



News

Industry Update.....	14
Farewell PABP, hello PA DSS.....	50
Visa, AmEx settlement no biggie for merchants.....	50
More public steps for bankcard heavyweights.....	53
Optimal socked by Internet gambling regs.....	53
Go international in real-time.....	55
It sings, it instructs, it's a gift card.....	57
Mobile checkout moving up	58
Facebook's new payment profile.....	62

Features

Data breaches pique interest <i>By Travis Kircher, Contributor</i> ATMMarketplace.com	34
Book Review: The Inside Advantage Growing on the 'Inside'	98

Views

Art imitates life or does life imitate art? <i>By Patti Murphy</i> The Takoma Group	24
Stay ahead with a checklist <i>By Biff Matthews</i> CardWare International	30

Education

Street SmartsSM We're all in the PCI loop, like it or not <i>By Dee Karawadra</i> Impact PaySystem.....	74
What to watch in the coming months <i>By Rob Drozdowski</i> Electronic Transactions Association	78
Using e-mail effectively: Copy and design <i>By Nancy Drexler, Marketing Moguls....</i>	82
Liability limbo: Where will you land? <i>By Adam Atlas, Attorney at Law.....</i>	86
Security breaches costly to all <i>By David Mertz</i> Compliance Security Partners LLC	88
Turning negatives into positives <i>By Steve Schwimmer</i> Renaissance Merchant Services.....	92
Opportunity knocks at your online door <i>By Curt Hensley, CSH Consulting Inc....</i>	94

Continued on page 3

November 26, 2007 • Issue 07:11:02

What will be in merchants' stockings this year - caviar or coal?

Like children peeking at gifts wrapped in glittering splendor, retailers look forward to the holiday season with the highest of hopes – the hustle and bustle of blossoming sales and turning profit numbers black. But this year, analysts see no sugar plums dancing – only wilting sales numbers. This has many concerned.

The reasons for lackluster projections include:

- High gas prices
- Unease over the war in Iraq
- A volatile stock market
- Increasing consumer debt, bankruptcies and foreclosures
- The decline of housing and the subprime credit market

The National Retail Federation is forecasting only a 4% increase this year, which is slightly below the 10-year average of 4.8%. This represents the slowest holiday sales growth since 2002's dismal 1.3%.

Anthony L. Liuzzo, Director of the MBA program at Wilkes University, projected a "meager 3.5%" growth for 2007. TNS Retail Forward, a retail consulting firm, agreed holiday sales will grow at their weakest pace in five years but predicted gains will be even less at 3.3% – down from 4.6% in 2006.

And Howard Davidowitz, chairman of Davidowitz & Associates, a national retail consulting firm, is even more pessimistic. "I think we'll see a very soft holiday, probably between 1[%] and 2%, which would be the lowest growth rate in 20 years," he said.

Short on holly

Davidowitz offered a reason for the slump: The consumer has never been more in debt. "For the last five years, consumers have spent more than they made," he said. "That's the longest negative savings rate since the Great Depression."

Obtaining revenue from other resources is likely out of the question this year with the housing market decline, according to Davidowitz.

"During the past few years, consumers have refinanced their homes to make up for the shortfall to a tune of \$3 trillion," Davidowitz said. "Because of the current real estate market, that option is no longer on the table. The consumer is pretty much underwater."

"These are the people who are most affected by the rise in gas prices and probably the increases in insurance costs and property taxes as well," said Barton Weitz, Executive Director of the University of Florida's Miller Center for Retailing Education and

See Holiday shopping on page 67



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 **Notable Quote**

By tailoring your sales presentation to what the customer wants to hear, you will eliminate many preconceived sales objections because the conversations will be about what the customer is looking for.

- See story on Page 92



**Inside this issue:
CONTINUED**

Company Profiles

FirstView Financial LLC

Esprit de card41

Commerciant

Go mobile, gain revenue.....45

New Products

A cherry of a keyboard 103

Sign on the dotted line – online 104

Inspiration

Holiday survival guide..... 107

Departments

Forum.....5

Datebook..... 112

Resource Guide 116

Advertiser Index 126

Miscellaneous

Sarcasm Sells – Editorial cartoon5

QSGS: Quick Summary Green Sheet 8

Bottom Lines 14

POScript..... 100

Water Cooler Wisdom 107



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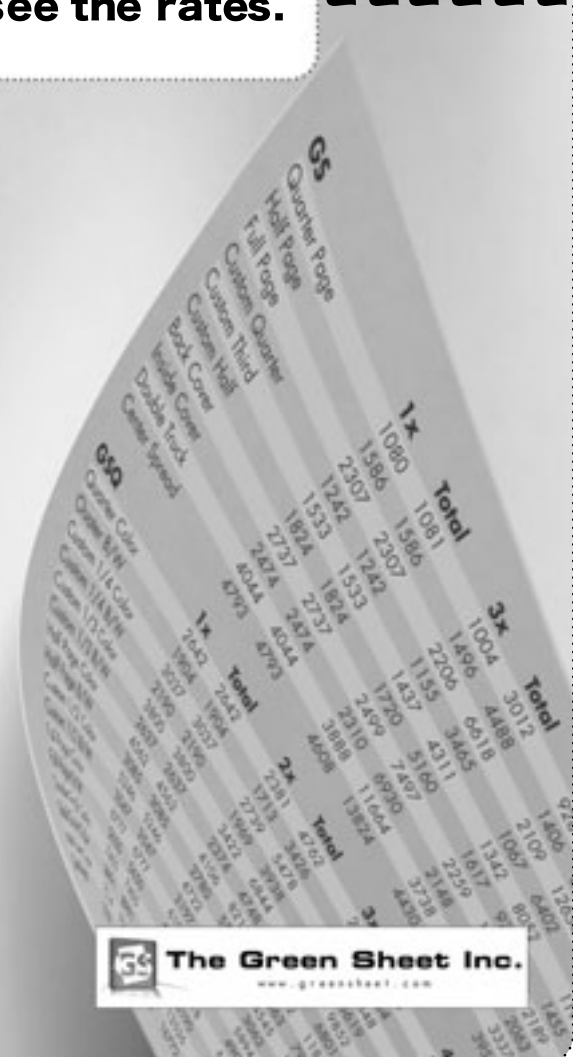
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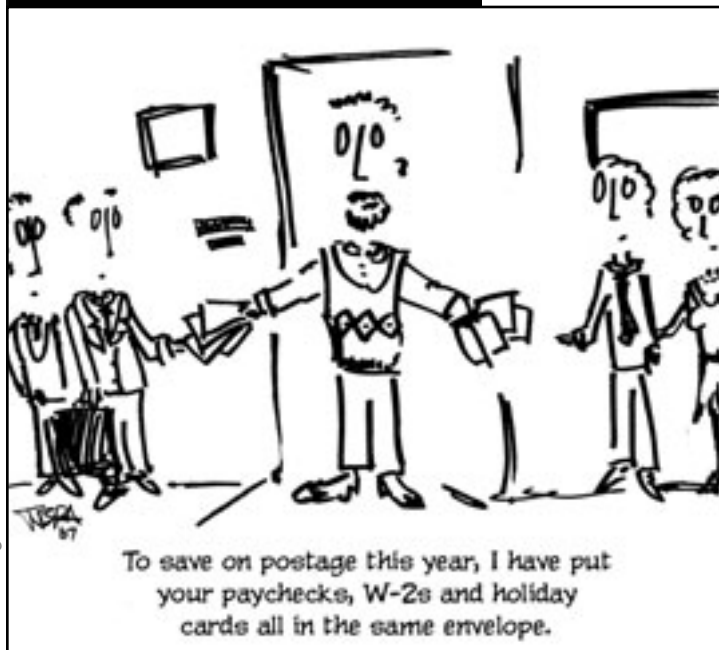


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We invite all *Green Sheet* readers to participate in this premiere industry event and to explore further the benefits of affiliation with the Electronic Transactions Association.

Speaking of benefits, in the coming weeks ETA will begin regular editorial contributions to *The Green Sheet* focused on key legislative and regulatory issues of importance to everyone in the payments community – we look forward to serving you.

Don't slight the ETA

I read with interest the remarks made in the Oct. 22, 2007, issue of *The Green Sheet* ("Street SmartsSM – Next stop: Tradeshow") which suggested that ETA's Annual Meeting & Expo is "geared more toward ISOs and processors" and may not be of value to merchant level sales professionals.

While it is true that ETA's core constituency is the independent sales organization, our members represent every facet of the merchant acquiring industry.

We work hard to ensure that our annual meeting remains the largest, most dynamic and inclusive forum for business networking for everyone involved in the electronic payments business – including the MLS community.

In fact, much of the educational programming at this event is geared directly to the interest of those involved in direct sales – e.g., sessions on merchant retention strategies, emerging markets, sales best practices, and industry trends like free terminals, etc.

And, the event's reputation for fostering competitive but cooperative business development opportunities is unparalleled in the industry.

Our success in making the ETA Annual Meeting a welcome place for all is evidenced by its more than 3,000 attendees each year, many of whom are part of the MLS constituency.

Carla Balakgie, CAE
Executive Director
Electronic Transactions Association (ETA)

Carla,

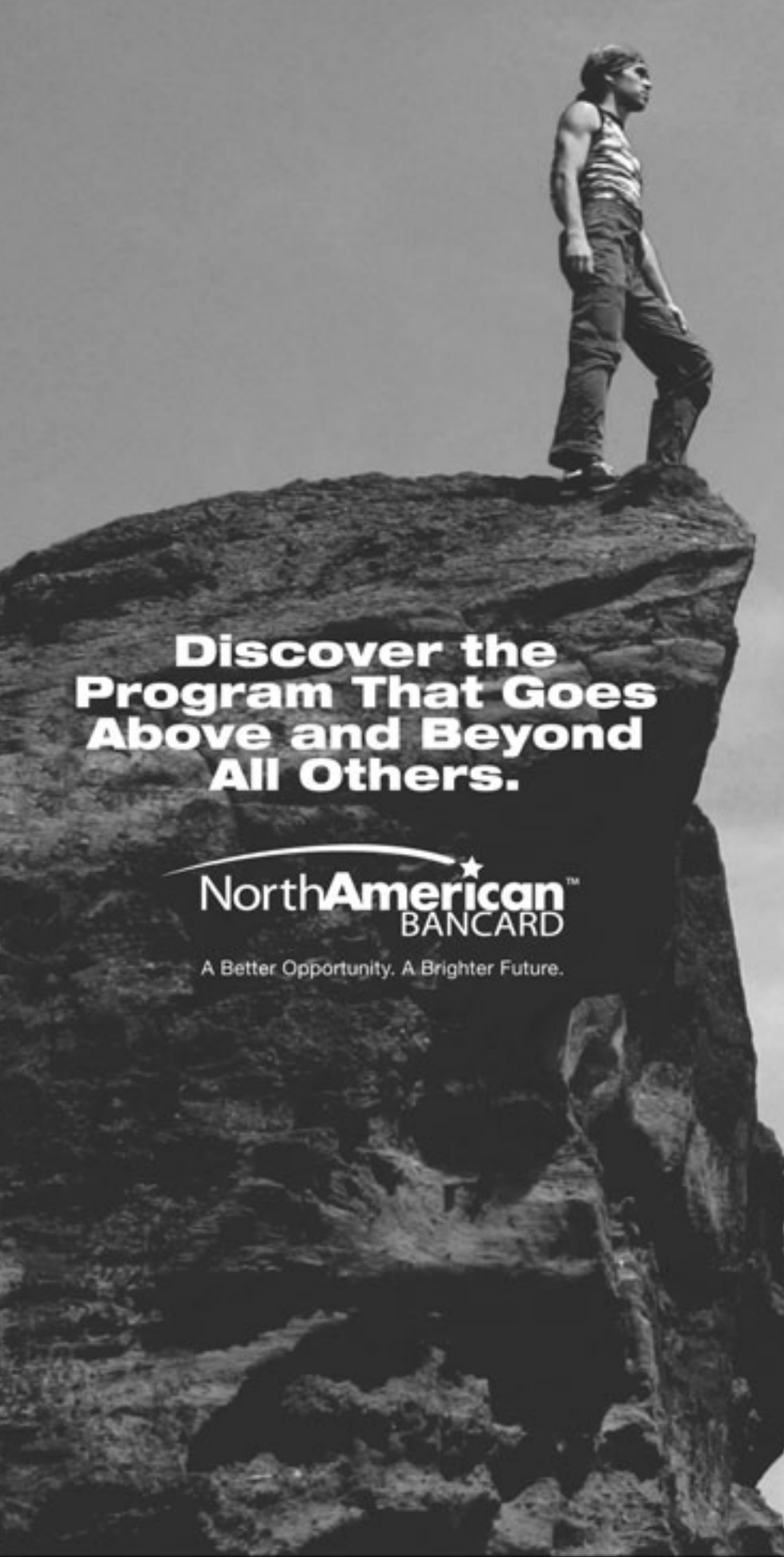
Thank you for your gracious letter pointing out how we failed to adhere to one of our core missions, which is to fully support all industry trade associations and organizations that do so much to better the lives of the payments industry's feet on the street.

We heartily encourage our readers to attend ETA's Annual Meeting, knowing how much educational and networking value this event provides. And we are honored that the ETA's inaugural article appears on page 78 of this issue: "Washington update: What to watch in the coming months," by Rob Drozdowski, ETA Senior Director.

Editor

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Would you like us to cover a particular topic? Is there someone you consider an Industry Leader? Did you like or dislike a recent article in *The Green Sheet*? What do you think of our latest G5Q? E-mail your comments and feedback to greensheet@greensheet.com or call us at 800-757-4441.



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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

What will be in merchants' stockings this year - caviar or coal?

Like children peeking at gifts wrapped in glittering splendor, retailers look forward to the holiday season with the highest of hopes – the hustle and bustle of blossoming sales and turning profit numbers black. But this year, analysts see no sugar plums dancing – only wilting sales numbers.

Page 1

News

Farewell PABP, hello PA DSS

The Payment Card Industry (PCI) Security Standards Council, which manages the PCI Data Security Standard (DSS) and the PCI PIN Entry Device Security Requirements, just adopted the Payment Application Data Security Standard, based on Visa Inc.'s Payment Application Best Practices. This marks another step forward for data protection.

Page 50

News

Visa, AmEx settlement no biggie for merchants

After a three-year legal battle, Visa Inc. and Visa International agreed on Nov. 8, 2007, to pay American Express Co. \$2.1 billion to settle damages relating to an antitrust lawsuit. What does this mean for the industry? Not very much, according to some.

Page 50

View

Art imitates life or does life imitate art?

Debit cards are mainstream. Just take a look at Monopoly: Electronic Banking Edition if you have doubts. Instead of colorful paper money, players of this popular board game wheel and deal their way around the board using debit cards. Does this portend the eventual end of cash and checks?

Page 24

News

Optimal socked by Internet gambling regs

Canada's Optimal Group Inc.'s income took a dive due to the Unlawful Internet Gambling Enforcement Act, which prohibits U.S. banks and payment processors from accepting or transferring payments in connection with online gambling. But all is far from lost for Optimal.

Page 53

View

Stay ahead with a checklist

It is predicted that the POS market will undergo more significant changes in the coming five years than it did in the past five, and merchants will need to shift toward Internet protocol-based systems that support a multi-application environment and provide enhanced security. How are you preparing for this change?

Page 30

News

Go international in real-time

ShangBy.com, an interactive video shopping site produced by ShangBy, has developed a new form of consumer retail entertainment that combines live video broadcast with personal shopping. The site enables ShangBuyers to shop in Asia without booking a flight or hotel. How might this affect your merchant customers?

Page 55

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

Mobile checkout moving up

A growing number of retailers are reducing long lines by using mobile, wireless hand-held devices that scan products, accept bankcard payments and print receipts – from anywhere in the store. And the results look promising.

Page 58

Education

What to watch in the coming months

With the first session of the 110th Congress nearly complete, prospects for legislation impacting the merchant acquiring industry remain uncertain. Congress has returned after Thanksgiving for an abbreviated session to focus on completing major spending and tax bills before the December holiday break. What will be in store for the year ahead?

Page 78

Education

Street SmartsSM: We're all in the PCI loop, like it or not

If you think PCI DSS compliance doesn't apply to you and your merchants, think again. ISOs, processors and even the smallest of merchants could be slapped with big fines for not towing the line. And you, as ISOs and merchant level salespeople (MLSs), can help prevent this.

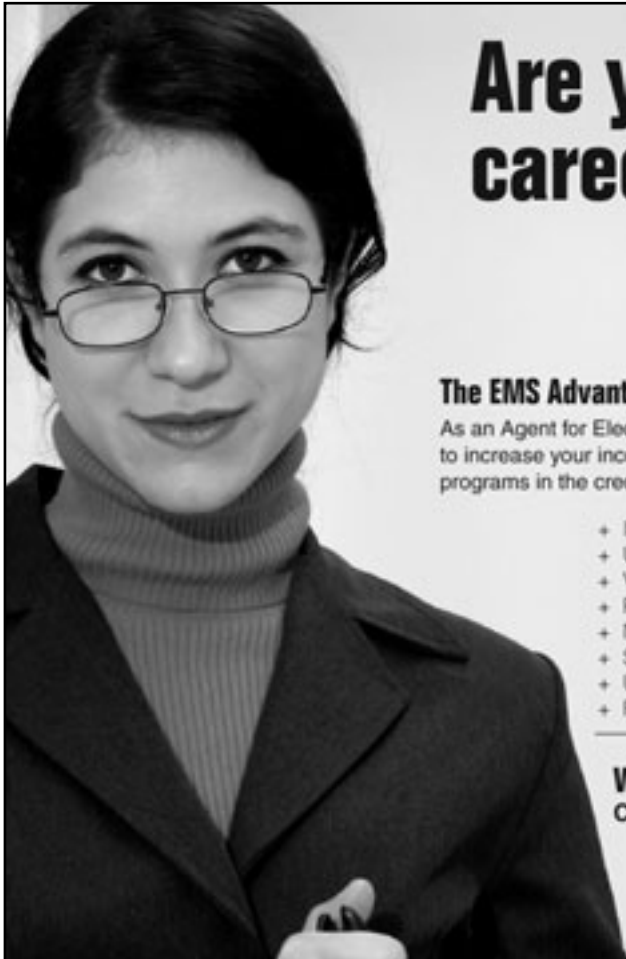
Page 74

Education

Using e-mail effectively: Copy and design

In our fast-paced, online world, you don't have much time to capture someone's attention – less than 10 seconds, in fact. You might think you're doing a bang-up job of marketing yourself over the Internet, but you'd be surprised how easily e-mails can go straight to the trash, without recipients' having taken even a second glance.

