

Fuel, Grocery, Small Ticket or any IP Merchant

Now that we've
put in our two cents
it's a **Big Deal!**

Are you tired of lousy service? Have the giant mega-processors left you on hold? It's time to let North American Bancard fill your tank. With NAB you get prompt payment of all your residuals, 24/7 merchant support and fantastic customer service.

Gas Stations not your bag? These new low rates are the perfect solution for Grocery, Small Ticket or any IP merchant.

2.5¢

IP TRANSACTION

DIAL-UP TRANSACTION

- Process Fleet Cards, Wright Express® and Voyager® utilizing BuyPass, the most prolific front-end network in the petroleum space.
- Fast food, groceries, video rental, movie theaters, parking lots, garages or any merchant using an IP connection.

North**American**
BANCARD

A Better Opportunity. A Brighter Future.

Call Us Today! 1-888-229-5229 • www.GONAB.com

2¢

Now There is an Alternative for All Your Fuel, Grocery, Small Ticket or IP Merchants!



2¢ IP TRANSACTION • 2.5¢ DIAL-UP TRANSACTION

This is exactly what you have been waiting for. Finally, a program with the power you need to close the big deals. Now when you have grocery, fast food and small ticket merchants, NAB has a great program with an unbelievable rate to help you land the deal.

NAB PROVIDES DAILY PAYMENT OF ALL BONUSES! WHY WAIT WEEKS TO GET YOUR CASH? GET PAID DAILY OR WEEKLY – YOU CHOOSE WITH NORTH AMERICAN BANCARD!



**With NAB, You Get an Interchange Revenue Split up to 65%
No Annual Fee or Batch Header Fee Required**

If you charge one you share in it!

Up to \$750 Conversion Bonus!

Get paid 1.5% of the actual monthly processing on every merchant. If the merchant processed \$50,000, then you receive a \$750 bonus.

\$200 Approval Bonus

For each retail merchant approval and card-not-present merchant approval.

Don't Need Free Equipment?

Get an additional \$100 Bonus!

\$3,000 Signing Bonus

Sign up 30 merchants within your first 90 days, and North American Bancard will pay you \$3,000!

Health Benefits Plan

Medical/Dental/Life/Long-Term Care. NAB pays 50% of insurance premium, up to \$300 per month.

DON'T FORGET: NAB will pay up to \$295 of your merchant's early termination fee!

**Discover the difference
NAB can make for you!**
1-888-229-5229
www.GONAB.com

2.6¢ per
transaction

+1 BASIS POINT

Do the math. It's a **better deal.**

We put together the **most lucrative program** for your high-volume IP-based processing merchants.

This is the best cost structure in the marketplace.

Upfront conversion bonus payments, free terminal programs, full residual commissions, reimbursement for your merchants' early termination fees, and world-class support for you and your merchants — **what more can you ask for?**

This is the program you need to close deals with busy restaurants, retailers and hotels. And, it's coming from the most trusted name in payment processing – Total Merchant Services.

Now you have everything you need to sign up IP-based merchants that process \$25K+ per month – and you don't have to give up ANYTHING!

For more information, call **888-84-TOTAL ext. 9727**, or get the full program details at **www.upfrontandresiduals.com**

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

- Better cost structure – 2.6¢ + 1 basis point per transaction!
- Upfront Conversion Bonus Payments – \$300 - \$500 per account!
- Additional \$100 upfront conversion bonus payment if you do not need the free terminal equipment.
- Free Terminal Programs – free to sell, lease or place.
 - Hypercom T4100 Multi-App, Dual Comm, IP-enabled
 - Hypercom T4100 with Magtek Check Imager
 - Hypercom T4100 plus VIVOtech4000 Contactless Reader Kit
 - Nurit 8000 GPRS Wireless Terminal
- Full Residual Commissions – 50% - 65% revenue-sharing program.
- Plus, we'll even pay the merchants' early termination fees – up to \$295 per merchant!



total merchant services
payment solutions for your business

www.upfrontandresiduals.com



Our Conversion Bonuses are still the BEST!

