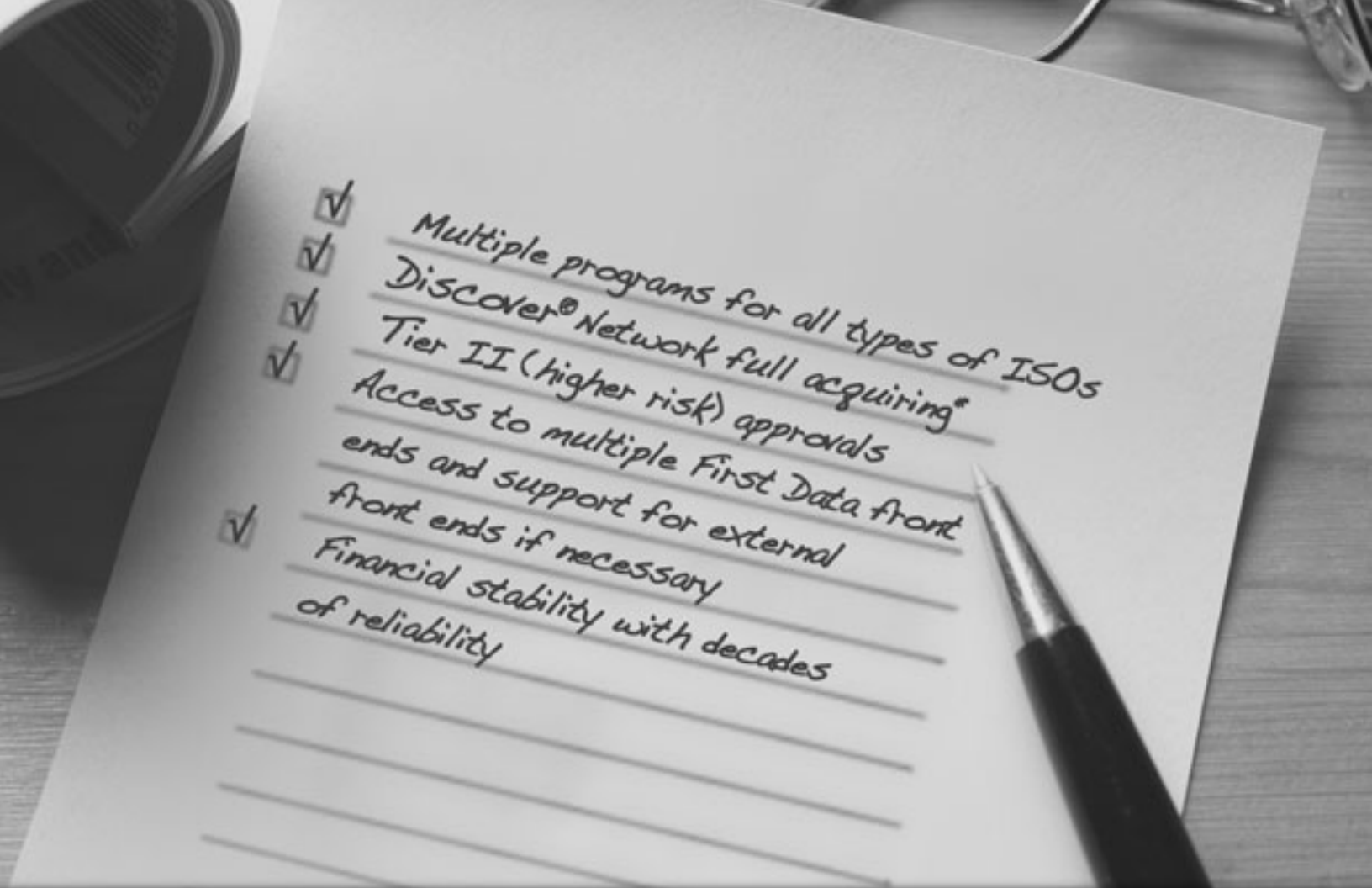
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Once you replace negative thoughts with positive ones, you'll start having positive results.

- Willie Nelson

Optimism is an inside job

As a merchant level salesperson (MLS), what motivates you to get up in the morning? What inspires you day in and day out to pound the pavement and meet or exceed your goals? Do you have a love for the road?

If you do, then you can't help but be successful. But, if you don't, and your CD player is playing the same sad song over and over, it's time to change the tune.

That inspirational song

Modifying your internal dialogue and focusing on the positive aspects of your job can change your perceptions and your actions, and thus your results.

When thinking about your goals, focus on what you did right, rather than what you did wrong or what you failed to do.

For example, if a competitor signed a prospect you had been pursuing, don't think of it as a failure. Instead, focus on the accounts you did sign, the services you did offer and the skills you honed while working that account.

Say it loud and proud

Next, take your positive thoughts a step further and verbalize them. Don't wait for others to recognize your achievements. Do it yourself. List them aloud. Don't worry if people stare at you, the crazy talking person.