Page 82



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Education

Security breaches costly to all

The TJX Companies Inc. security breach is relevant to every ISO and MLS – both for what happened at TJX as well as its acquiring bank. The actual number of compromised card numbers was more than 94 million. This is the largest theft of payment card data and personal identity information in U.S. history.

Page 88

Education

Opportunity knocks at your online door

As ISOs and MLSs, you are a self-reliant group with plenty of entrepreneurial spirit. Some of you have had great success building your businesses from small home-office operations to large ISOs. Others are well on the way to doing the same. But what if it's time for a change? What if you need a new challenge or a better deal?

Page 94

Education

Turning negatives into positives

There is a smidge of self-doubt in all of us. As MLSs, we need to rely on ourselves to deliver the message that will inform our prospects and turn our efforts into sales. The concept is easy to understand but sometimes the most difficult to actualize.

Page 92

Inspiration

Holiday survival guide

During the holidays, most of us enjoy time away from work, good food, family gatherings and celebration. But we sometimes overlook a rather important detail – the strain it can put on our health. This article contains tips to help maintain balance so you don't return to the office more frazzled than before the break.

Page 107

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Industry Update

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NEWS

Visa fines Fifth Third Bancorp for TJX fiasco

According to a recent filing with the U.S. District Court for Massachusetts in a class action lawsuit brought by various banks against The TJX Companies Inc., **Visa Inc.** had fined **Fifth Third Bancorp** \$880,000 as of June 2007 for the massive security breach disclosed by TJX in late 2006. TJX is the parent company of TJ Maxx and Marshalls, the retailers compromised by the breach.

The card Associations are technically only permitted to fine processors, but processors typically pass those costs on to the merchants involved in incidents leading to fines.

It is estimated the TJX breach affected at least 96 million consumers over a multiyear period during which credit card data was stolen by intruders. (For more details about how the theft was accomplished, see "Security breaches costly to all" by David Mertz in this issue of *The Green Sheet*.)

Fifth Third was fined \$500,000 due to the seriousness of the incident and its effect on Visa. The remaining \$380,000 was levied for failure to comply with the Payment Card Industry (PCI) Data Security Standard (DSS).

Visa reserved the right to escalate fines to Fifth Third,

which reached \$100,000 per month in April and May 2007, for what Visa Vice President Joseph Majka called "the largest data breach in the payment card industry."

ETA, NACHA want you

Two organizations of vital importance to the payments industry need new talent:

- The **Electronic Transaction Association** seeks industry professionals to serve on its board of directors. The deadline for applications is Dec. 7, 2007. If you are interested, contact Molly Apter via e-mail at molly.apter@electran.org or by phone at 800-695-5509, ext 204.
- **NACHA – The Electronic Payments Association** is in search of a new Chief Executive Officer. The association seeks a leader with knowledge of the automated clearing house (ACH) network, industry stakeholders, payment networks and electronic payments industries. For more information, visit www.nacha.org/news.

Cash still matters to BofA, Chick-fil-A

National restaurant chain **Chick-fil-A Inc.** is trying out new **Bank of America Corp.** technology designed to simplify cash handling and provide faster access to funds.

The cash handling device accepts, counts and secures cash. It also communicates directly with BofA, allowing funds to be credited to the account from different

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- According to the **National Retail Federation's** second annual Return Fraud Survey projections, nearly 9% of 2007 holiday merchandise returns will be fraudulent, up from 8.67% last year. As a result, it will cost retailers an estimated \$3.7 billion, up from \$3.5 billion last year.
- A new survey conducted by **Unity Marketing** showed luxury consumer spending dropped 21% from an average \$15,283 in the second quarter 2007 to \$12,142 in the following quarter. Spending in households with incomes of \$150,000 or more has remained steady.
- **Consumer Reports** indicated 78.6% of retailers plan to offer free shipping this holiday season – with conditions. Stipulations will limit benefits to certain items or dollar amounts spent per order.

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Industry Update

locations and offers "rapid recognition" which allows funds to be recognized even before they are physically deposited at a bank branch.

New competition for gift card dollars

Ebay now offers gift cards in amounts of \$25 and \$50 that can be used toward the purchase of any items on eBay for which sellers accept PayPal.

Available at retailers nationwide, the cards are primarily offered at major grocery stores.

Also, **Highmark Inc.** launched a **Visa Inc.** gift card for health care. The card can be used for both medical and dental office visits, prescriptions, counseling services or eye exams, regardless of a person's health insurance coverage. Cards can be loaded in amounts from \$25 to \$5,000.

Consumers cancel cards at lower rates

According to a syndicated market research report published by **Aurimedia Consulting Group Inc.**, consumers are canceling credit cards less frequently than in the past several years.

The most common reason for cancellation is that the

cards are unused. More than half of credit cards canceled are consumers' secondary credit cards.

Economic shifts such as rising interest rates may be affecting consumers' decisions. ACG believes knowledgeable consumers might be hesitant to cancel existing cards, fearing they might need additional credit in the future.

Make-your-own gift cards

Visa and **Card Lab Inc.** launched a fully customized Visa gift card just in time for the holiday season.

Available online at *GiftCardLab.com*, shoppers can create a customized Visa gift card by uploading personal photos and designs, or by choosing from an online image catalogue. Shoppers can purchase their creations online in various denominations ranging from \$10 to \$250.

ANNOUNCEMENTS

ACI rolls out new ATM solution

ACI Worldwide Inc., an international provider of solutions for enterprise electronic payment systems, launched a new solution designed to support



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Industry Update

deposit automation requirements for domestic financial institutions.

ACT's BASE24-atm self-service banking modules and BASE24-infobase solution combine to offer financial institutions features to facilitate enhanced deposit automation offerings. The aim is to lower costs while providing new revenue sources for ATM deployers.

Crutchfield opts for Bill Me Later

Crutchfield New Media LLC, an integrated marketer of consumer electronics products, now offers **Bill Me Later Inc.**'s payment option to its customers via **CardinalCommerce's** Cardinal Centinel platform.

When placing phone orders and shopping online, the Bill Me Later payment option is designed to simplify the payment experience to gain lost sales, increase customer loyalty and maximize profits.

Cynergy adds GoToBilling for equipment gateway setups

Cynergy Data has added **GoToBilling Inc.** as an option when adding the equipment and gateway setups for merchants. ISOs and agents select GoToBilling as a payment gateway for merchants by choosing GoTo

Billing in Vimas, Cynergy's proprietary merchant boarding system. The GoToBilling gateway supports both ACH and credit card processing.

According to Cynergy, there are advantages to having a single payment gateway: consolidated reporting, a single vendor point of contact and a streamlined process for multiple payment types.

Diebold advances ATM skimming detection

Diebold Inc. released its new Advanced Skimming Detection technology for automated teller machines (ATMs) in an effort to support the Global Security Task Force research and development program.

An element of Diebold's secure antifraud enhanced ATM, the detector features a highly sophisticated proprietary detection algorithm that allows the sensor to discriminate between types of skimmers, environmental factors and cardholder activity. This is expected to reduce false alarms.

Pivotal Payments has record growth

Pivotal Payments continues to enjoy strong business growth. The number of new merchants boarded in October 2007 was 170% more than September 2007's total and 325% more than the October 2006 total. Sales have significantly increased since Pivotal began offering agents a \$1,000 per merchant bonus.

RentPayment landlords now accept Visa

RentPayment, a division of **YapStone Inc.**, a payment processor serving property managers, has renewed its agreement with **Visa** to supply an integrated payment system for landlords.

YapStone clients can now accept Visa for automatic rent payments and security deposits. This allows residents to use Visa cards without convenience fees.

Secure PumpPAY fights fraud

VeriFone rolled out **Secure PumpPAY**, a solution for upgrading gas pump card payments to meet the PCI DSS. An estimated 700,000 fuel dispensers in the United States and Canada are not yet secure.

Secure PumpPAY's mission is to help petroleum retailers protect themselves and their customers from data theft and fraud. The solution is designed to work with pumps manufactured by virtually all U.S. and most European suppliers.

ViVotech releases new NFC software

ViVotech, a provider of Near Field Communication mobile promotions and payments software, is launching the commercial release of its ViVOplatform Smart Poster Management Software (VpSPm). VpSPm is a

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Industry Update

one-on-one mobile marketing software system that enables merchants to create, manage and deliver personalized, context-sensitive information to consumers' mobile phones.

PARTNERSHIPS

Airline Training Council, Trustwave in PCI synch

The Airline Training Council and Trustwave reached an agreement to assist travel agencies, airlines and other travel services in meeting the requirements of the PCI DSS. Trustwave's TrustKeeper Web portal will be used to offer the travel industry access to vulnerability scanning and remediation services at affordable pricing.

Under this program, PCI compliant travel services that have passed the system scanning verification required under the PCI DSS will be able to place the seal to that effect on their Web sites.

Heartland, transmodus automate check processing

Heartland Payment Systems, a provider of credit, debit and prepaid card processing, as well as merchant payroll

and payment services, and **transmodus corp.**, an online check services provider, have joined forces to automate both check collection and processing of returned and cancelled checks.

The alliance will provide an end-to-end solution designed to enable merchants to handle all of their check processing actions online without leaving their offices.

Clear, AmEx to offer security express

Clear, part of **Verified Identity Pass Inc.**, announced a strategic marketing partnership with **American Express Co.** Clear is a provider of registered traveler security express lanes at U.S. airports. AmEx intends to offer Clear to millions of its most frequent business travelers and corporate card members.

Card members can enroll online, but the process must be completed at a Clear location to validate a person's identification.

Once identity is verified, the enrollee receives an identification card containing encrypted fingerprint or iris images, which are obtained during the validation process.

Saddle River, NationalCard team up

Saddle River Valley Bank, a locally owned, full service community bank in Saddle River, N.J., and Rochelle Park, N.J.-based **NationalCard Processing Systems** have formed a credit card processing agreement.

NationalCard will provide direct sales and marketing support for the bank's existing and prospective merchant accounts.

ACQUISITION

Qualcomm gains mobile banking foothold

Qualcomm Inc., a developer of Code Division Multiple Access and other wireless technologies, is acquiring Atlanta-based **Firethorn Holdings LLC**, a mobile banking enabler.

The addition of Firethorn's expertise in the financial industry and key relationships with wireless operators, financial institutions and payment processors is expected to help Qualcomm enable end-to-end wireless services and applications that enhance the mobile experience and increase consumer adoption of new mobile data services.

Qualcomm will pay approximately \$210 million in cash for Firethorn. When the acquisition is complete, Firethorn's employees will remain in Atlanta to support existing financial institution and operator partners.

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Industry Update

APPOINTMENTS

Avery, Rustyak move up

Federated Payment Systems promoted **Scott Avery** to Senior Vice President of Sales and **Frank Rustyak** to Director of Information Technology.

Ezic expands product development team

Ezic Inc. elevated **Kyle Bond** to the position of Senior Software Engineer. His new responsibilities include maintenance and development for the Ezic Internet payment gateway. He is also responsible for overseeing technical support.

Fenley joins POS Card Systems

POS Card Systems, a division of Vision Bankcard Inc., appointed **Ryan Fenley** Vice President of Business Development. Fenley previously served as the Software Sales Manager for the VeriFone North American Financial Group.

3Delta Systems welcomes Ives

Howard Ives signed on as Vice President of Sales and Development at 3Delta Systems Inc. Ives will formulate

new business commercial credit card payment tools for merchants and enhance the company's channel partner services for enterprise-level customers.

Narayan to sit on Metavante board


Metavante Technologies Inc. elected **Shantanu Narayan** to its board of directors. Narayan is President and Chief Operating Officer of Adobe Systems Inc.

He also serves on the advisory board of the Haas School of Business at the University of California, Berkeley.

Redwood names Payton VP

Michele Payton was appointed Vice President and National Sales Manager by Redwood Merchant Services, a division of Westamerica Bancorp. Payton has more than 30 years' experience in the payments industry. She will develop new partners and increase the direct sales staff.

Williams takes Intuit CFO spot

Intuit Inc. elected **R. Neil Williams** as its new Chief Financial Officer and Senior Vice President for 2008. Williams was previously the Executive Vice President and Chief Financial Officer for Visa. 

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Insider's report on payments**Art imitates life or does life imitate art?****By Patti Murphy***The Takoma Group*

Debit cards are mainstream. If I didn't accept this notion before, my resolve was shaken when I saw a demonstration of Monopoly: Electronic Banking Edition recently on TV. Instead of using colorful paper money, players wheel and deal their way around the Monopoly board with debit cards.

Moreover, my faith in cash and checks was knocked off its foundation when I discovered another childhood classic – The Game of Life – has been updated with a Twists & Turns edition in which cash is replaced with Visa Inc. cards.

Both new versions of these game board classics sell alongside the original games. But I'm betting the updates will be a big hit this Christmas, and eventually the versions of these games featuring cash will be collectors' items.

Hasbro Inc., the company that markets these venerable American classics, is doing what it can to promote cashless Monopoly.

In early November, Hasbro helped sponsor TNT Network's airing of the American classic fantasy film *The Wizard of Oz*. A commercial, which repeated throughout the two-hour feature, showed a family of four playing Monopoly: Electronic Banking Edition.

The daughter was all atwitter as she ran opponents' debit cards through a mock POS terminal after they landed on one of her properties.

It was rather apropos, I thought, promoting this new cashless Monopoly game in conjunction with airing *The Wizard of Oz*. Monopoly was created in the 1930s, at the height of the Great Depression. It was a symbol of hope for many Americans. *The Wizard of Oz*, a movie classic released in 1939, was a cultural phenomenon, too. "Oh my!" was it ever.

Plastic is more fun than cash

"Wheel and deal your way to a fortune even faster using debit cards instead of cash! All it takes is a swipe for money to change hands," Hasbro proclaims on its Web site. "Now you can collect rent, buy properties and pay fines – with the touch of a button. It's a new way to play the family classic."

Matt Collins, Vice President of Marketing at Hasbro, said Visa cards were a natural update to *The Game of Life*. The game "has been updated many times since its launch in 1960 to ensure it matches modern day life," he said.

"When we started to design a completely new edition of the popular game, we knew it was also time to reflect the way people choose to pay and be paid, and replacing cash with Visa was an obvious choice."

In the newest edition of *The Game of Life* each player receives a Visa-branded plastic card at the start of the game. A new electronic "LIFEPod" replaces the trusty spin wheel. It's a personal assistant and electronic banking unit that stores each player's financial data and status in the game.

"This latest enhancement is a powerful illustration of consumer preference to pay with Visa for everyday purchases and once-in-a-lifetime experiences," said Susanne Lyons, Visa's Chief Marketing Officer, in a press release.

Not surprisingly, some folks are having a difficult time with the notion of these updated games. "They worry about introducing children as young as 9 to the world of plastic before they're ready to understand credit," Eileen Ambrose, a business columnist at the *Baltimore Sun*, wrote in October.

Oh, come on now, most kids these days are exposed to plastic payments long before they are 9 years old. In fact, there are plenty of kids who understand the significance of plastic money before they even start school.

Kids like my friends' son, Adam, age 3. "I'm not sure he knows what cash is," his dad boasted to me not long ago. "We're always using [credit or debit] cards."

Cash is passé

The cashless society may have been a fantasy at one point in our lives, but it's now an accepted notion.

Data released this summer by Visa reveals that roughly three-quarters of Baby Boomers and their offspring (often referred to as Echo Boomers) believe cash will one day be obsolete, and all payments will be transacted electronically.

In fact, the attitude is even more prevalent among Baby Boomers; 79% of these consumers expect America to become a "cashless society," while only 74% of Echo Boomers are of a similar mindset.

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View

By Visa's estimates, the two groups combined will account for better than 50% of consumer spending in the United States by 2015. Echo Boomers are expected to spend \$2.4 trillion that year; Baby Boomers will spend \$4.6 trillion, according to Visa's data. This year Echo Boomers will spend about \$400 billion, and their parents' generation will spend about \$3.8 trillion, Visa predicts.

"These two generations are the powerhouses of U.S. consumer spending," said Wayne Best, Visa's Chief Economist. "The shift in economic power from the Baby Boomer generation to the Echo Boomer generation will have significant implications across all retail sectors."

Meanwhile, debit card usage continues to increase at a steady clip in the real world of buying and selling. Research recently released by First Data Corp., for example, shows consumer debit card usage (PIN and signature based combined) grew from 20 transactions a month in 2002 to 24.2 transactions a month in 2007.

My husband is an avid user of debit cards. (Sometimes it irks me because I almost never find cash in his wallet anymore.) So, when he joined me to watch *The Wizard of Oz*, I directed his attention to the Monopoly commercial. His reaction surprised me.

"It takes all the fun out of the game," he insisted. "There's a real satisfaction that comes from hoarding and gloating over your cash holdings when playing Monopoly. It's just not the same with a card."

As I think back upon his comments, I can't help but reflect on the days when calculators began pushing slide rules from the repertoire of math and science. By that time (around 1980) I had already mastered use of the slide rule (compelled by high school and college curricula).

But it wasn't long before I, like millions of other Americans, coveted the notion of a pocket calculator priced under \$100. Today, it's possible to purchase a full-function calculator for less than \$20, and slide rules are novelty items.

I have to admit, sitting here today, staring at my vintage slide rule, I can't even begin to figure out how to use the contraption.

Hmmm. Could it be that someday one of us will be saying this about cash and checks? ☒

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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Stay ahead with a checklist

By Biff Matthews

CardWare International

I received numerous phone calls and e-mails regarding my article "Certify the good, blacklist the bad," which was published in *The Green Sheet* Aug. 27, 2007, issue 07:08:02. In the article, I discussed the challenges of establishing a certification program and creating a list of merchant level salespeople (MLSs) whose unethical behavior taints the payments industry.

In essence, most asked, "OK, we agree that the MLS community needs to step up, but what, specifically, needs to be done?"

One idea is to improve our business operations. After all, some difficult situations arise because of inattention, not because of a desire to do harm. I believe widespread implementation of certain common-sense procedures could make a list of rogue agents much shorter should it ever come to pass.