EARN UP TO \$2,000 PER CONVERTED ACCOUNT!*

United Bank Card is continually improving our conversion bonus program in order to provide our ISO and MLS Partners with the most lucrative ISO Program available. Our conversion bonuses are the best in the industry and are paid out weekly, on approval! Take advantage of this offer today and earn up to \$2,000 per converted account!

Our conversion bonuses** are in addition to all of our other up-front revenue opportunities including the free terminal bonuses, health insurance bonus, card issuing bonus and quarterly/annual bonuses.

Make the Most from Your Merchant Accounts

United Bank Card has over 9 years of residual payment history and has appeared on Inc. Magazine's list of fastest growing private companies for three consecutive years now. We process \$8 billion in credit card transaction volume annually from over 80,000 satisfied merchants and paid over \$20 million in bonuses and residuals to our ISO Partners in 2007 alone.

Our conversion bonus is the perfect way for your office to generate additional revenue and with statistics like these, why would you ever send your merchant accounts anywhere else?

*Bonus amount determined by merchant processing volume.

**Conversion bonus program is subject to change without notice.

United Bank Card, Inc. is a registered ISO/MSP of First National Bank of Omaha, 1620 Dodge St., Omaha, NE



2005 | 2006 | 2007

For further details, contact:

Brian Jones, EVP Sales and Marketing: 800-201-0461 x 136

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

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

or log on to www.isoprogram.com

United Bank Card 



United Bank Card Introduces **THE POWER OF POS** to the ISO/MLS Community

SALES | LEASING | MARKETING | TRAINING | INSTALLATION



HARBORTOUCH

LEARN ABOUT ONE OF THE MOST PROFITABLE SALES OPPORTUNITIES AROUND!

United Bank Card is offering you the opportunity to learn the ins and outs of our Harbortouch POS Systems program and will be holding a series of training sessions across the country to teach you about this growing market. You will receive hands-on interaction with the Harbortouch POS System and learn about sales secrets, nationwide installation and service from our POS Systems experts.

COMING SOON TO THE FOLLOWING CITIES:

Atlanta, Georgia	May 20, 2008	Holiday Inn - Atlanta Airport North
Chicago, Illinois	June 3, 2008	Holiday Inn - William Tell - Midway
Los Angeles, California	June 10, 2008	Holiday Inn - Long Beach Airport
Dallas, Texas	June 12, 2008	Holiday Inn - DFW North
Fort Lee, New Jersey	June 17, 2008	Holiday Inn - Fort Lee, NJ

- Training sessions from 8:30 am to 5:00 pm.
- Complimentary lunch during training sessions.
- Shuttle service to hotel provided from airport at most locations.
- Special hotel room rate available for training session attendees.

REGISTER TODAY!

The ability to earn impressive revenues from equipment sales has returned to the ISO and MLS community and United Bank Card is delivering this unique opportunity directly to you! Find out how you can take advantage of our affordable POS System offerings and secure long-term relationships with your merchants. Our training sessions are only available to United Bank Card ISO/MLS Partners and will ensure that you have the knowledge to approach any POS Systems opportunity with confidence and come away successful from every sale. Call now to become a UBC ISO/MLS Partner today.

Space is limited - for classroom reservations contact Nancy McCarthy at 800-201-0461 ext. 142 or nmccarthy@unitedbankcard.com to reserve your seat today!



2005 | 2006 | 2007

To become a United Bank Card ISO/MLS Partner, contact:
Brian Jones, EVP Sales and Marketing: 800-201-0461 x 136
Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145
Maxwell Sinovoi, National Sales Manager West: 800-201-0461 x 219
or log on to www.isoprogram.com

United Bank Card



News

Industry Update.....	14
Prepaid players join for expansion.....	52
Revenues up in downturn.....	54
Cash advance leaders advance.....	56
What a time it was: ETA 2008.....	58
New interchange rates for MasterCard and Visa.....	100

Features

Another 100 years of cash? <i>By Mike Lee, ATMIA CEO</i> ATMmarketplace.com.....	26
--	----