Practice telling yourself what you did right. It can feel great to hear, out loud, that you accomplished something. Commend yourself on a job well done. Try it. A simple, "I did it," or, "I worked hard and made it happen," can go a long way.

Keep the rap positive

Remember to use these same tools when talking with potential clients. Perception is powerful. No matter what products or services you represent, ultimately, you are selling yourself, and you need to be your best PR agent.



Inspiration

Never offer others a reason to doubt you or your abilities. If you talk about how someone stole your account or won over your prospect, you are giving your competition free advertising. They didn't even have to work for it.

Stick with the facts. Focus on what you have accomplished and done well. When appropriate, discuss areas where you plan to improve, but don't lead with that information.

You would never sell a product by discussing the things it can't do, or the features it doesn't have. Why do the same for yourself?

Keep the rhythm up-tempo

We all get down from time to time. Even with a positive internal dialogue and an optimistic attitude, it can be tough to get back out there day after day, especially when the economy is slow.

We all need a little help to maintain an upbeat outlook. Fortunately, there are ways to keep thinking up-tempo and on the positive beat.

First, keep a file or log of things that motivate you. It can be an e-mail or a note from a colleague. It can be a magazine article. It may be a quote from a famous person or something an anonymous person said on the street.

It may be a picture commemorating one of your accomplishments or a voice mail or text message from a friend. File these items, and refer to them when you need a mental boost.

Another way to stay positive is to employ the buddy system. A buddy is someone you can ask for help and support when needed. A buddy is also someone who holds you accountable.

He/she won't let you get away with negative thoughts or throw yourself a pity party. Find a colleague, mentor or friend whom you trust. This is a person in your corner, one who says, "Yes you can," when you are thinking, "Maybe I can't."

Nothin' but blue skies

To maintain the energy and optimism needed to thrive in sales, keep that positive tune always in your mind.

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Paul H. Green, President and CEO

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



Bank Administration Institute Combating Payments & Check Fraud Conference

Highlights: This conference offers the latest information on fraud detection by bringing together bankers, solutions providers, regulatory officials and industry experts in a collaborative environment.

Participants will learn about the evolving fraud trends, tools, risk areas and legislation.

Dan Larkin, Chief, Cyber Initiative & Resource Fusion Unit, FBI – Cyber Division, is the keynote speaker and will offer an update on international cyber threats as well as creative options for thwarting them.

When: Oct. 22 – 24, 2007

Where: Loews Coronado Bay Resort, San Diego

Registration: Visit www.bai.org/combating, or call 800-224-9889 or 312-683-2464.



KioskCom Self-Service Expo – New York

Highlights: This expo will deliver strategic, marketing and technical 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 the retail, finance, hospitality, tourism, health care, government, gaming and entertainment, restaurant, ticketing, and photo market segments.

When: Oct. 23 – 24, 2007

Where: Jacob K. Javits Convention Center, New York

Registration: Visit www.kioskcom.com, call 203-371-6322 or e-mail info@jdevts.com.

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Mid-America Payments Exchange

Mid-America Payments Conference 2007

Highlights: This premier conference for payment professionals across the Midwest will offer presentations on automated clearing house professional accreditation (ACH), 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 or call 816-474-5630.



Western Payments Alliance

Setting Up Your FI Agreements Workshop

Highlights: This half-day class covers various aspects of the ACH Origination Agreement, including the Third-Party Sender Agreement.

With the increase of electronic payments, more legal issues have arisen. New ACH rules are being implemented and existing rules are being modified to mitigate those risks. Learn to "cover your assets" while addressing various financial, reputation and systemic risks.

The workshop will discuss the benefits of implementing collateral and reserve agreements with high-risk originators, as well as setting standards to monitor returns. A basic level of ACH knowledge is required. Completion of WesPay's Fundamentals of ACH Receiving Workshop is recommended.

When: Nov. 6, 2007

Where: Pasadena, Calif.

Registration: Visit www.wespay.org



National Association of Convenience Stores

NACS Show

Highlights: This is an educational, networking and expo event for the convenience and petroleum retailing industry. It includes educational workshops, live demonstrations, celebrity speakers and guests, networking opportunities, and thousands of products on display in the expo.

The opening keynote address will be given by Archie Manning. Famous for his former career in the National Football League, Manning serves in public relations and consulting capacities for a number of companies and is an inspirational speaker. Karl Rove will close the final general session Nov. 9.

When: Nov. 6 – 9, 2007

Where: Georgia World Congress Center, Atlanta

Registration: Visit www.nacsshow.com.



Bank Administration Institute

Retail Delivery Conference & Expo

Highlights: As the largest retail financial services event of its kind, this conference offers information, insights and solutions to meet one of today's key challenges – balancing short-term profits with long-term growth.

Preconference workshops on Monday, Nov. 12, feature hot topics presented in small group format and opportunities for networking with peers and industry experts. The general session opens with Dr. Alan Greenspan, former Chairman of the Federal Reserve.

When: Nov. 13 – 15, 2007

Where: Mandalay Bay Resort & Casino, Las Vegas

Registration: Visit www.bai.org/retaildelivery, or call 800-224-9889 or 312-683-2464.