I appreciate that every MLS hates paperwork and would rather be out selling. However, time invested on the front end is time well spent. Ensuring that those responsible for setting up your new merchant accounts can complete their work quickly and accurately will substantially contribute to a positive experience for all new merchants.

The happier the merchants are, the more likely they will be to refer you to their colleagues and remain loyal customers when market conditions become tenuous.

Check it twice

Let me restate a well-known fact: It costs two to three times as much to fix a problem than to prevent it. It's understood that boarding and implementing a new merchant can require hundreds of individual data elements. MLSs must provide those elements for installation to be successful.

A formal checklist is imperative because it eliminates the No. 1 cause of error – simple, everyday forgetfulness. Here are the basics:

- Ask the stakeholders – those responsible for boarding your merchant and building the download file – what they each need.
- Obtain a copy of the forms and paperwork used to board your merchant, build the download file and configure the POS devices.

Compose your checklist with questions and responses in the order in which data is input, even creating separate

sheets for each input source. Imagine the hazards inherent in shuffling back and forth through 10 to 15 pages in order to fully board and implement a merchant, and you'll understand why the process can be so time-consuming. Errors are commonplace.

Doesn't hurt to ask

Always use multiple sources for critical information. Typically, the owner or contract signatory is the person least likely to have all the answers.

Even if that person insists he or she does, confirm all information provided with other responsible individuals within the organization who have direct responsibility for those functions.

Ask questions and confirm data with accounting, operations and telemarketing staff. Sales clerks and service people often have the data you need as well. This step is critically important when an Internet Protocol (IP) device or PC application is being implemented.

These steps were part of a manual input form we used years ago. At the time, this was comprehensive and relevant to staging any merchant. Obviously, it does not reflect all the fields that apply to every merchant now, though it is still a good starting point for your checklist.

Lesson learned

Why is having the right data so very important? An ISO client of ours didn't have a checklist and forbade us from contacting its merchants directly. These are two very bad signs, as you'll see in a minute.

This ISO ordered configuration and deployment of a standard high-speed modem device. Upon receipt, the ISO told us the device "didn't work." A few days later, after much effort on the part of all parties, the ISO called saying the merchant needed an IP-configured terminal, which we shipped. That device also failed to function as expected.

Our senior technician devoted three full days working with the processor and reboarding the merchant. He also got the equipment manufacturer involved in testing different configurations, and the processor became involved in rebuilding and downloading files into the IP device at the merchant location. Still, the solution eluded us all.

Finally, with no practical options remaining, we contacted the merchant. We learned immediately that the IP connection was from the terminal to a wireless router.

This required, obviously, an entirely different set of specifications and questions. All of the work done to that point had been a waste of everyone's time.

We faxed new specification questions to the merchant and

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View

our ISO client. The silence was deafening. Two weeks later, we followed up with the merchant and learned he had taken his sizeable processing business to another company out of frustration with the careless ISO.

It is lunacy to invest time to make the sale, then activate a merchant without taking the time to understand his requirements. Here is my thinking: Be observant; look at the area where equipment will be installed. Note the area where help desk calls will be placed.

Cover everything

An MLS recalled recently discovering a hodgepodge of service and authorization stickers on the wall near a merchant's telephone, along with others scrawled on the wall. Some information dated back to the first Bush administration.

The MLS said she cleaned up the wall so her new merchant only had the correct service and authorization information for her installation. Imagine the time and money she saved her new customer and his employees, not to mention the help desk and authorization entities. As a bonus, she also saved herself unnecessary service calls. Truly a triple win – just for paying attention.

Also, make an outside call to determine if a dial prefix is required. Follow the telephone line to determine if a fax or extension is attached. Ask a salesperson if the line for the terminal has an extension or another device attached to it.

Determine if there are sufficient outlets where the new POS device is to be

placed. Are those outlets permanently on or connected to a switch, and if a switch, when and why is it ever turned off?

Fully communicate to all stakeholders all of the services you sold that the new merchant is expecting.

Beyond check guarantee, other card types and debit cards – are credits to be password-protected? Is a spill cover required? How many rolls of paper are reasonably needed for the first few months of transactions?

Obtain the contact name, phone number and e-mail at the "ship to" address for equipment. Find out who, in addition to the contract signatory, is the next primary contact and take down additional phone numbers and e-mails for that person. Fully communicate the lease or rental timeframe and payment amount.

Identify any extraordinary items required for this particular installation. Which items are purchased, and at what price? Is payment being made via credit card, check, automated clearing house (ACH) or COD?

If the payment is by card, provide the account number, card name and complete billing address (a legible photocopy is preferred). If payment is by automated clearing house, supply a voided check. Triple check for omitted or added digits and number transpositions. Simple errors such as these are more common than anyone would imagine.

These are some of the best tools for creating your checklist. You still need to determine and communicate all the rate and fee items. But those are blanks you can easily fill in. ☑

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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Data breaches pique interest

By Travis Kircher, Contributor

ATMMarketplace.com

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It's the data-breach scandal that won't die – the 2005 to 2006 TJX data breach that compromised the security of some 45 million debit and credit cards. Details about what is widely regarded as the largest data breach of its kind on record continue to emerge.

Over an 18-month period, which began in July 2005 and ended in December 2006, stolen card numbers have been traced back to customers of TJX Companies Inc., the name behind retail giants such as T.J. Maxx, Marshalls and HomeGoods.

Industry experts believe card data was compromised after it was fraudulently obtained during the transmission of data to card issuers. The cause: a vulnerable and badly secured wireless network, they say, in addition to stored card data at the point of sale – a flub that has prompted MasterCard Worldwide and Visa Inc. to tighten the reins on compliance with the Payment Card Industry (PCI) Data Security Standard (DSS).

Perpetrators were able to download card information and decrypt it with TJX's decryption key, which they also allegedly illegally obtained. In addition to the debit and credit card numbers, the hackers pulled drivers license information, including names, addresses and Social Security numbers, from several of the customer accounts.

In response to the breach, TJX has agreed to settle with the affected customers who filed a suit against the company.

TJX has offered those consumers the option of cash or vouchers that could be used at TJX stores. That deal is awaiting approval from the judge presiding over the case.

Quests for justice aside, the TJX breach has put a spotlight on the need to secure wireless networks. And as more financial transactions are handled over wireless networks, experts are taking a closer look at what happens after transactions vanish into the ether.

A bigger picture

Which are more secure: wire-line or wireless transactions? Experts seem split on the issue. Wired infrastructures, such as land lines and lease lines, contain transactions, some say, making them

How much influence do consumers have? A lot, say industry experts

Rob Evans, the Director of Industry Marketing at NCR Corp., said cases like the TJX breach are unfortunate, because they chip away at consumer confidence in electronic transactions.

"I think the macro effect, to the extent that it happens repeatedly and goes on unabated, is that it does create a little bit of disease in the market," Evans said. "The more often that gets reported – and those stories get told with increasing frequency, one on the tail of the other – I think you'll see a more detrimental effect on consumer confidence."

"And I think we'll find that irrespective of how slick, how well, how convenient, how safe we build consumer electronic delivery, we'll find that there is less likelihood on the part of the consumer to use it."

Other experts say those types of incidents have little effect on consumers themselves, but they do put pressure on employers, retailers, financial institutions and financial services providers to rethink their security measures.

"Consumer confidence in the integrity of ATMs is strong. What happened with T.J. Maxx probably won't affect people when they go to use an ATM. It might in some other venue," said Doug Sholes, Senior Director of Marketing and Product Development at Triton Systems.

"But an ATM could be connected using a leased line. It could be connected using a TCP/IP network connection. It could be wireless. It could be dial-up. I don't think we've ever had an instance where someone said they wouldn't have it any one way."

Consumer power

What can consumers do to ensure that the businesses they're frequenting are transmitting along a secure wireless network? Many experts say their hands are tied, as retail establishments typically don't spotlight the technical details of their data-encryption methods. Digging up that information can be a challenge, which could be a good thing for the industry. ■



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more secure. When accessing card data through a system breach, a hacker would only have access to information they can gather after physically tapping the lines. In wireless transactions, hackers need only use a special wireless device to intercept the cellular or Wi-Fi transmission. But making those kinds of generalizations about the security of either transmission method is risky, said Mark Elson, Director of Product Management and Architecture for Phoenix Interactive Design Inc.

"I guess both can be compromised if the right security mitigation plan is put in place," he said. "There are different ways to infiltrate the system. It's difficult to say which one is more or less secure because some of them are drawing upon the same technology."

The security key, analysts say, is not the method of data transport, but rather the way the transported data is encrypted.

"Whether they were doing it over a land-line or not, the fact was that they had PIN detail that was generally available to anyone who wanted to look at it and knew how to look at it," said Rob Evans, the Director of Industry Marketing for NCR Corp. Evans referred to "basic guidelines" compiled in the PCI DSS, which the major card companies collaboratively designed in December 2004.

The ATM connection

PCI DSS requires that any entity that handles card transactions pass an audit conducted by the card companies to ensure that wireless networks are secure, that all transmissions are encrypted and that card data is not stored on the system. The standard also suggests that networks and systems regularly be tested for security holes.

"Wireless communications have to use an encryption method of a virtual private network, a security sockets layer or one of the other approved PCI technologies," said Chuck Hayes, a Product Manager for Long Beach, Miss.-based ATM manufacturer Triton Systems.

Mark Gamon of Australia's Symstream Technologies Pty. Ltd., which produces a product that converts landline ATMs to cellular ATMs, said his company sends financial-transaction data symbolically and layers its coded transmissions with Triple-DES encryption.

The use of the symbol with a layered-coding approach typically takes at least two hours to hack, Gamon said. And because each transmission uses a different code, fraudsters are never able to use the same transmission key twice. Even if they could get around the coding issue, because each transmission only takes two seconds to move from point A to point B, fraudsters just can't break the encryption fast enough. ■

Link to original article: www.atmmarketplace.com/article.php?id=9344



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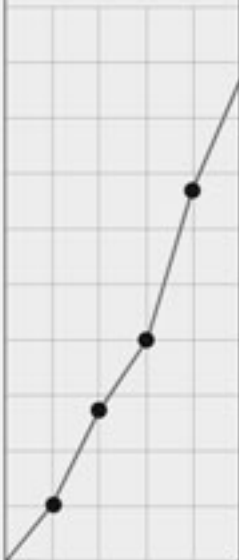
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Company Profile

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Esprit de card

Customers are important, but employees are what make businesses run. FirstView Financial LLC is well aware of that factor. To the entire team at FirstView, it is of utmost importance to not only take care of customers, but also employees.

"We've been very sensitive to unbanked customers who have been treated poorly by banks," said Joseph Meyer, founder and Chief Executive Officer of FirstView. "Banks are coming out with similar products to make employers happy; we came out with this to take care of employees."

The company was founded in 2002 as an automated clearing house (ACH) processor. The company is a certified third party processor with MasterCard Worldwide. "We have our own platform; we are PCI compliant," Meyer said.

Employees rule

Currently, FirstView has 18 employees located in Atlanta serving all 50 states. The company has relationships with seven U.S. banks and processed more than 12 million transactions in 2006, worth more than \$2.6 billion.

Meyer served as a major in the U.S. Army and has taken philosophies learned while in the military and implemented them into his company. "The one thing we always did in the Army was to make sure the soldier got paid," he said.

FirstView will do whatever it takes

to make sure employees get paid, including sending checks by FedEx or wiring money orders.

"A lot of other payroll cards are churn and burn," Meyer said. "We want to be able to take it to a new employer and make them feel comfortable that their employees are in good hands. In doing this, we grow our business and our satisfied customer list."

Meyer explained that by providing service to employees, FirstView also provides service to employers. "We take the customer focus and drive it to the employee," he said. "The employer is the channel for us. The way we take care of the employer is taking care of employees."

Looks matter

What if you could offer your customers a way to treat their employees well, while saving time and money? According to FirstView, the solution is its Espree MasterCard.

Merchants can use the Espree payroll card to electronically pay employees, particularly unbanked employees. And, if an employer supports multideposit, employees can have their earnings distributed to more than one card. The card can also be used as a corporate disbursement card.

"We offer an outstanding payroll card/debit card program providing employers, payroll processors, ISOs and retail locations the ability to implement a payroll card solution for their employees with ease and convenience," Meyer said.

CompanyProfile



"When you are on a date, you don't want to pull out your PayNow card."

- Joseph Meyer
Founder and CEO, FirstView

The Espree card is not like a typical payroll card. The gold tone of the scrolled name and logo pops out of the gray background, giving it a distinct look. So, FirstView chose its name to set it apart from other companies' cards. "We were the first in the space," Meyer said. "It's enlightening. People like having it, like holding it. It doesn't look like a payroll card. ... People want a good looking card in their pocket."

That is not just conjecture. The company conducted research and found functional names for cards aren't attractive to potential cardholders. "When you are on a date, you don't want to pull out your PayNow card," Meyer said.

Convenience counts

FirstView markets and sells the Espree card through a variety of channels, including direct to employers, payroll processors, and ISOs and merchant level salespeople (MLSs).

"We are going with ISOs now, so they can take our product out to their infrastructure," Meyer said. "Having a sales force that has a tie in a corporation is a benefit to us. They can leverage our product and our experience so they can create recurring revenue."

FirstView employees and other cardholders can use the Espree card anywhere the MasterCard brands (including Maestro and Cirrus) are accepted. It is attractive to employees, especially those without banking relationships, because no credit check or security deposit is required.

Cardholders also don't have to pay check cashing fees or wait in line to cash checks. There is also free direct deposit for those who do have banking relationships. Linda Kearns, Director of Card Sales for FirstView, said the card appeals to cardholders because it gives them access to the MasterCard brand and mainstream society. FirstView provides customer service 24/7 via its Web site. Customer service reps are also available toll-free to cardholders 7 a.m. to 9 p.m. EST.

Revenue rocks

ISOs and MLSs can earn revenue a few different ways by setting their merchants up with the Espree card program. They can charge the employer an upfront fee, or a card sign-up fee. However, Meyer said, "Some of these things we recommend they waive. We show them that they really make money over the long haul."

That is because FirstView offers a revenue share program based on the number of active cards and the transaction fees assessed to the cardholder.

For example, if an employee uses an ATM that has a transaction fee of \$1.50, the MLS retains a portion of that fee. "Because we are the program manager, we receive all the interchange that the bank would get," Meyer said.

Meyer noted that since the program is Web-enabled, it is easy to manage and doesn't require a lot of work on the employer's part. "The parameters of the program depend on the specifications and requirements of our client," he said. "We offer flexibility to ensure that the program supports the needs of the ISO, as well as the cardholder."

ISOs and MLSs receive a monthly activity report via e-mail. Agents also receive training, collateral materials, contracts and support documentation.

Employers buy in

While the card can be used for any employer, Meyer and Kearns agreed it works best for manufacturing industries, businesses with a large number of vehicle drivers, security companies and retail locations with a large number of employees.

Starbucks Corp. and some McDonald's Corp. franchises currently offer the Espree card. For now, Espree is only available in the United States but FirstView is in discussions with a bank in the U.K.

So, take another look at your merchant roster. The Espree card can be a solution for those merchants whom you thought didn't need anything else. Now you can go to them with a different product, one that focuses on their internal customers.

If merchants can keep their employees happy and paid on time, like FirstView strives to implement, they will have less employee turnover, which will save time, resources and, of course, money – all while earning additional revenue for ISOs and MLSs to keep business booming. ■

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Company Profile



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 E-mail: tcrane@commerciant.com

Company address:

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A retail storefront and a customer armed with a credit or debit card at the POS: This scene is as ubiquitous as fast food. But while traditional brick-and-mortar electronic transactions are as comfortable to many as a favorite pair of shoes, they aren't suitable for all retailers all of the time.

There are also mobile merchants who accept check and card payments and traditional merchants who wish to offer check and credit card payment services to customers in their homes or other off site locations.

These merchants need a solution that enables them to accept checks and card payments regardless of where they set up shop. This means that merchants can process credit cards and checks, using one device, at almost any location in the nation.

After enjoying success offering the solution directly to customers such as Spirit Airlines Inc. and AirTran Airways, Commerciant is now offering the Mobilescape solution to merchant level salespeople (MLSs), ISOs and acquirers, opening to payments professionals the opportunity for a new, recurring revenue stream.

Alive and kicking

Founded in May 2000, Commerciant is headquartered in Houston. Its employee roster has grown to more than 25 and continues to expand. This is due in large part to the success of the company's most recent solution, the Mobilescape 5000.

In July 2006, Commerciant released the Mobilescape 5000, one of the market's first handheld, wireless solutions that processes credit cards and converts paper checks to electronic transactions.

"Since the launch of the Mobilescape 5000, our sales growth has been rapidly increasing," said Richard Howell, Chief Operating Officer. "We've been able to achieve impressive growth because we firmly believe that checks aren't dead, and we offer a way to make it easier for merchants and customers to keep using checks."

Along with financial success, Commerciant has also received accolades for its payments solutions. In March 2007, it was a finalist for the Red Herring 100 Most Promising Companies Driving the Future of Technology. The company was also voted one of the Top 10 Most Promising Companies at the Rice Alliance IT Venture Forum.

In addition to the Mobilescape 5000, Commerciant offers the Mobilescape 3000, which processes card payments only. Both the 3000 and 5000 are rugged, wireless, handheld terminals that enable secure payment processing from just about anywhere. They require no additional infrastructure and are "plug and play" right from the box.

The Mobilescape solutions include integrated printer, touch screen software, wireless service, transaction processing, signature capture and support. Merchants can also choose

With the Mobilescape 5000, paper checks are converted to electronic payments and are always verified against a positive-negative database to determine if customers have a history of writing bad checks.

an optional maintenance program, which provides a replacement terminal the next business day following a breakdown.

Since both the 3000 and 5000 are wireless solutions, merchants don't need a traditional phone line to process payments. Commerciant's transactions are encrypted and securely carried by the Sprint Nextel network. They are usually processed in 10 seconds or less.

Solo competition

Mobilescape 5000 is ideal for residential services companies such as plumbers, electricians and pest control technicians. "One key market opportunity that has been traditionally underserved is the more than 20 million mobile merchants that collect payment – often manually and on paper – away from the office," Howell said.

This market is attractive to ISOs and MLSs who resell the Commerciant solution because it is often not displacing or competing with another wireless solution. "What we discovered in the wireless world is that a whole fleet of residential services vehicles has been generally overlooked," Howell said.

Traditionally, such services will accept credit cards, but must call a home office to get verification. It takes time away from the technician doing what they do best: fixing the problem. Instead, they spend time writing down authorization numbers, verifying expiration dates and so forth. Also, the merchant must pay the card not present transaction rate.

Many residential services companies don't accept checks. There is a risk of fraud when accepting unverified checks on the spot. That is why Commerciant works in partnership with some of the leading check payment services companies, including CrossCheck Inc., Electronic Clearing House Inc., Global eTelecom Inc. and EZCheck.

With the Mobilescape 5000, paper checks are converted to electronic payments and are always verified against a positive-negative database to determine if customers have a history of writing bad checks. Merchants who sign up for an optional guarantee service will be paid by the check processing company, even if the check bounces.

Mobile merchants face another issue when accepting checks: Time is money. Howell noted that many repair

personnel don't return their vehicles to the home office each night. If that is the case, collected checks are riding around town, worth nothing until deposited.

They are also at risk of theft or loss.

Benefits package

With Mobilescape 5000, check payments are usually credited to merchants' accounts within two business days. Another major merchant benefit is qualifying for a card present transaction rate. Credit card payments are batched and processed overnight. Merchants also receive 24/7/365 customer support.

Additionally, merchants can reduce their chargebacks, since Mobilescape keeps an electronic receipt, with signature, archived for seven years. If there is a dispute or chargeback, the original customer signature can be retrieved electronically.

If a dispute occurs, the merchant doesn't have to do any footwork. Mobilescape automatically sends to the customer's bank a valid, signed receipt as proof of the transaction.

Besides helping with the bottom line, this simply eliminates the hassles of receipt handling and storage. Transactions can also be exported to accounting and spreadsheet software.

Another benefit is Commerciant's online account management system, Mobilescape Manager. Provided to all Mobilescape merchants, this tool helps merchants analyze their business operations.

On the secure Mobilescape Manager Web site, merchants review and manage all receipts. It also includes management reporting and controls.

Going fishing

Commerciant sells overwhelmingly through ISOs and MLSs, and it is interested in creating more relationships. The company works with agents nationwide and doesn't require any special market focus. However, it prefers to work with agents who understand that a wireless sale differs from a wired sale.

"Everyone is looking for new revenue streams and untapped markets," Howell said. "We've got it, but there



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is a little work to explaining to residential service providers, you are going to be taking payments differently."

While selling a wireless service is different than a traditional POS processing sale, it is neither difficult nor cost prohibitive. "Data plans are so cheap that the cost to the merchant is minimal," Howell said.

Howell noted that the cost to agents is under \$20 a month, so even with a good markup, the merchant's cost is more than offset by the savings in card present transactions.

There are a variety of ways that ISOs and MLSs can earn revenue when their merchants use the Mobilescape solutions. "We offer substantial discounts on our hardware and wireless rates to ISOs and agents," Howell said.

According to Howell, ISOs and MLSs generate upfront revenue on the sale of the hardware and then recurring revenue on credit card processing, check processing and wireless fees.

Commerçant pays residuals on air time, and since Mobilescape includes real-time signature capture, many agents choose to bundle signature capture with air time to increase residuals, Howell stated. In addition, ISOs and MLSs can earn revenue on monthly maintenance

plans. There are also revenue opportunities from guarantee and verification fees.

Agents can charge a setup fee. "We do all the deployment, and there is no setup fee," Howell said. "A lot of our competitors charge one. We program the terminal, deploy it and drop ship it to the ISO. Agents can keep 100% of the setup fee."

Strong foundation

Commerçant hopes the many benefits will bring loyal merchants and low attrition, both good things for ISOs and MLSs.

"Once they are doing checks with Mobilescape, there is no point or business reason to change," Howell said. "Once an ISO sells the unit, their processing portfolio is just not going anywhere."

In a time of fierce competition in the payments arena, it is rare to find a unique solution that doesn't require changes to existing infrastructure or laborious training. Commerçant offers solutions designed to provide merchants with mobility without sacrificing service or sales, which means that ISOs and MLSs won't need to either. ■

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Farewell PABP, hello PA DSS

The Payment Card Industry (PCI) Security Standards Council, which manages the PCI Data Security Standard (DSS) and the PCI PIN Entry Device Security Requirements, just took another step forward in ensuring protection of cardholder account information.

The council adopted the Payment Application Data Security Standard (PA DSS), based on Visa Inc.'s Payment Application Best Practices (PABP).

This new standard will give the council the ability to establish and promote criteria for secure applications in all payment card transactions.

Secure payment applications help promote merchant PCI DSS compliance. When implemented in a PCI DSS-compliant environment, PA DSS validated applications will minimize the potential for security breaches that lead to compromises of magnetic stripe data, card validation codes and values, PINs, and PIN blocks.

The PA DSS applies to all payment application providers, but individual payment brands will determine whether the standards will be mandatory.

"With the PA DSS managed by the council, we will ensure that payment application providers and their products are subject to data security requirements consistent with the current PCI Security Standards Council," said Bob Russo, General Manager of the council.

"As criminals become more sophisticated and payment application vulnerabilities are realized by our membership, we must ensure that all components of the payments process are subject to rigorous standards that are supported by all of the global payment card brands with a single goal in mind: to protect cardholder data and combat fraud," he said.


Reinforcing data security

The PCI council's assumption of responsibility for the PA DSS brings certain benefits:

- The five major global payment brands – American Express Co., Discover Financial Services, JCB International Credit Card Co., MasterCard Worldwide and Visa – will cooperate in lending support.
- It will be easier to standardize security requirements, security assessor (QSA) testing and lab methodologies, and approval processes for payment applications.

- A single entity will oversee global standards and establish a common foundation for widespread adoption of secure payment applications.

A final version of the PA DSS will be published in the first quarter of 2008. Thereafter, the PCI council will certify PA DSS specific QSAs to validate the payment applications.

A list of frequently asked questions about the PA DSS is available at www.pcisecuritystandards.org. 

Visa, AmEx settlement no biggie for merchants

After a three-year legal battle, Visa Inc. (which is absorbing Visa U.S.A. in its reorganization as a public company) and Visa International agreed to pay American Express Co. \$2.1 billion on Nov. 8, 2007, to settle damages relating to an antitrust lawsuit.

What does this mean for the industry? Very little, according to David H. Press, founder and President of Integrity Bankcard Consultants Inc.

Press said the industry won't see the ripple effects. "I just don't see it having any affect on the acquiring side," he said. If anything, Press suggested the outcome could produce a higher volume of transactions.

In 2004, AmEx and Discover Financial Services sued Visa, MasterCard Worldwide, and several of their member banks – JPMorgan Chase & Co., Capital One Services Inc., U.S. Bancorp, Wells Fargo & Co., and Provident Financial Corp., now owned by Washington Mutual Inc.

The agreement is subject to the approval of Visa's member banks for imposing rules that prohibited financial institutions from issuing credit cards through AmEx.

The settlement will drop Visa and the member banks from the suit, leaving MasterCard the sole defendant.

The suit was filed shortly after the U.S. Supreme Court let stand a lower-court ruling that forced the card Associations to allow their member banks to issue credit cards on rival networks.

"The size of this settlement, along with earlier court rulings, underscores the seriousness of the damage done by the illegal boycott," said Kenneth I. Chenault, Chairman and Chief Executive of AmEx.

According to Press, the access AmEx will now have could



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open the door for an attractive compromise in order to keep up with the card Associations. "If AmEx wants to gain on the acquiring side of the business, lowering rates that they charge the merchants would be a great start," he said.

In the 1990s, AmEx rates were 4% versus Visa and MasterCard's 1.2%. Currently, AmEx offers a 2.5% rate, while Visa and MasterCard are still slightly lower at 2%, with signature debits at 1.7%.

As yet, MasterCard has made no moves in the lawsuit.

But AmEx hasn't lost momentum. "We plan to move forward with the litigation to hold MasterCard accountable for the illegal actions that blocked banks from working with us for many years and to seek full compensation for the value that would have been generated for our shareholders," Chenault said. ■

More public steps for bankcard heavyweights

MasterCard Worldwide and Visa Inc. continue to progress on their separate corporate paths. MasterCard reorganized its executive team and created several new positions. Visa filed a registration statement with the U.S. Securities and Exchange Commission (SEC).

MasterCard's organizational realignment is designed to improve performance in the marketplace by broadening executive responsibilities. The company's new executive committee will oversee major policy and operating efforts across the company.

The VIPs

Robert W. Selander, who navigated the company's transition from a membership card Association to a publicly traded company, continues as MasterCard's President and Chief Executive Officer. The executive committee consists of:

- W. Roy Dunbar, President of Global Technology and Operations
- Gary Flood, President of Products and Services
- Noah J. Hanft, General Counsel and Corporate Secretary
- Alan J. Heuer, Vice Chairman
- Chris A. McWilton, President of Global Accounts
- Martina Hund-Mejean, Chief Financial Officer
- Walt M. Macnee, President of Global Markets
- Michael W. Michl, Chief Administrative Officer
- Timothy H. Murphy, President of the U.S. Region

Visa on the verge

Visa's filing with the SEC pertains to a proposed initial public offering of class A common stock. JPMorgan Worldwide Services Securities, Goldman Sachs Group Inc., Banc of America Securities LLC, Citigroup Inc., HSBC Securities (USA) Inc., Merrill Lynch & Co., UBS Investment Bank and Wachovia Securities are acting as joint book runners for this offering.

While the registration statement has been filed, it is not yet effective, so no Visa securities may be bought or sold at this time. ■

Optimal socked by Internet gambling regs

In 2006, Congress passed the Unlawful Internet Gambling Enforcement Act (UIGEA). Recently, the proposed Internet Gambling Regulation and Tax Enforcement Act of 2007 set forth rules for the UIGEA's implementation. The UIGEA, which prohibits U.S. banks and payment processors from accepting or

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transferring payments in connection with online gambling, has already affected the industry.

Canada's Optimal Group Inc. has been extremely dependent on U.S. customers, and its income took a dive due to the UIGEA. The company reported that its revenues for the third quarter 2007 were \$27.6 million, compared to last year's \$53.3 million. Adjusted earnings for the third quarter were \$3.2 million or \$0.13 per share, compared to \$14.2 million or \$0.56 per share for the comparable period in 2006.

The UIGEA seeks to cut off the flow of revenue to unlawful Internet gambling businesses. It bans the receipt of gambling-related checks, credit cards and electronic funds transfers by businesses.

The proposed implementation addresses the possibility of identifying and prohibiting the flow of illegal Internet gambling proceeds in five payment systems: cards, money transmission, wire transfer, check collection and the automated clearing house systems.

Enforcement of the legislation is anticipated to produce between \$9 billion and \$25 billion for the U.S. Department of Treasury in the first five years of enactment. Money generated will help to fund government programs to prevent underage gambling, compulsive gambling, money laundering, identity theft and fraud.

Reinvent to revive

In response to the UIGEA's stifling of business, Optimal restructured its operations. The company used to own approximately 76% of FireOne Group plc, which ceased processing transactions originating from U.S. consumers after passage of the UIGEA.

This was damaging to Optimal, but not all was lost. Optimal recently acquired all assets of WowWee Ltd., WowWee Marketing and WowWee Group. WowWee is a leading creator of high-tech consumer robotic and entertainment products.

Its newest product, the FlyTech Dragonfly, was named one of *Time* magazine's "Best Inventions of the Year." 

Go international in real-time

How would you like to travel to Asia and bring back luxurious silks and jewelry? Not in your budget? ShangBy Inc. has the next best thing.

ShangBy.com, a live interactive video shopping site produced by ShangBy, has developed a new form of consumer retail entertainment that combines live video broadcast with personal shopping.

Customers, known as ShangBuyers, will get a chance to browse the stores of Shanghai and communicate visually and verbally with merchants in real-time. The site gives ShangBuyers the benefits of shopping in Asia without the hassle of booking a flight or a hotel.

Customers also get to follow the Chinese custom of negotiating a price for goods. An agent, Nina Johansson, is always on scene to aid the buying and selling process.

"Nina is part of our company. We call her our shopping agent," Amanda McGuckin-Hager of ShangBy said. "She's sort of the facilitator." Johansson talks with the ShangBuyer as she stands next to the merchant, holding up items and relaying prices.

Once a price has been agreed upon, the item can be added to the Web site's shopping cart. The customer can proceed to checkout and finish payment by using a debit or credit card on a secure site.

"When a customer goes to checkout, they would check out like regular 'e-commers,'" McGuckin-Hager said.

To expand marketing efforts, ShangBy received \$1 million in funding from its investors, G-51 Capital LLC and Draper Richards LP. With the funding, ShangBy has



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been making the site look cleaner and easier to navigate. ShangBy has been online since Jan. 1, 2007. McGuckin-Hager noted the company tracks how many hits the Web site gets monthly. "Our baseline is about 100," she said.

That number is expected to swell as the holiday season nears. ShangBy is confident there won't be any setbacks or delays with the site. "We have enough bandwidth to handle all of it," she said. ☐

It sings, it instructs, it's a gift card

The next time you purchase a prepaid gift card, it might be loaded with more than just money. Retailers are starting to recognize the potential of gift cards as promotional vehicles and ways to enhance customer satisfaction and retention with freebies this holiday season.

These high-tech, content-rich gift cards resemble ordinary plastic gift cards. On one side is a magnetic stripe loaded with the card's dollar amount. It can be swiped, as usual, at the POS. But on the other side is an encoded CD or DVD designed to slip into a computer or stand-alone player for interactive multimedia content such as movie clips, video games, music downloads, discount coupons, educational information and product catalogs.

In 2006, Circuit City Stores Inc. became the first U.S. retailer to offer a gift card that doubled as a DVD. It featured a music sample from online music store eMusic.com Inc., TV commercials, product information and a video game.

On the bandwagon

Since then, merchants like Best Buy Co. Inc. and The Home Depot U.S.A. Inc. have gotten into the act. Last year Best Buy teamed up with cable channel Nickelodeon to issue a gift card featuring SpongeBob Squarepants. It also had digital content in the form of music videos and interactive games on the back.

And Home Depot has rolled out prepaid cards that feature five to seven minute do-it-yourself videos on such topics as how to hang a ceiling fan and how to install a faucet. The cards can be played on Windows- and Mac-based computer systems and on videogame consoles.

Both the Circuit City and the Best Buy cards were created by New York-based Serious USA Inc., a developer of interactive CD and DVD-based gift, loyalty and trading cards. Using its patented Cardz technology, Serious designs and manufactures the cards, and Atlanta-based card maker and distributor InComm, under an exclusive deal with Serious, distributes them throughout the United States.

But InComm has put its own spin on gift cards. It added a promotional scratch-and-win feature: Consumer's can win a discount or have additional dollars added to their gift cards.

Not to be outdone, American Express Co. now carries three lines of gift cards that feature offers on the back, including free desserts from restaurants or discounts from retailers.

After registering the serial numbers on their cards at the AmEx Web site, cardholders can then print out coupons which can be redeemed at merchant locations.

A buying slow-down

Analysis of consumer shopping trends this holiday season predicts overall gift card purchasing will slow down. A study conducted by BIGresearch for the National Retail Federation forecasts \$26.25 billion will be spent on gift cards this holiday shopping season, up from \$24.81 billion last year, representing 6% growth.

But that percentage increase pales in comparison to the leap of \$18.48 billion spent on gift cards in 2005 to the 2006 figure, a startling 34% jump. Merchants are ever eager to keep the gift card revenue stream flowing. Interactive gift cards are seen as a way to do just that. ☐

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Mobile checkout moving up

Consumers flock to stores where they get what they want. And besides quality merchandise sold at decent prices, they crave quick service. With that in mind, a growing number of retailers are reducing long lines by using mobile, wireless hand-held devices that do it all – scan products, accept bankcard payments and print receipts – from anywhere in the store.

Apple Inc. stores first employed mobile checkout in 2005 as a solution to the holiday rush. By fall 2006, the stores eliminated checkout lanes and traditional POS terminals. Customers now roam the aisles and browse products, and cashiers bring checkout services to them.

Since Apple's mobile checkout rollout, sales have steadily climbed. The company reported its third quarter gross margin was 29.7% higher in 2006 than 2005. This year, third quarter sales were 30.3% higher, setting a company record. Other businesses have taken note.

"Mobile checkout continues to evolve along many fronts

– hand-held scanners, mobile phone as a payment device, tap-n-go at vending machines and the list continues to grow," said Biff Matthews, President of Thirteen Inc., the parent company of CardWare International.

Make it easy

The continued growth, according to Matthews, is to keep up with customer satisfaction. "First and foremost every customer wants increased convenience," he said. "If hand-held scanners at the point of decision make the purchase transaction more convenient, faster, easier, they're for it."

Matthews believes the trend in adding convenience across all payment methods will continue in selected venues and for select transaction types such as low-dollar purchases that do not require receipts.

Hand-held scanners are also being used in trial periods at grocery stores such as Supervalu Inc.'s Albertsons. But these scanners let customers walk through the aisles and scan items as they put them into their carts. Once at the register, they just hand the scanner over and go through the payment process.

Proceed with caution

Certain aspects of mobile checkout have some retail-



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ers holding their applause. "The security of how the card data in the scanner is handled and communicated will be a concern, which raises a host of questions regarding communication methodology and its security," Matthews said.

Although mobile checkout is convenient for customers, logistics and possible security breaches cause some consternation. To prevent theft, the POS is typically located in the front of the store. But hand-held scanners change that.

"I am not of the opinion that a hand-held scanner is *the* solution for every [POS] environment," Matthews said. "Data security will be a concern but not a stopper until the data is compromised, and I can think of several methods by which that may be accomplished."

Matthews also noted that payment for merchandise is only one part of the POS transaction. Depending on the business type and product, other matters must be addressed, for example, packaging and security tags. "These are operational issues that must be considered in conjunction with a change in payment method," he said.

Hand-held scanners give consumers the power to shop at their own pace. Retailers adopting this technology hope it will boost customer loyalty and sales. If Apple's

experience is an indication of what's possible, they just might be right. 