NACHA – The Electronic Payments Association

The Institute of International Payments

Highlights: This two-day event is designed to provide professionals with an educational foundation for understanding payments in a global context. It is intended to complement existing knowledge of payments industry concepts and issues in a domestic environment.

The institute is geared toward experienced payments professionals who are interested in expanding their knowledge base and advancing their careers into the global payments arena. Registration fees include meals, resource materials and lodging.

When: Nov. 27 – 29, 2007

Where: Federal Reserve Bank of Atlanta, Atlanta

Registration: Visit www.nacha.org, call 800-487-9180 or 703-561-1100; or e-mail info@nacha.org.



SourceMedia Conferences

Tech Trends for Banks Forum

Highlights: Banking executives will provide firsthand information about implementing the latest technologies. Topics will cover mobile banking and branch automation with the goal of gaining more business and building a more customer-centric approach to technology adoption.

Speakers will include Bart Narter, Senior Analyst for Celent; John Kershner, Chief Technology Officer for Webster Bank; Catherin Palmieri, Managing Director for CitiBank Direct; Eskander Matta, Senior Vice President for Internet Service Group; and Juan Silvera, Director of E-Commerce Emerging Trends and Analysis for Wachovia Corp.

When: Dec. 2 – 4, 2007

Where: Arizona Biltmore Resort and Spa, Phoenix

Registration: Visit www.sourcemediaconferences.com/BISO7, or call 800-803-3424 or 212-803-6093.



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National Association of Convenience Stores

Category Management Seminar

Highlights: The NACS semiannual seminar is entitled Introduction to Category Management: Turning Plans Into Action. The seminar will focus on the importance of creating a strategy that effectively manages a category from start to implementation.

The seminar will give firsthand accounts from retailers about what is driving their business requirements and strategies, a better understanding on how to apply category management principles and practices to convenience store retailers, insight into what convenience store retailers are looking for from suppliers, and ideas for facilitating win-win programs.

When: Dec. 4 – 5, 2007

Where: Sheraton Hotel, New Orleans

Registration: Visit www.nacsonline.com.



National Retail Federation

97th Annual Convention & Expo

Highlights: This international show features retail attendees from more than 64 countries, offers workshops, roundtable discussions, networking opportunities and a Retail Study Tour, which takes a behind-the-scenes look at the internal workings of several New York retail stores.

Sunday night features an opening night reception at New York's hot spot, Gotham Hall, and a members-only luncheon on Monday.

When: Jan. 13 – 16, 2008

Where: Jacob K. Javits Convention Center, New York

Registration: Visit www.nrf.com.

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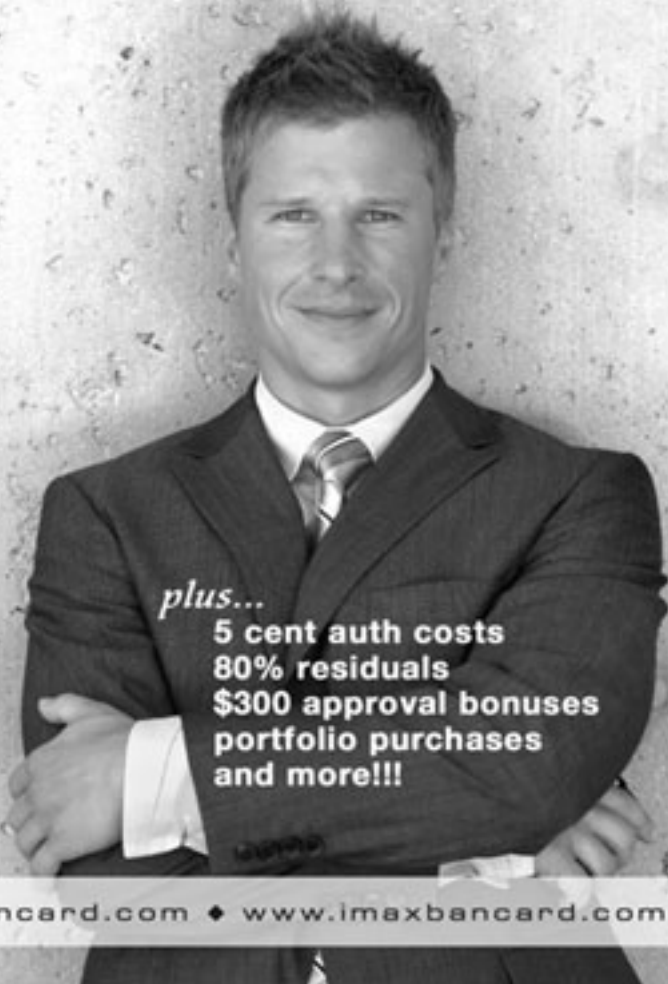
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Contest Rules:

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The contest round opens on October 1, 2007 and closes on March 31, 2008 at midnight EST. Only eligible entries received during the contest period will be entered in the contest. ISO/MLS must be an active office with United Bank Card, Inc. Entrants do not have to be present to win.

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