Facebook's new payment profile

What if you could read online product reviews written by someone you trust, maybe even a friend? What if you could buy and sell items right on your favorite networking site? For members of Facebook.com, this is possible.

The online social networking force is morphing into a social marketing tool. The idea is that people learn from and are influenced by their peers, and the relationships within members' networks will drive purchase decisions. And some of those decisions could affect you, as ISOs and merchant level salespeople (MLSs).

Click and consume

When joining Facebook, you are asked for a credit card number as part of the setup process. Since membership is free, providing this information is optional. If you choose to type in your bankcard number, it is stored for



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various types of purchases made on Facebook. These include the following:

- The marketplace is an area where you can buy items posted by other members as well as post items for sale. This presents an opportunity for you if you have entrepreneurial merchant customers with wares that would appeal to the Facebook demographic.
- Flyers are online ads you can use to market your business – a potential sales avenue for small retailers in your portfolio.
- Gifts are colorful icons used as greetings you can purchase to send to friends.

Cards from Visa Inc., MasterCard Worldwide, Discover Financial Services, American Express Co. and Diner's Club International Ltd. are all accepted.

Shop.Facebook

Facebook also offers Shop.Companion, a Yahoo! Inc. widget that can reside on Facebook profile pages. It provides the ability to shop at Shop.com straight from your profile page, add items to your Shop.com "wish list" and share your list with friends.

All available items on your list appear on your Facebook page. Clicking on the purchase option bounces you directly to Shop.com. This budding relationship between Facebook and Shop.com is likely a boon to Shop.com's acquirer.

eBay, PayPal jumping in

According to Facebook, online social networking sites haven't provided much opportunity to shop before now. Certain musical artists who belong to such networking sites as MySpace.com offer items like T-shirts and CDs through their profile pages. But payment is usually made through PayPal, not via widgets connecting to Web sites such as Shop.com. In early 2008, eBay plans to jump on the Facebook bandwagon.

Registered eBay sellers will be able to include eBay listings in their Facebook news feeds. This will allow them to show items they are selling to members of their networks.

Since eBay purchases are processed via PayPal, an independent alternative payments system, this will not boost the payments industry. For a discussion of alternative payments, see "The rising tide of alternative payment systems: Opportunity or threat?" *The Green Sheet*, July 23, 2006, issue 06:07:02.

Some experts predict Facebook's new shopping capability will permanently change the face of social networking sites. If so, it may also alter the ever-changing face of payments. ☐

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Holiday shopping from page 1

Research. "They could also be the same people suffering the effects of some of these subprime loans."

Retail Forward Senior Economist Frank Badillo agreed. "We expect to see an increase in job cuts and job insecurity to occur just before the holidays, creating the biggest chill on holiday sales we've seen in a while," he said.

"These cuts tend to skew toward blue collar workers, hurting down-market households more than up-market households."

Riches of kings

Davidowitz noted that most of the major retail chains are already suffering and revising their projected fourth quarter earnings downward. "The giant chain sales don't look too good," he said.

Even with declining sales, Davidowitz forecasted a few possible winners this season. "Drug store chains are doing well," along with wholesale clubs, luxury market and Internet retailers, he said.

TNS Retail Forward, a consulting and market research firm, predicted upscale retailers such as Neiman Marcus, Nordstrom Inc. and Saks Inc. will be the leaders among conventional department stores.

Weitz agreed the luxury market is still relatively strong. "Our survey shows that people with lower incomes plan to spend less, but those with higher incomes expect to spend more, which makes the overall effect positive," Weitz said.

"It's not that they're buying more things; it's that the things they want to buy are more expensive."

Weitz's survey shows 81% of those in higher income households plan to spend the same or more this holiday season compared to last season, but only 67% of residents from lower income households intend to spend the same or more.

No holiday cheer here


Drooping sales nationwide may cause a big year-end chill for retailers. And prospects seem so gloomy hardly anyone in the payments industry speaks with cheer about the coming holiday season.

"Business for Christmas is going to be a tough fight," said Gerry Surell, a merchant level salesperson in New Jersey who is affiliated with the ISO Business Payment Systems/Tribul Merchant Services LLC. "I think it's going to be tough all around."

But there are several markets that will hold out above the rest. "Gift card business will be very, very strong," he said. "More people are shopping on the Internet than ever before." Surell also suggested liquor and restaurant sales will be dominant this season. "[People] eat, they drink and, if they can afford it, they travel," he said.

Younger merchants, who have unconventional ideas and don't carry the older theories of making profits will also probably fare better, according to Surell. "What's new probably works better," he said. In order for merchants to have a fighting chance, they need to lure customers in by dazzling them. "Advertise, display, do whatever you can do to be on the cutting edge," Surell said.

Looking around and changing the sales floor could be enough. "Be proactive to the sales environment to generate sales," Surell said. This means putting gift cards and other grab items closer to the register for customers to pick up at the last minute. "They should be pushing [gift cards] like crazy."

Online gimmicks such as free shipping could help. Although Surell thinks it's a good idea, he advises caution on how far you're willing to go to get business "if it doesn't affect the profit margin to the point where you're exchanging dollars." This season, all Surell can suggest is to hold on tightly while enduring the bumpy road ahead. "Nobody's excited," he said. 



And those in the lowest earning group (with household incomes of less than \$30,000) plan to spend the least.

According to Weitz, these income differences were not apparent in last year's survey. "We do know there has been this general widening of the income gap between the haves and the have-nots," he said.

Jump-start on caroling

According to Weitz, the ice storm spells trouble for retailers like Family Dollar Stores of Michigan Inc., Dollar General Corp. and Wal-Mart Stores Inc.

Liuzzo agreed based on sales progress thus far. "Early signs for 2007 indicate that discounters will not do well," he said. Retail Forward projected -0.5% in sales for discount department stores.

Naughty numbers

Analysts agree the 2007 holiday sales growth figures will slump. But all predict different numbers:

- National Retail Federation 4%
- Anthony Liuzzo 3.5%
- TNS Retail Forward 3.3%

How retail divisions are projected to fare:

- Discount department stores... -0.5%
- Consumer electronics and appliance stores 1.5%
- Wholesale stores 8%

Percentage of households that plan to spend the same or more this holiday season:

- Higher income 81%
- Lower income 67%

Merchants in those markets are already showing signs of nervousness. Wal-Mart, which faltered during last year's holiday season, has already deeply slashed toy prices and has announced plans to do so weekly until Christmas.

Additionally, on Oct. 31, 2007, Wal-Mart announced that "shoppers need not wait until after Thanksgiving for great deals." The store offered Black Friday prices starting Nov. 2 – three weeks early. The retailer also unveiled secret in-store specials on five electronics. Toys "R" Us, part of Geoffrey Inc., followed suit by also slashing prices.

Oddly, sales aren't expected to drop at the wholesale club stores such as Costco Wholesale Corp. and Sam's West Inc. which, according to Retail Forward, experienced an

8.8% growth last year and are anticipated to have an 8% growth this year.

According to Badillo, home improvement chains face the most risk for low results because of the downturn in the housing market earlier this year.

Retail Forward also forecasted a mere 1.5% growth in sales at consumer electronics and appliance stores in the fourth quarter, compared with 3.3% growth expected for retail overall.

Badillo said recent pricing trends at consumer electronics stores suggest that price-cutting by the fourth quarter holiday will be even steeper than a year ago. "Combine that with softer demand, and the result will be much weaker growth at consumer electronics stores," he said.

Milk and cookies, please

Additionally, there are fewer new products to excite consumers. Although experts predict consumers will continue to buy items such as flat screen TVs and MP3 players – particularly if, Badillo said, this season brings sharp discounting – this season lacks a hot new item that will send consumers rushing to the nearest mall.

Marshal Cohen, Analyst for the NPD Group, a retail market research firm, warned this shortage of must-have products in 2007 is one of the factors dampening forecasts.

Toy industry expert Jim Silver released his annual "hot dozen" list of the most popular toys for fourth quarter holiday shopping. These items include the Barbie MP3 player and Guitar Hero III: Legends of Rock, which is made for several game consoles.

Wal-Mart's "top 12 toys of 2007" list includes TMX Elmo eXtra Special Edition doll that Mattel revealed in early November, striking a pattern.

In 2006, the most hyped toy was TMX Elmo, released on the tenth anniversary of the original Tickle Me Elmo, a sold-out, nondiscounted hit. Tickle Me Elmo laughed when tickled. Elmo TMX, fell over laughing, hitting his hand on the ground.

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CoverStory

This year's version specializes in "hidden" moves, where a sequence of tickling and posing needs to be done. If done correctly, Elmo will laugh hard enough to get a case of the hiccups.

The North Pole online

Internet holiday sales continue to increase. Forrester Research, a technology and market research firm, projected online retail sales will reach \$33 billion during the 2007 holiday season – a 21% increase over last year.

But there is still some thin ice ahead. Fewer customers are willing to pay for extras like expedited delivery or gift wrapping. As in prior years, free shipping is the strongest shopping incentive.

Patti Freeman Evans, Senior Analyst at JupiterResearch LLC, projected a slightly higher overall online sales number for November and December – \$39 billion.

"Online is still a pretty new market," she said. "It is still showing an aggressive growth, particularly when compared to the relatively weak offline sales projections."

Freeman Evans said in addition to the growth expected in a new market, the fact that online consumers tend to be more affluent – in the \$75,000-plus income category

– helps make online sales slightly more immune to the factors that dampen consumers' holiday purchases.

"An increase in gas prices, for example, affects everyone, but a few more dollars at the pump doesn't hurt the affluent as much as lower income individuals," Freeman Evans said.

"In spite of the continued growth, we expect to see a much more competitive retail market online, particularly in the area of consumer electronics," she said. "We expect to see a much more aggressive use of free shipping offers, fewer restrictions on free shipping and earlier promotions."

Internet sales will continue to flourish, Freeman Evans noted. "Online sales' robust pace will not reflect the overall macroeconomic climate in the U.S.," she said. "In a few years, the market will mature, and growth will slow. But we're still seeing new adopters and a shifting of buyers' wallets toward online."

Not just stocking stuffers

Gift cards are still big – and growing. "Gift cards this year will be even more popular than in 2006," Liuzzo said. "I am expecting gift card sales to be greater than ever."

Forrester's research shows 18% of online consumers plan



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to spend more on gift cards this year, compared to 2006.

According to Freeman Evans, one in five online consumers will buy gift cards this year. "That's a significant penetration," she said. "We didn't see an increase in the number of people who say they will be buying gift cards this year, but gift cards tend to be a last minute purchase, and we are seeing retailers promote gift cards much more heavily."

And, as seen in 2006, cards are complicating the holiday sales figures.

Historically, holiday sales were based on November and December sales figures, and represented 25% to 30% of total yearly retail sales. But gift cards purchased are not accounted for until they are redeemed.

So, although gift cards are usually given in December, the retailer doesn't tally the sale until a month or more after the holiday, making comparisons to previous years something of an apple and orange venture.

Cohen said the shuffling of revenues to other months is not the only drawback to increased gift card sales. These cards are often redeemed purchasing merchandise that is deeply discounted after the holiday shopping season.

"Gift cards and online shopping are contributing to the decline of impulse purchasing," he said. "Fifty percent of Americans say they now think it's acceptable to give a gift card. It's a great gift, but it doesn't promote an impulse purchase on the part of the gift buyer."

Cohen noted that in the past, impulse gift sales have accounted for 26% of holiday sales. "In 2006, that figure dropped to 19%, this year we'll be lucky to hit 17%," he said.

Blessings for agents

On the upside, gift cards give retailers the use of their customers' cash until the cards are redeemed, bring revenue into the bleak retail months of January and February, and offer merchant level salespeople and ISOs a great sales opportunity.

Most experts say gift cards are here to stay, and successful retailers will be the ones who embrace the shifting sales patterns, promote their gift cards well – don't forget clever packaging – and consider their gift card redemption period as an extended holiday merchandising season.

The projected bright spots in this season's sales – gift cards, the luxury market and Internet sales – may be enough to keep balanced portfolios from looking like dried out holiday wreaths. But, if the experts are correct, many retailers may say bah humbug instead of ho ho ho this season. ☐



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We're all in the PCI loop, like it or not

By Dee Karawadra

Impact PaySystem

I must admit, like many ISOs in our industry, I figured the Payment Card Industry (PCI) Data Security Standard (DSS) didn't affect me. I thought as long as my processors and larger merchants do what they need to do to be PCI compliant, my smaller and mid-size merchants and I should be fine, right? Wrong.

The PCI DSS, often called PCI, is of great importance to our industry. And members of the GS Online MLS Forum were very responsive when I asked for their thoughts about it.

Michael Nardy stated, "The long-held way of dealing with things by sticking your head in the sand and saying, 'Oh, no ... not me ... doesn't apply here. I'm sure we'll just be notified when we need to do something,' is definitely the *wrong* way to handle PCI compliance. Merchants and ISOs alike should all be very proactive in this arena."

Practices, applications under scrutiny

The PCI DSS was created by Visa Inc., MasterCard Worldwide, American Express Co. and Discover Financial Services to standardize and improve data security practices throughout the industry.

The PCI Security Standards Council, which manages the PCI DSS, now also manages the Payment Application Best Practices (PABP) and has renamed it the Payment Application Data Security Standard (PA DSS).

Ken Musante, President of Humboldt Merchant Services, did a highly informative presentation about PCI at the Western States Acquirers Association meeting in October.

In response to my MLS Forum thread, Musante stated, "PCI is for real, and it is impacting merchants of all sizes. Certainly with all the acronyms, it can be very

Education index

Rob Drozdowski	78
Nancy Drexler	82
Adam Atlas	86
David Mertz	88
Steve Schwimmer	92
Curt Hensley	94

confusing for merchants. That's where we can all play a role, however.

"Visa has recently introduced a new set of compliance dates. On Jan. 1, 2008, acquirers can no longer purchase non-PABP terminals for merchant placement or board merchants with payment applications with known vulnerabilities."

Musante also explained why the card Associations are paying closer attention to small merchants now. "Small retail merchants are getting breached," he noted. "Larger merchants and Internet merchants are (ever so slowly) putting in place the resources to stave off breaches. Evildoers are gravitating to smaller and less sophisticated merchants."

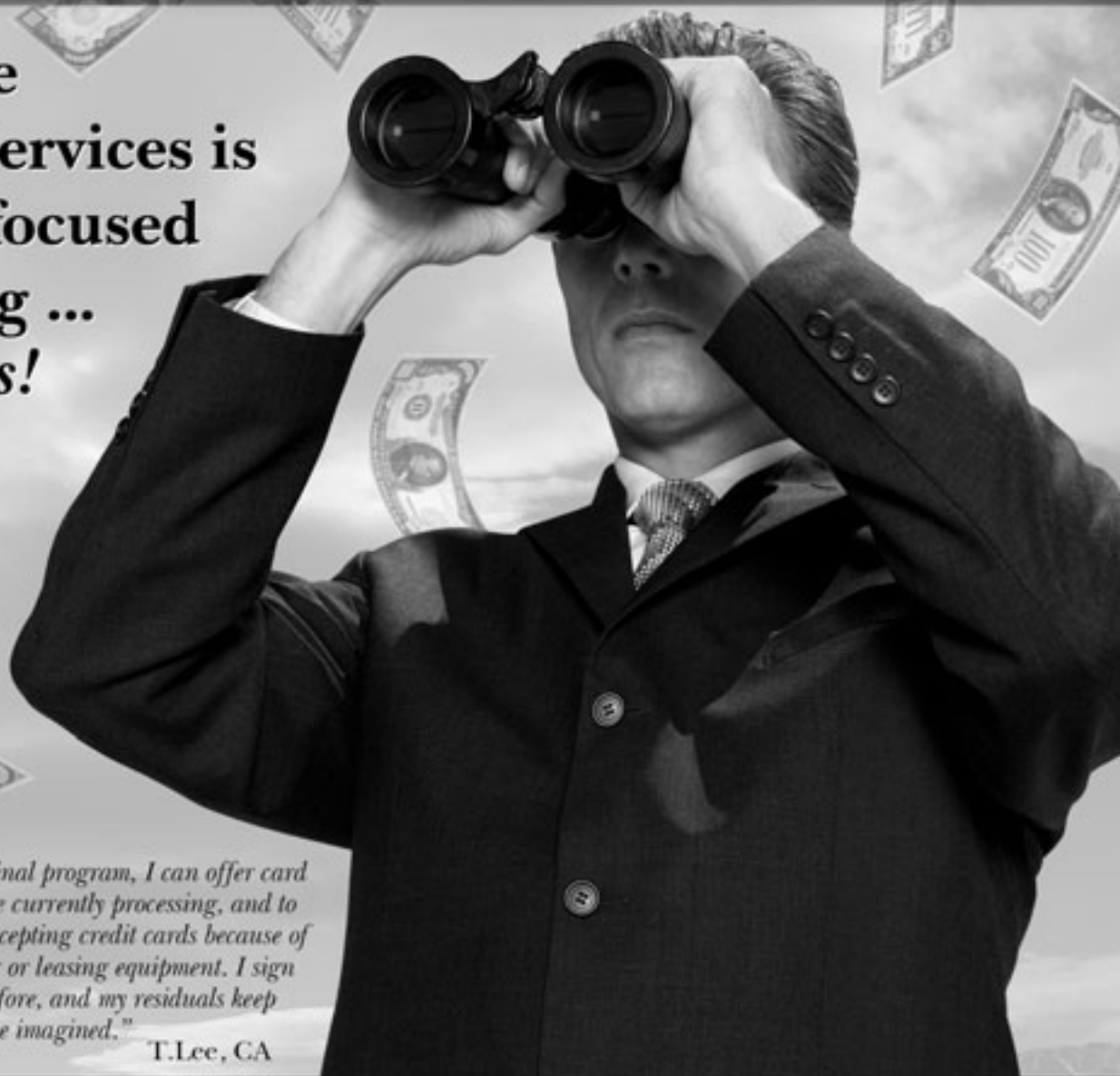
Education to the fore

As ISO owners and merchant level salespeople (MLs), we need to be asking our equipment vendors if the terminals we deploy are PA DSS compliant. We should be concerned; this mandate of compliance could be very costly.

Most small merchants with terminals are fairly safe. "For the average retail merchant that most ISOs service, there will be little or no changes [due to PA DSS]," Mike Maxxon stated on the MLS Forum. "In reality, a

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I have heard too many stories about bogus PCI fees – from monthly to annual charges. It makes me uncomfortable.

majority of machines that have been sold in the last 10 years are in full compliance, although some procedures need adjustments." The majority of breaches are more likely to happen to small merchants; you just rarely hear about them. Here are some areas to watch closely:

- Hard copies of data
- Online data files
- Temporary data files
- Data intrusion

Educating yourself is very important. For the feet on the street, there are many places to learn about PCI. Industry shows make a point of including PCI as one of their many education panel topics.

Once you have basic knowledge, you can start passing that on to merchants. As Musante said, that is where we come in. "We can explain that 80% of all breaches (by number of breaches) are occurring at level 4 (smaller merchants)," he noted.

Livelihoods on the line

One of my biggest frustrations with this industry is the dishonesty. When an ISO, MLS, or processor rips off merchants, we all suffer. Most of us can remember the Y2K and smart card scares used to sell new terminals and additional services to merchants who didn't need them.

This is happening again with PCI. One ISO is charging all his merchants a \$250 per merchant PCI compliance fee, and the ISO is not sharing this with MLSs. With 5,000 merchants, for instance, that comes to \$ 1.25 million – a lot of money to make based on people's emotions.

MLS Forum member Clearent said it best. "I have seen a number of companies charging merchants either monthly fees, or flat annual fees for PCI compliance costs," he said. "To me, this is just another example of an attempt to collect a fee – any fee.

"Yes, there is a cost, but it certainly isn't as large a cost as what is being passed on to the merchant. In doing these fees, the ISO is just leveraging a fear for a monetary opportunity.

"PCI is real – no doubt. However, if your processor is PCI compliant, and insures they remain so – the merchant is the next level of importance. Larger merchants already understand, ask TJ Maxx.

"As it trickles to the smaller merchants, I think they too will ensure compliance. However, it's up to us to ensure we don't leverage a fear like this."

I have heard too many stories about bogus PCI fees – from monthly to annual charges. It makes me uncomfortable. PCI compliance issues will be with us for the foreseeable future.

Prepare your customers so they can avoid data breaches, and don't let them be lured away by unscrupulous competitors.

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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)

Washington update

What to watch in the coming months

By Rob Drozdowski

Electronic Transactions Association

With the first session of the 110th Congress nearly complete, prospects for legislation impacting the merchant acquiring industry remain uncertain. Congress returned after Thanksgiving for an abbreviated session to focus on completing major spending and tax bills before the December holiday break.

When members return in January, they will do so in the context of a struggling economy, an unpopular war, a mortgage market facing its biggest challenges since the savings and loan crises, and a presidential election.

And while much of the buzz has been around legislation that might create new costs and compliance burdens for the acquiring industry, there are some proposals that would provide welcome relief and clarity to our industry.

Here is a look at some of the federal legislation the Electronic Transactions Association is watching closely and the prospects for its enactment over the next 12 to 14 months.

IRS merchant acquirer reporting

Congress is considering a proposal to require merchant acquiring banks to report the value of aggregate credit and debit card sales to the Internal Revenue Service.

The proposal has been included in the past two Bush Administration budget plans. Aimed at reducing the tax gap (the estimated more than \$200 billion difference between what taxpayers should pay and what they actually pay in federal taxes), it is estimated to bring in more than

\$10 billion over the next decade. Because of the extensive audit trail produced by electronic payments, the IRS believes this proposal could address suspected underreporting of total sales revenue by providing information that could be used to estimate expected cash transactions.

Businesses found to have a larger than expected cash/card payments ratio might be subject to closer scrutiny by the IRS. This could include audits, information requests and so forth.

While no legislative language has been proposed, it is clear there is significant Congressional interest in this proposal. With lawmakers facing massive budget shortfalls on every spending measure, a proposal that raises \$10 billion in revenue without increasing taxes is *very* attractive.

Through the efforts of the ETA and others in the financial services industry, the key decision-makers on the House Committee on Ways & Means and the Senate Finance Committee are beginning to understand the challenges involved in creating a workable solution.

It now appears that the proposal will not be considered this year. However, the U.S. Government Accounting Office, at the request of those committees, is conducting a study on this and other proposals focused on reducing the tax gap. It can be expected that the issue will return again next year with even greater specificity.

While the ETA believes the proposal, if enacted, would provide misleading information to the IRS and create a costly new reporting requirement that could increase consumer prices; the industry may be faced next year with the prospect of considering criteria that would make the proposal

more workable (no withholding, adequate implementation time and so forth, for example).

Data security/ breach notification

With several House and Senate committees considering data security/ breach notification legislation and no progress being made to reconcile the various bills and committee jurisdictions, prospects for a comprehensive, preemptive data security law during this Congress are dim to nonexistent.

Moreover, there is a real concern that any data security legislation with a prospect for passage at this time – while well intentioned – may not be fully preemptive and could be inundated with provisions that would have unintended consequences for the industry.

Therefore, the legal framework for data security and breach notification is likely to be governed by the more than 30 inconsistent state laws for the foreseeable future. This may be preferable to an overreaching federal law. As the old idiom goes: better the devil you know, than the devil you don't.

On Nov. 15, 2007, Congress passed into law more narrowly focused legislation to increase the penalties on identity theft. The Identity Theft Enforcement and Restitution Act (SB 2168) was approved by the Senate Committee on the Judiciary on Nov. 1.

It has bipartisan support of lawmakers and the backing of several consumer and business advocacy groups. The act would allow identity theft victims to seek restitution for remedying the harm they suffered from those who committed the crime and allow prosecution under Federal identity theft

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Education

laws of criminals who impersonate businesses in order to steal sensitive personal data.

Under current law, such impersonation is prosecutable only if perpetrated against an individual. The act would also make it a felony to employ spyware or keyloggers (software that captures computer users' keystrokes). This new law could provide lawmakers with an attractive alternative to demonstrate that they are doing something about identity theft.

Card number truncation

With a number of frivolous class action lawsuits targeting the confusion over the printed receipt requirements of the Fair and Accurate Credit Transactions Act (FACTA), Rep. Tim Mahoney, D-Fla., introduced the Credit Card and Debit Card Receipt Clarification Act of 2007 (HR 4008), which would clarify that any merchant who complied with the trun-

cation requirement for credit card numbers on a receipt but left on the expiration date would effectively not be in violation of FACTA.

The penalties associated with violating this provision can be massive and include up to \$1,000 per transaction, along with punitive damages and attorney's fees. As such, the issue has attracted predatory litigation, even though there has been no demonstrated harm to consumers. Moreover, many ISOs are finding their merchants being targeted by unscrupulous competitors seeking to leverage confusion over the requirements to make a quick sale.

The legislation has received some bipartisan support on Capitol Hill and is supported by many industry groups. However, passage appears unlikely at this time.

While the proposal would be welcome

relief for the industry, the process is complicated by the fact that it involves amending FACTA, which was enacted in 2003 to update the Fair Credit Reporting Act after a lengthy legislative process that left few involved satisfied.

In fact, regulators are just now, after four years, issuing the last of the key implementing regulations, and there appears to be little interest in reopening FACTA at this time, as many other changes would be offered up as amendments.

Moreover, the legislation received what is known as a "sequential referral" in the House, which means the bill would impact the jurisdiction of multiple committees which can be difficult to pass as it must be considered by each committee.

Credit/debit card reform

As part of broader reform of credit/debit card disclosure requirements

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and card issuer practices, the House Financial Services Committee is considering legislation to require consumers to be notified prior to an electronic funds transaction that would overdraw an account.

The Consumer Overdraft Protection Fair Practices Act (HR 946) would prohibit issuing banks from charging an overdraft protection fee in connection with any payment initiated by a debit card at a POS terminal.

In the event it is "not feasible" to provide an overdraft notice at the POS, the issuing bank "may not charge an overdraft protection fee" in connection with such payment.

It is possible some type of credit and debit card reform could pass next year; however, the focus of this legislative effort should be on the issuing bank.


The acquiring industry can expect legislators and regulators (the FDIC is leading a study on overdraft incidents) to challenge the industry to provide consumers with more real-time information at the POS, especially in connection with debit card related transactions.

More to come

Among the other issues the ETA is keeping close watch on that do not appear ready for serious consideration by Congress are attempts to reform the patent law system and the criteria used to determine whether an individual is classified as a contractor or an employee for federal tax purposes.

The issue of employee versus contractor classification is of particular concern to the ISO and merchant level salesperson community, which is dominated by independent contractor relationships.

However, the recently introduced Independent Contractor Proper Classification Act (SB 2044) appears to be more of a warning shot to the business community from presidential candidates Sens. Barack Obama, D-Ill., and Hillary Clinton, D-N.Y., asserting that they would seek to close perceived tax loopholes instead of raise taxes and fight for worker benefits.

In the coming months, the ETA looks forward to sharing with readers of *The Green Sheet* some of the issues we believe may impact our industry. We invite you to become engaged in the political process to help shape the future. 

Rob Drozdowski is a Senior Director with the Electronic Transaction Association in Washington, D.C., responsible for government affairs and external relations. He was formally Vice President of Payments & Technology Policy with America's Community Bankers and served on the staff of the U.S. Senate Committee on Banking, Housing and Urban Affairs. Contact him at 202-828-2635, ext. 203 or rob.drozdowski@electran.org.



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Education (continued)

Marketing 101

Using e-mail effectively: Copy and design

By Nancy Drexler

Marketing Moguls

In our fast-paced, online world of instant gratification, I don't have much time to capture your attention – or to lose it. In fact, I have less than 10 seconds to convince you that I speak your language and have something important to tell you.

And right about now, my time is up.

There are ways to use e-mail as an effective sales and marketing tool. You might think you have what it takes to market yourself properly over the Internet, but you'd be surprised how easy it is to send e-mails straight to the trash icon, without taking a second glance.

Snap, snap

If you are e-mail blasting, you need to understand white listing, which is the process that Internet service providers (ISPs) use to distinguish legitimate e-mail senders from the spammers.

If you don't want to be caught up in your audiences' junk mail, the first thing you need to control is the e-mail address from which your messages are sent. For instance, if you've gotten your e-mail service through a reputable provider like GoDaddy.com Inc., chances are your e-mails will be white listed.

But send an e-mail from a free service like Yahoo! Inc. or Microsoft's Hotmail and your communications may never see the light of an inbox. Similarly, using a service like Constant Contact Inc. for e-mail distribution will provide some protection from spam filters.

When sending an e-mail, three or four words in the subject line can make or break you. A good subject line keeps your reader from automatically hitting the delete button. It conveys an immediate benefit, or stimulates interest. It makes the reader stop and read.

Here is where common sense is critical. Assuming your readers are like you – busy, hard-working, savvy and moderately impatient – you want to avoid any kind of subject line that does not seem to be created just for the individual who is reading it.

Research has shown that certain words or phrases are highly likely to turn readers off, and should never be used in a subject line. These include the following:

- Words *relating* to a sale or discount, including free, 20% off, double your income, lower your processing fees, save money, gift, or anything with a money symbol in it.
- Words encouraging immediate action such as act now, click here, limited time, don't delay and hurry.
- Anything that appears to be screaming, general or exaggerated: lowest rates, you're a winner, once-in-a-lifetime, not spam, don't delete, extra income, fast cash or anything with additional punctuation, for example.
- Words that can be confused with online pharmacies, mortgages or pornography, including hot, medicine, hello, refinance, Valium, Vicodin and Xanax.

Stand out

If the e-mail looks like junk, chances are it is junk. We expect to find an overwhelming amount of it. We open our overloaded e-mail boxes with an eye toward removing the junk we know will be there. And we don't leave a big margin for error.

Consider yourself warned: If you send just one e-mail that is all about you and doesn't deliver a benefit to the reader, you're deleted. Worse, you might even be flagged as "spam." In that case, nothing you send will ever get through to that sender, or be considered worth reading.

In the reader's mind, you are junk. Not just your e-mails but your letters, phone calls and offers as well. Junk. This is not a risk worth taking.

Don't send an e-mail unless you have something to offer to every reader on your list. This entails carefully sorting and working your lists, and checking the quality of your content.

Do not talk in broad or bragging strokes about yourself; no one likes to read about someone who has a big ego. Also, don't try to tell your readers what is right for them, or pretend to know more about their businesses than they do.

Keep your e-mail short. Instead of being long winded, select one key offer or benefit, and make it very simple to understand. Say too much and you'll say nothing.

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Education

I have never seen a universal definition of the word "pretty." What looks good, or what (in my daughter's words) "looks heinous," is in fact quite subjective.

In our quest to create communications we can feel proud of, we often impose our own definitions of what looks good and what doesn't. We want something that reflects well on us and we define pretty according to that.

A good design is not just about being pretty, however. It is about taking the eye – and thus the reader – through a message. Appeal helps, but it is not the bottom line – far from it.

More than pretty, a good design will be simple and cohesive. If the eye doesn't know where to go first, it will either skim the e-mail or, more than likely, move on.

All of your key information, including the call to action and any links, should be positioned above the fold. This means that it should all be visible on a preview screen, or an opened e-mail, without requiring the reader to do any scrolling.

The first thing you want someone to read or see should be positioned on the upper right side of the page. From there, the eye will typically scan down.

However, when boxes, bursts or call-outs are used to separate and highlight an idea, they can attract attention to themselves rather than to the next line of copy. Bold faced type, underlines and color changes can also move the eye to a different part of your copy.

Make sure that your designer really reads your message, and understands what the key points are.

If your copy is reasonable in length and committed to a single main message with possibly an offer or a link, your designer should have no problem creating an attractive, readable and effective e-mail.

Simple works

This is the Web – we use it because it makes interactive communication immediate and simple. Readers don't have to call or write you; they can simply click on a link and act.

If you don't make it easy for them to do that, you are wasting a valuable opportunity.

Decide what you want the e-mail to do. Do you want to capture information about readers? Then perhaps you should offer them something they are likely to want and ask them to submit their information in order to receive it.

Do you want readers to learn more about your company? Then you should make it easy for them to click through to your Web site, or to a landing page you create specifically for that purpose.

Want them to pass along your e-mail to others who might be interested? Encourage them to do that, and make it simple and rewarding.

Hello, it's action

In the final analysis, there is (or there should be) a single action you want a reader to take. Attend a webinar, read a white paper, participate in a promotion, take advantage of an offer – whatever it is you want your readers to do must be both obvious and easy.

In advertising, this is the call to action. And other than capturing attention, this is the most important thing for your e-mail to do.

Don't hide it or make someone scroll down to find it. And don't bury it in a block of verbiage. Make sure your links work. It would be a real shame to get your readers this far, only to lose them. ☒

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)

Legal ease

Liability limbo: Where will you land?

By Adam Atlas

Attorney at Law

With all the talk of Payment Card Industry (PCI) Data Security Standard (DSS) compliance, something has to be said about who carries liability for security breaches. There are various kinds of security breaches that may lead to liability in our industry.

The most common breaches occur at merchant locations. A less prevalent, but more direct kind of breach occurs at ISO or merchant level salesperson (MLS) locations. The most serious kind of security breach occurs at the processor or bank level.

It's not worth talking about security breaches at the bank or card Association level because I doubt the card Associations would impose fines or penalties on themselves for such breaches.

Tips to the wise

Here are tips to keep in mind when thinking about your liability for security breaches:

- **Fortify your turf:** Security begins at home. Whether or not you collect private personal information, pricing information, cardholder data or other sensitive information, if you are a business in the payments market, develop and adhere to security practices within your organization.

For example, suitable firewalls and password protection on computers and locked filing cabinets are basic common-sense precautions every business in our industry should adopt.

One reason for implementing security procedures, even when you do not collect sensitive information, is so you are prepared should you inadvertently begin collecting such data.

- **Stifle data collection:** Cardholder data, private personal information, bank account numbers and other sensitive information, whether it be financial or otherwise, are liabilities.

Consequently, you should severely restrict your collection of this kind of information.

It is tempting to create merchant application forms that

are extremely thorough and help develop an understanding of merchants for underwriting purposes.

However, you should never collect information that you do not absolutely require; possession of that information is an unnecessary liability.

- **Plan for destruction:** To the extent that you must collect sensitive information, develop a policy by which you will destroy it as soon as you have made use of it.

I would not be surprised if there are thousands of filing cabinets and computers around the nation stuffed to the brim with confidential information that is of no use to the people holding it.

Select documents and information you no longer require, and destroy them. Document destruction involves more than just putting paper in the trash.

Paper should be shredded, computer hard drives should be scrubbed clean by an expert, CDs holding data should be erased and shredded, and so on.

But make sure you do not destroy information your acquiring organization may oblige you to store.

- **Allocate before you sign:** Apart from ordinary civil or criminal liability you may have for loss or misuse of cardholder or other personal information, a growing number of ISO and MLS agreements provide for an express allocation of liability for security breaches in the ISO or agent shop.

Determine what that allocation of liability is in your existing ISO agreement and for any new agreement before you sign it.

Generally speaking, an ISO or MLS will be liable for breaches that occur in premises that are under its control.

- **Beware of merchant breaches:** Unfortunately, ISO liability for a merchant security breach often hits the merchant and the ISO by surprise.

Having to replace POS equipment and software and potentially losing merchant accounts are damaging enough for merchants and their service providers.

However, the banks and card Associations have developed a matrix of formulas that result in

I'm surprised POS manufacturers continue to allow software providers to install software on their equipment that is not PCI compliant. If the manufacturers were to intervene to prevent outdated software from being installed, many breaches could be avoided.

considerable fines to merchants for breaches of security in their systems.

On a broad interpretation of an ISO agreement for which the ISO takes liability, that liability may very well include security breaches at the merchant location.

Examine your ISO agreement to find out what would happen if one of your merchants were liable for fines because of security breaches and the merchant were unable or unwilling to pay those fines.

In many cases the ISO or one of the ISO's agents may be liable for them.

Talk to your acquiring organization and ask for clarification about the quantity of such fines and how they are calculated. The calculation of fines for security breaches is often shrouded in secrecy.

- **Keep tabs on software:** The greatest single cause of security breaches that lead to fines is outdated merchant POS software.

If your merchants operate POS systems that use software, make sure the software is up-to-date and PCI compliant.

You would be amazed at how many merchants use POS software that is obsolete and completely noncompliant with the PCI DSS.

Whether or not you carry liability for merchant security breaches, it is very much in your interest to educate merchants on the necessity of PCI compliant software.

Unfortunately, some software providers do not take the initiative to make sure their customers are running the most recent versions of their software.

I'm surprised POS manufacturers continue to allow software providers to install software on their equipment that is not PCI compliant.

If the manufacturers were to intervene to prevent outdated software from being installed, many breaches could be avoided.

You might even develop a form that your merchants

could complete to remind you and them as to what version of software they're using and whether the supplier of that software has confirmed that it is, in fact, PCI compliant.

ISOs and MLs are not necessarily required to know all the fine details of the PCI DSS. However, everyone in our industry should know the importance of PCI compliance for merchants who handle cardholder data and other parties to which the standard applies. ☐

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Education (continued)

Security breaches costly to all

By David Mertz

Compliance Security Partners LLC

A captivating article came across my desk this week. It had to do with The TJX Companies Inc. and its security breach, which was first reported in the fourth quarter of 2006.

This news is relevant to every ISO and acquiring bank – both for what has happened at TJX (the parent company of TJ Maxx and Marshalls stores) as well as its acquiring bank.

About a year ago, we learned TJX had experienced a significant security breach. Initial reports placed the number of compromised payment cards at over 40 million, not to mention checking account numbers, driver's license numbers and much more.

From this article, I learned the actual number of compromised card numbers was not 40 million – it was more than 94 million. Without a doubt, this is the largest theft of payment card data and personal identity information in U.S. history.

Hacking process

Let's review what happened at TJX and then look at what may be the most intriguing part for acquirers – the actions taken by Visa Inc. against the acquiring bank. How did the security breach happen? While we do not know everything, we are learning more as leaks appear in the press.

At TJX, the culprits sat outside the store in a car with a boom antenna collecting the information being broadcast by the wireless network until they gathered enough to gain access to the store's computer systems. Wireless networks are fundamentally a number of PCs equipped

with a radio receiver/transmitter grouped around a wireless access point that coordinates the transmission of data among the PCS and the Internet.

The wireless access point broadcasts the data through the air to all PCs with wireless transmitters/receivers within proximity to the broadcast point – whether or not they are authorized to receive the data.

If the broadcast is not secured through encryption of the data and authentication of the PC, anyone can intercept the communication. And, if the encryption method being used has been compromised, it is no more secure than a transmission with no encryption at all.

Furthermore, *InformationWeek* reported kiosks used by potential employees to submit job applications in various stores were not securely attached to TJX's network.

The thieves loaded the information on computers, allowing them complete control and access.

This is no different than opening up a malicious Web site or e-mail and having software downloaded to your computer that allows a remote user to discover what is on your hard drive and use the resources to attack other networks. This is commonly referred to as spyware or malware.

It is believed the thieves inside TJX's network were undetected for approximately 18 months. During this time, they downloaded the database – multiple times. It stored the card numbers, social security numbers, checking account numbers and so forth.

It appears to have been a multifaceted attack targeting security vulnerabilities at TJX stores, unprotected wireless networks and unsecured store kiosks.

According to a story in *The Wall Street Journal*, the people behind the TJX security breach discovered a Marshalls' store in St. Paul, Minn., with a wireless network secured using Wired Equivalent Privacy (WEP) – an encryption method that was cracked in 2001.

I did some additional research and discovered WEP can be cracked – even with the strongest 104 bit encryption and rotating encryption keys – in about one minute using tools that can be found on the Internet and a reasonably powerful laptop.

This begs the question: Why is WEP still allowable under the Payment Card Industry (PCI) Data Security Standard (DSS) section 1.1?



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Education

PCI compliance violations would most likely cost an organization the size of TJX \$2 million to \$3 million.

Not up to standard

As evidenced by the wireless network, TJX was not PCI compliant. Just a few of its PCI deficiencies included the following:

- Unsecured wireless networks
- Unencrypted card numbers in the database
- TJX stored track data
- Insecure networks
- Failure to annually review encryption methods deployed for security concerns and make necessary adjustments
- Failure to lock down publicly accessible computers

At the worst, PCI compliance violations would most likely cost an organization the size of TJX \$2 million to \$3 million. Instead of doing what was required by the PCI DSS, it ignored the standard and incurred expenses as of its last 10-Q form (used for quarterly reports) filing of more \$100 million related to its security breach.

And, when all costs attributable to the security breach are finally tallied, it is estimated TJX will spend between \$1 billion to \$4 billion in recovery. Wasn't there a commercial that stated you can pay me now or pay me later?

ISOs, beware

While all this was interesting – and disturbing – it was not the most important piece of information in the article for the acquiring community. Rather, it was the fine Visa assessed to TJX's acquiring bank.

Visa fined Ohio-based Fifth Third bank \$880,000 for not pushing TJX to be PCI compliant.

This is a warning shot fired across the bow of every acquiring bank and ISO. If you have a merchant with a significant security breach due to noncompliance, fines could be coming your way.

What compounds all this is what happened this past summer with the card Associations wanting acquiring ISOs and acquiring banks to complete both plans for PCI compliance and training for their level 3 and level 4 merchants.

What happens to the acquirer that has a PCI compliant merchant with a security breach? What types of fines will the acquirer receive from Visa? Where is the acquirer's safe harbor from the card Associations?

How will the card Associations respond to security breaches from these merchants and/or service providers? It will be an interesting winter and spring as we wait to find out. 📧

David Mertz is the founding partner of Compliance Security Partners LLC. He has spent the last four years working with merchants and service providers to meet PCI DSS compliance. For more information, e-mail dave@csp-mw.com.

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Education (continued)

Turning negatives into positives

By Steve Schwimmer

Renaissance Merchant Services

There is a smidge of self-doubt in all of us. As merchant level salespeople (MLSs), we need to rely on ourselves to deliver the message that will inform our prospects and turn our efforts into sales. The concept is easy to understand but sometimes the most difficult to actualize.

We all have bad days when we want to run for the door or turn around before even reaching our destination. This feeling is natural and happens to the best of the best.

Let's look at ways to turn the process around when it comes to tackling obstacles and objections so that we have more positive outcomes.

Be a good student

When encountering objections during the sales presentation, do not be deterred. If you have practiced for the presentation, have an arsenal of information memorized or readily accessible, so you are prepared.

Something I do ahead of time that works for me is research the company I am about to pitch. It always impresses prospects when I have done some homework on them and slip the details into the sales presentation. Knowing specifics about the client will go a long way and could be the deciding factor when prospects are choosing between you or your competitor.

Now that you are prepared, do you know how to handle objections? Those nasty little roadblocks can creep into the sales process and derail what seemed like an easy sell.

You will encounter objections; it is part of the process. Be prepared for this by keeping an ongoing list of objections you have encountered. Review ways to get around these recurring objections.

Listen up

A word of advice I have always found helpful: Listen more than you talk. Listening to what your prospect is telling you can yield information that will be vital to closing the deal. Your prospects are revealing to you their needs. They hope your response will demonstrate your ability to meet them.

If you are not listening, you could easily miss important information that is the key to the sale. By tailoring your sales presentation to what the customer wants to hear, you will eliminate many preconceived sales objections because the conversations will be about what the customer is looking for.

Remember to stay motivated. Whether you are part of a large sales force or an army of one, getting around objections is a learned art form anyone can master. Don't stop at the first no.

Keep going. Fifty-two percent of sales professionals give up after the first rejection. In fact, industry sources point out that it takes many rejections before a prospect even agrees to meet with you. So come up with your pitch, make note of the possible objections and create ways get around them.

Hang in there, and you'll come out on top. ■

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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Education (continued)

Opportunity knocks at your online door

By Curt Hensley

CSH Consulting Inc.

As ISOs and merchant level salespeople, you are a self-reliant group with plenty of entrepreneurial spirit. Some of you have had great success building your businesses from small home-office operations to large ISOs.

Others are well on the way to doing the same. Many of you now have residual income that meets or exceeds your financial goals. Others dream of doing so one day.

But what if it's time for a change? What if, despite your success, you're tired of going it alone? What if you need a new challenge? Maybe you just deserve a better deal. Perhaps you're going through a cross-country move or another type of transition, and you long for a steady paycheck and no worries about small-business management.

Have you ever considered that some leaders in the payments sphere or in emerging market sectors might value your expertise and pay you handsomely to join them?

Millions of people hunt for a new job every year. The Journal of Labor Research reports that each year one out of five working Americans – over 20 million people – leave their jobs.

If you decide to join them, you can take several steps to better your chances of getting noticed by top-notch recruiters seeking professionals who have payment processing and merchant acquiring know-how.

Brand, profile and manage

First, brand yourself. Second, raise your online profile. Third, manage your comprehensive online presence. Here is a list of the six most important steps you can take to get noticed quickly:

1. Post your résumé on all the major job boards to drastically increase your chances of being found for multiple job opportunities. Recruiters typically have a favorite job board they search 90% of the time, and many recruiters don't check other job boards after looking at their favorite.

Contrary to popular opinion, the best recruiters still search for candidates on Monster.com and CareerBuilder.com. It's typically not the first place they go, but they would be remiss if they didn't use all of their resources. Currently there are 44 million résumés on Monster, and 17 million on

CareerBuilder. And, there's much less overlap than most would think.

There are a number of other job boards to keep in mind when you are ready to post your résumé. Yahoo! HotJobs (www.hotjobs.com), Jobing.com, Vault (www.vault.com), and CareerSite.com are all worthy for posting your résumé to gain increased visibility. Recruiters are very familiar with these job boards, and they are great resources for recruiters. As a job seeker, you really can't afford to pass them up.

Due to the volume of résumés on the major job boards, there's a perception that the candidate quality is poor. Not true at all. Yes, Monster can be overwhelming for job seekers, and it's much harder for the superstar to stand out because of the number of résumés listed.

But great recruiters can find the stars when they take the time to look. You will be much easier to find if you post your résumé on Monster and CareerBuilder.

2. Create a profile on LinkedIn (www.linkedin.com) as a way to search for a job without looking like you're searching. LinkedIn is an online networking service that is quickly becoming a dynamite source for recruiters. Recruiters turn to LinkedIn to search for candidates by title, school, company and geographic location.

More than 15 million experienced professionals from around the world have profiles on LinkedIn. Take the time to create a winning profile, and use your LinkedIn profile like you would your résumé. Make sure your LinkedIn URL is attached to your e-mail signature, and encourage people to take a look.

LinkedIn is easy to use. If you reach out to as many friends and business associates as you can, accept invitations when they are offered to you and add connections to friends and business associates, your 50 personal contacts will soon become a network of 500,000 personal contacts.

Imagine how easy it is to network for a job by putting in a little extra time. According to LinkedIn, adding five connections makes you 3.7 times more likely to receive a job offer.

3. Register at ZoomInfo (www.zoominfo.com) and JigSaw (www.jigsaw.com), and keep your online directory information updated. ZoomInfo is an overall business information search engine used not only by recruiters, but also by innovative business

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Education

executives looking for information on industries, companies, people, products, services or jobs. With more than 37 million profiles listed on ZoomInfo, most large search firms utilize this resource when hunting for talent.

According to *Inc.* magazine, Jigsaw.com is "the world's biggest rolodex." And, with more than 6 million people registered on the site, complete with all their contact information, Jigsaw has become a key resource for recruiters. This is a great place for recruiters to go when they are digging into their clients' competitors to find potential candidates.

Both ZoomInfo and Jigsaw enable you to seek a new position without making it obvious that you are looking to leave your current workplace.

4. Create a blog, and advertise yourself by posting on it frequently. Don't forget to include your name, title and LinkedIn URL. Make sure to include descriptors like your current projects, technical expertise and examples of anything you have done that shows up in the public record.

Add conferences, meetings, user groups, contact management software you have used, complex projects you have run, descriptions of your certifications and leadership positions you have within your the community. Be specific, and try to include key words that a recruiter might use to look for talent. The goal is to be obvious, but not too obvious.

Also, offer to guest post on friends' high-ranking blogs. You will be surprised about the attention you draw.

5. Recruiters seek out people with expertise. You increase your chances of landing your dream position by writing articles for trade publications, newspapers and company newsletters.

Someone who is published is going to have a better chance of getting noticed than someone who keeps his or her expertise confined to e-mail correspondence.

6. Sponsor or start a networking event for your specialty in your local area. Networking events are beneficial, especially for the people who start them. Why not become one of them?

It's rare to find employees who take this kind of initiative, so it automatically labels you as someone who is willing to go the extra mile. This is also a great résumé builder.

The best way to make valuable professional connections is to make yourself easy to find. If you follow these steps, many opportunities could open up to you – not just job offers.

If you're lucky, you may find your dream job and continue to have business opportunities knocking at your door long after the search is over. ■

Curt Hensley is the founder, Chief Executive Officer and President of CSH Consulting, a recruiting firm exclusively focused on the payments industry.

He and his leadership team have over 50 years of combined experience in recruiting and merchant acquiring.

They have placed more than 1,000 professionals over the past seven years. Contact Curt at 480-315-8800 or curth@csconsulting.com.



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A black and white photograph of a shirtless rock star performing on stage. He is holding an electric guitar and has his arms outstretched. The background shows a crowd of people at a concert.

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BookReview

Growing on the 'Inside'

Do you know who is most likely to buy your product or service in the quantity required for optimal profit? Can you articulate the sustainable uncommon offering you can leverage to attract more business? If not, maybe it's time to discover your company's inside advantage.

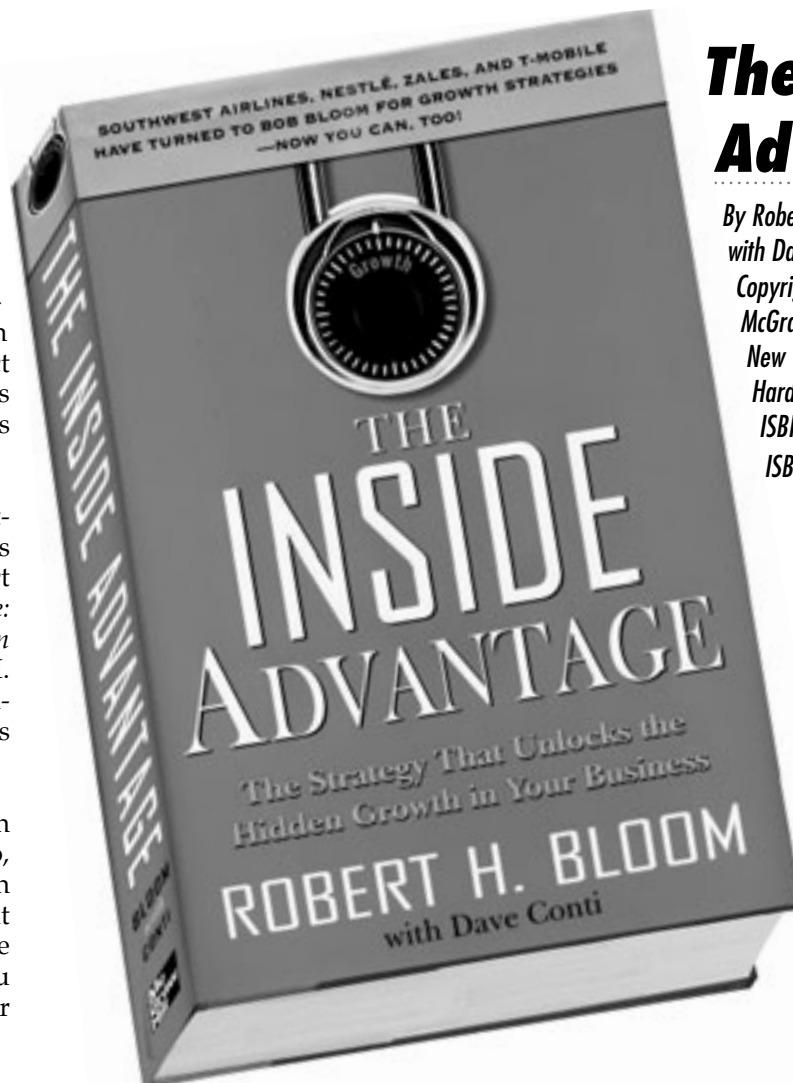
With so many enterprises competing to get a piece of the pie, it's essential to set your business apart from the pack. *The Inside Advantage: The Strategy That Unlocks the Hidden Growth in Your Business* by Robert H. Bloom with Dave Conti helps simplify the task of growing a business through a step by step process.

Whether you are just starting in this industry or are a seasoned pro, this book shares knowledge that can help your business reach the next level. It will also lend you the edge in getting merchants to select you and your services over those of your competitors.

The book is geared toward those who are short on time but need some direction to expand, and eventually increase profits.

"Grow or die!" is Bloom's first line of advice. He believes businesses should double in size every five years in order to survive in today's intensely competitive, technology driven global marketplace.

Every enterprise has at least one hidden strength that can be the centerpiece of a powerful growth strategy, according to Bloom. The object is to define the strength and develop it as a powerful tool.



The book is sectioned into four parts that correspond with Bloom's growth discover process: core customers, uncommon offerings, persuasive strategies and imaginative acts. There is also a frequently asked question section following every chapter.

No matter what size or type your business is, the book may enable you to clarify your vision, focus your goals and refresh your entrepreneurial spirit.

Bloom has applied and refined these steps in his 45 years as an

entrepreneur and corporate Chief Executive Officer. Companies such as Southwest Airlines Co., Zale Corp., Nestlé and L'Oreal Group Corp. have followed Bloom's advice to reach exponential growth.

Growing a business is stimulating and fulfilling, but also frightening. Bloom hopes reading his book will equip entrepreneurs who know their craft with determination and perseverance.

The Inside Advantage may help empower you as a leader, one who stands out from the herd. 📖

The Inside Advantage

By Robert H. Bloom
with Dave Conti

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McGraw-Hill books

New York, NY

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ISBN-10:0-07-149569-X

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POScript

MLScapes

This holiday season, why not send warm strawberry pies to colleagues on your shopping list? OK, scratch that plan; pies are too perishable to survive shipping. But Shoney's North America Corp. has an alternative that's got some folks salivating.

The restaurant chain has launched its first-ever gift card program nationwide. Cards are good toward any food or beverage item at Shoney's and can be purchased in amounts up to \$100. They can also be reloaded. But there's a twist: Scratch the image on the cards, and they smell like Shoney's famous strawberry pie.

"Gift cards are always hot items during the holidays, but ours might even make you hungry," said Dan Bigelow, Shoney's Vice President of Marketing.

By early 2008, the restaurant will introduce two more scents: hot fudge cake and pancake.

Are you hungry yet?



ISO-Q test

Which of these statements is correct?

1. The island of trash floating somewhere between San Francisco and Hawaii is 80% plastic waste.
2. A 20 Questions trivia game that fits on a keychain has been branded the hot new gadget for the holiday season.
3. A company has patented a design for credit and debit cards that look like ninja stars and double as self-defense weapons.

The first statement is correct.

Biz bytes

Agency has several definitions:

- A service or business such as an employment agency authorized to act on the behalf of others.
- A government's administrative section.
- A legal term describing the relationship between two parties: a principal and an agent. The agent represents the principal in business transactions with a third party.



Loopy laws

In Ohio, it is against the law to ply fish with liquor and get them drunk.

MLScapes

Why did they let the turkey join the band?
It had drumsticks.

Source: basicjokes.com



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New Products



Cherry LPOS Qwerty Keyboard

A cherry of a keyboard

Product: Cherry LPOS Qwerty Keyboard

Company: Cherry Corp.

A Qwerty keyboard is the standard keyboard in use today. Qwerty simply stands for the first six letters on the upper left hand row of your keyboard. The LPOS in the Cherry line is what gives distinction to Cherry's new keyboard.

The Cherry LPOS Qwerty keyboard, distributed by BlueStar, has all the functionality of a POS keyboard with the added value of a commercial keyboard, according to Cherry.

The Cherry LPOS is multifunctional, with enhanced 131/127 position key layout and enhanced multifunctional yellow status light-emitting diodes for improved visibility in artificial lighting.

It is unparalleled in alphanumeric data entry, and it is fully programmable, Cherry noted.

It features plug-and-play configuration and singular function enhancement with "Cherry Tools" virtual programming, which provides quick product set-up, program configuration and remote installation.


As with all Cherry POS keyboards, the new LPOS product line is fully compatible with Microsoft Corp.'s WEPOS operating system.

The LPOS also provides 42 "relegendable" keys that enable users to move letters, numbers and symbols around.

Manufactured by Cherry Electrical Products, the North American division of global computer keyboard supplier Cherry Corp., the LPOS has optional components.

It can be configured with a high-resolution touchpad that ensures easy cursor navigation on a minimal desktop surface. Or, a three-track, bi-directional, mag-stripe reader can be added that has aural and visual indicators when a successful card swipe occurs.

The Cherry LPOS is spill and dust resistant. And it's durable, too, able to withstand 25 million keystroke punches.

It is designed for POS such environments as retail, hospitality, airline, postal service and car rental, as well as for point of service applications in the banking, government, health care, education and transportation sectors. 

Cherry Corp.

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NewProducts

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Product: ContractPal

Company: ContractPal Inc.

ContractPal Inc. asks a simple question: Why are legal contracts still stuck in the antiquated, paper-based 19th century when the tools and technology are readily available to make them electronic and paperless in the 21st?

It's a legitimate question, given the substantial improvements in the way the business world integrates the Internet into virtually all of its aspects, including the legal realm where doing case research online and document templating are de rigueur.

But that can't be said for contracts, which stubbornly remain paper-based. ContractPal argues that contracts between ISOs and merchant level salespeople (MLs) and their merchant clients, for instance, have not migrated online because no company has yet developed a suitable Web-based platform that offers a fast, reliable, affordable and user-friendly interface.

But ContractPal thinks it has the solution with its online, on-demand contracting system – the first of its kind, according to ContractPal.

ContractPal is based on the five legal mandates set forth in the federal Electronic Signatures in Global and National Commerce Act of 2000: authentication, enforceability, legal compliance, user-role enforcement and data validation.

ContractPal blocks unauthorized users from making changes to online contracts; protects access to sensitive data; ensures that contracts are completed and digitally signed by all parties, including out-of-towners; complies with company policies and legal regulations; and provides an end-to-end audit trail of all transactions, providing oversight and security to the entire process.

ContractPal's platform is customizable for contract creation and closure. It's a flexible service as well, taking into account the negotiating process and the inevitable last-minute contract changes.

And it claims it can transfer all of a business's paper-based contracts into electronic form within weeks, not months or years.

ContractPal promises to deliver all these services "at a price point that is truly remarkable."

Of particular interest for ISOs and MLs are two contract demonstrations of merchant and reseller agreements, which can be set for ContractPal's clients.

The Merchant Pal is designed specifically for payment processing and demonstrates the process of an ISO signing up a merchant, filling out the required forms and making the required calculations.

The Reseller Agreement (another type of Pal) takes an applicant and a company officer through the required steps of the application process.

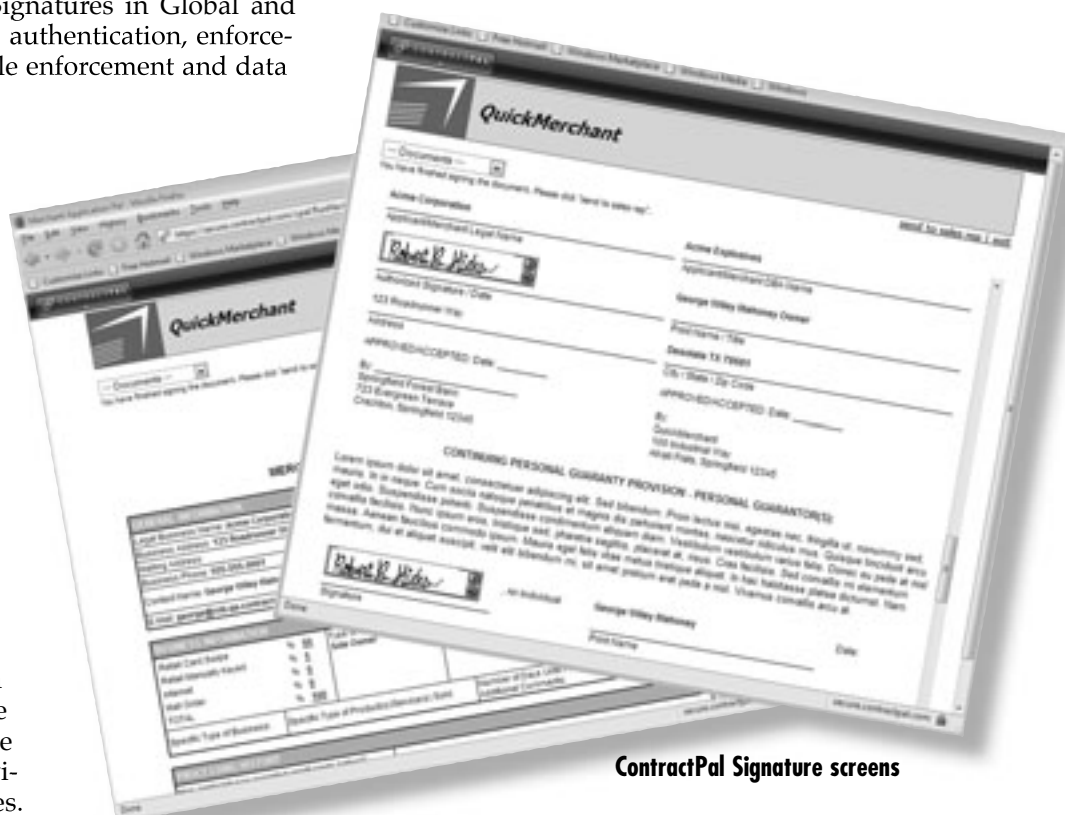
ContractPal stated its Pals are easy to set up, while outside agencies would take months to develop and test similar Web-based contract applications.

To take a demo of ContractPal, go to www.contractpal.com/demos.html.

ContractPal Inc.

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ContractPal Signature screens

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GS										
Quarter Page	1080	1081	1004	3012	928	5568	821	9852	552	13248
Half Page	1586	1586	1496	4488	1406	8436	1266	15192	945	22680
Custom Quarter	2307	2307	2206	6618	2109	12654	1883	22596	1569	37656
Custom Third	1242	1242	1155	3465	1067	6402	943	11316	634	15216
Custom Half	1533	1533	1437	4311	1342	8052	1199	14388	865	20760
Back Cover	1824	1824	1720	5160	1617	9702	1455	17460	1087	26088
Inside Cover	2737	2737	2499	7497	2259	13554	2189	26268	1879	45096
Double Truck	2474	2474	2310	6930	4430	26580	3337	40044	2781	66744
Center Spread	4044	4044	3888	11664	3738	22428	3955	47460	3296	79104
	4793	4793	4608	13824	4430	26580	3955	47460	3296	79104
G5Q										
Quarter Color	2642	2642	2381	4762	2275	6825	2169	8676	2169	8676
Quarter B/W	1904	1904	1713	3426	1628	4884	1544	6176	1544	6176
Custom 1/4 Color	3037	3037	2739	5478	2616	7848	2495	9980	2495	9980
Custom 1/4 B/W	2190	2190	1969	3938	1873	5619	1776	7104	1776	7104
Custom 1/3 Color	3800	3800	3422	6844	3284	9852	3146	12584	3146	12584
Custom 1/3 B/W	2637	2637	2374	4748	2267	6801	2161	8644	2161	8644
Half Page Color	4562	4562	4106	8212	3952	11856	3798	15192	3798	15192
Half Page B/W	3085	3085	2780	5560	2663	7989	2546	10184	2546	10184
Custom 1/2 Color	5246	5246	4722	9444	4545	13635	4367	17468	4367	17468
Full Page Color	3547	3547	3197	6394	3062	9186	2928	11712	2928	11712
Full Page B/W	6777	6777	6100	12200	5894	17682	5687	22748	5687	22748
Double Truck Color	5650	5650	5087	10174	4907	14721	4727	18908	4727	18908
Back Cover Color	7455	7455	6709	13418	6484	19452	6180	24720	6180	24720
Inside Cover Color	8991	8991	8095	16190	7832	23496	7569	30276	7569	30276
Center Spread	7514	7514	6763	13526	6538	19614	6312	25248	6312	25248
	9319	9319	8386	16772	8105	24315	7725	30900	7725	30900

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Alan Forgiione, President - ext. 1410
Stephanie DeLeve, VP of Sales - ext. 1430

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Inspiration

WaterCoolerWisdom:

I am not in this world to live up to people's expectations, nor do I feel that the world must live up to mine.

- Fritz Perls



Holiday survival guide

During the holidays, most of us enjoy time away from work, good food, family gatherings and celebration. But we sometimes overlook a rather important detail – the strain it can put on our health.

This time of year breeds stressful situations and launches the nasty cold and flu season. You might have to take time off before or after you travel just to regain your balance.

And by the time you get back to the office, you could be swamped and more stressed than before.

Feast on this

A feast takes preparation and thought. How many guests are you expecting? What will be on the menu? Are your recipes in order? How will you ensure that all your dishes are cooked to perfection on time? When will you shop, and where are the best deals?

Take a deep breath. Prioritize and start planning the menu a week before the special occasion. This will give you time to make your grocery list.

Shop for nonperishable items a few days ahead of time, and go at a time when markets aren't busy – early in the morning or late at night.

If oven space is an issue, precook everything you can reheat with ease the night before. This goes for all pies and certain casseroles. Pull in a toaster oven for cooking side dishes if need be.

Try to make a bit more food than necessary for the mouths you expect to feed. This will come in handy when your relatives bring surprise guests. And if there is an abundance of food, you can always send people home with scrumptious leftovers.

Shop till you drop – not

Shopping for gifts can be unnerving. Making sure everyone on your list has a special present is no easy feat. In 2006, people waited in line all night and called stores every day in hopes of getting a Nintendo Wii in time.

Camping outside of a store in the middle of winter isn't a good way to prevent anxiety and stay well.

We all have a person on our checklist who is impossible to buy for, the person who has everything and doesn't need anything.

You rack your brain trying to figure out what to get and come up empty-handed. Don't stress, get creative; make a gift basket or give a gift card.

Money is another huge stressor. Eliminate the strain by getting your budget in line: How much do you want to

Inspiration

spend? How much should you spend? Everyone likes a nice gift, but not all great ones have to be expensive. Time and thought can be the key components.

Gotta love family

Family members get very sensitive about where you choose to spend your time for holidays. Hurt feelings, guilt, demands and expectations can easily be stirred by those closest to you.

Not only do you have to squeeze in time with your family, but there might be in-laws to see or work parties to attend. Stretching yourself too thin will only give you a headache.

Do yourself a favor and spend the holidays the way you want to. You can't please everyone.

The holidays should mean spending quality time with the people you love, not feeling overwhelmed. By the same token, don't overreact if someone can't make it to your shindig.

Let it go

Learning to handle stress is a vital survival skill for your sanity and physical health not only during the holiday

madness but throughout the year as well. Here are the some tips to help you cope:

- Relax at all costs.
- Get plenty of rest.
- Make lists and prioritize.
- Stay organized.
- Find the lighter side.
- Listen to uplifting music.
- Take deep breaths.
- Relinquish some control.
- Ask for help.

You can get through this season unscathed. Just don't pressure yourself to make everything perfect. Some of the best times in life are those that don't end up exactly as planned.

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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/BIS07, or call 800-803-3424 or 212-803-6093.



SourceMedia Conferences

Customer Engagement Symposium

Highlights: This conference teaches ways to create emotional ties with your clients. Successful companies build relationships with their customers – people stay faithful to brands that earn their trust and attention.

The symposium will feature companies that are well-known for creating higher levels of customer commitment than their peers. These include Lexus, Commerce Bancorp Inc., The Ritz-Carlton Co. LLC, and Jet Blue Airways.

When: Dec. 2 – 4, 2007

Where: The Ritz-Carlton, Coconut Grove, Fla.

Registration: Visit www.sourcemediaconferences.com/CES07.



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 New Orleans Hotel

Registration: Visit www.nacsonline.com.



SourceMedia Conferences

Alternate Payments Forum 2007

Highlights: The forum will include alternate payment systems as the latest emerging trend and will provide information on the payment methods preferred by consumers.

The forum will also cover the changing payment landscape, mobile technology, service provider and more. Speakers will address the myths and reality of decoupled debit, innovative technology, and its implications for financial institutions.

When: Dec. 10, 2007

Where: Crowne Plaza Times Square, New York

Registration: Visit www.sourcemediaconferences.com/AP07.



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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Bank Administration Institute
TransPay Conference and Practice

Highlights: This conference demonstrates how to target new markets, identify customers' needs in payment products and services, meet demands, and beat out the competition. It will focus on operation, trends, management, products and risk.

Distributed capture – what it is and where it's going and legal issues involved – is expected to be a hot topic.

Speakers will include Chris Anderson, Editor-in-chief of Wired Magazine and the author of "The Long Tail"; Mark N. Greene, Ph.D., Chief Executive Officer of Fair Isaac Corp.; and many others.

When: Feb. 5 – 7, 2008

Where: Gaylord Texan Resort & Convention Center, Grapevine, Texas

Registration: Visit www.bai.org/transpay/registration.asp.


ATM Industry Association
ATMIA Conference 2008

Highlights: This conference is dedicated to business renewal in New Orleans. Its purpose is to show support for rebuilding the city two years after the Katrina disaster. It is organized to teach ATM businesses and operations how to deal with today's issues and threats and emerge renewed.

Topics will include trends and the renewal of the ATM for the 21st century, new sources of revenue for ATM operators, and industry updates for ATMs.

A portion of each registration will be donated by ATMIA to Kingsley House. Since 1896, Kingsley House has helped educate children, strengthen families and build communities in the New Orleans area.

When: Feb. 20 – 22, 2008

Where: New Orleans Marriott, New Orleans

Registration: Visit www.atmiaconferences.com.



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Advertiser Index

2GS LLC.....	18	Ingenico.....	70
Advanced Payment Services.....	35	Innovative Merchant Solutions.....	13
Alpha Card Services Inc.....	63, 114	iPayment Inc.....	73
American Bancard.....	123	IRN/Partner America.....	28, 29
American Microloan.....	91	ISO Parachute.....	85
AmericaOne Payment Systems.....	9	JRs POS Depot.....	16
Apriva Inc.....	62	Lease Source Inc.....	76
Assurz Inc.....	97	MLS Direct Network.....	95
Authorize.Net.....	10	Money Movers of America.....	17
Blackstone Merchant Services.....	115	Money Tree Merchant Services.....	75
Blue Bamboo.....	96	MSI NJ.....	19
Central Bancard LLC.....	43	MSI NJ 1-800-Bankcard.....	69
Charge Card Systems.....	125	myARCworld Inc.....	121
Chase Paymentech Solutions.....	83	National Bancard Systems.....	102
Comstar Interactive.....	59	National Transaction.....	68
Credomatic.....	56	Nationwide Payment Solutions.....	23
CrossCheck Inc.....	99	Network Merchants Inc.....	90
Direct POS.....	32	North American Bancard.....	2, 6, 7
Direct Technology Innovations.....	101	NPC.....	15
Discover Network.....	47, 49	OTI America.....	52
Electronic Merchant Systems.....	11, 80	Pay By Touch Payment Solutions.....	105
Electronic Payments Inc. (EPI).....	71, 127	Pivotal Payments.....	110, 111
eProcessing Network LLC.....	20	POS Portal Inc.....	36
Equity Commerce.....	84	Prepaid Card Expo.....	48
EVO Merchant Services.....	60, 61	Reliant Processing Services.....	93
ExaDigm Inc.....	79	Secure Payment Systems.....	89
EXS - Electronic Exchange Systems.....	21	Signature Card Services.....	40
EZCheck.....	108	Terminals Exchange.....	44
First Funds.....	58	The Phoenix Group.....	53, 55, 57
Fast Capital Inc.....	109	Total Merchant Services.....	31, 64, 65
First American Payment Systems.....	113	TRIBUL Merchant Services.....	51
First Data Corp.....	25	United Bank Card Inc.....	37, 38, 39, 77
First Data Global Leasing.....	26	United Cash Solutions.....	106
General Credit Forms.....	119	United Merchant Services.....	27
Greystone In Advance.....	87	United Payment Service.....	22
Humboldt Merchant Services.....	12	USA ePay.....	72
Hypercom Corp.....	128	VeriFone.....	66
iMax Bancard.....	33	WAY Systems.....	54
Impact PaySystem.....	117		



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