AgenTalkSM: George Massey

The corporate baritone.....	40
-----------------------------	----

Views

Welcome to the wireless mainstream <i>By Tim McWeeney</i> WAY Systems Inc.....	36
--	----

Education

Street SmartsSM

ETA wants you, too <i>By Jason Felts</i> Advanced Merchant Services.....	74
No foundation, no success <i>By Jeff Fortney</i> Clearent LLC.....	84
Merchant security is your business <i>By Adam Atlas</i> Attorney at Law.....	88
Employee retention begins day one <i>By Curt Hensley</i> CSH Consulting.....	92
Preparation power <i>By Daniel Wadleigh</i> Marketing Consultant.....	98

May 12, 2008 • Issue 08:05:01

Fraud busting, electronic style

The illusion of romance that made stars of Prohibition-era gangsters, Mafia dons and certain other crooks was sustained by time and the physical distance between star-struck fans and the actual crimes that were perpetrated. But when the gun is pointed at your head and you become the victim, the infatuation ends, leaving behind the cold and brutal reality of crime.

With the advent of the Internet and wireless technology, which enable almost instantaneous connectivity anywhere on the globe and render physical distance moot, that gun is pointed at all our heads, at all times of the day and night. But many of us don't know it.

Fraud in profile

Fraud in its broadest meaning can be defined as an act of intentional deception that causes an individual to surrender something of personal or professional value to another individual or organization. So a real estate scam that bilks senior citizens out of their retirement money is one type of fraud; a scam that dupes people into giving over credit card numbers is another.

The 2008 AFP Payments Fraud and Control Survey released by the Association for Financial Professionals in March 2008 showed that check fraud is still the most prevalent type of fraud, with automated clearing house debit payments a distant second and corporate cards coming in third. For consumer payments fraud, thieves used credit cards most frequently while PIN debit cards were the least likely piece of plastic prone to abuse.

Perhaps the most pernicious and destructive type of electronic scam today is identity theft. Bob Aguirre, Risk Manager at Irvine-based Group ISO Inc., said, "The crime itself might not be regarded as a devastating event, but it is very important to recognize that it is a gateway crime – one that leads to the many other financial and physical crimes that disrupt a person's life for many years past the original event."

Theodore Svoronos, a Certified Fraud Examiner who works alongside Aguirre at Group ISO, added that after identity fraud happens, it takes on average "600 to 900 hours and approximately \$10,000 to \$12,000 to try and clear their good name over the course of two to four years."

Mug shots

For the payments industry, which relies on the Internet and other electronic networks for processing data, fraudsters are the anonymous individuals and organizations worldwide that glut e-mail inboxes with phishing scams and spyware, or steal cardholder information through skimming scams at the POS.

With stolen personal cardholder information, street-level fraudsters buy goods and services until the fraud is exposed. Then they go on to the next victim. The more sophisticated and organized data thieves use pilfered data to set up false

NorthAmerican
BANCARD

FINALLY, PREMIUM SERVICE
AT A SUPER LOW RATE.

2¢

IP
Transaction

2.5¢

Dial-Up
Transaction

Introducing the New Fuel/Small Ticket Program from North American Bancard!

Tired of lousy service? Have the giant mega-processors left you on hold? Let North American Bancard fill your tank. With NAB you get prompt payment of all your residuals, 24/7 merchant support and fantastic customer service. Gas Stations not your bag? Our new low rates are the perfect solution for Grocery or Small Ticket merchants.

- Process Fleet Cards, Wright Express® and Voyager®
- Fast food, groceries, video rental, movie theaters, parking lots, garages and more.

NorthAmerican
BANCARD

A Better Opportunity. A Brighter Future.

Call us today 1-888-229-5229 • www.GONAB.com

Advisory Board

- » Tony Abruzzio—Global Payments Inc.
- » John Arato—MagTek Inc.
- » Adam Atlas—Attorney at Law
- » Clinton Baller—PayNet Merchant Services Inc.
- » Audrey Blackmon—Granite Payment Alliance
- » Sam Chanin—Business Payment Systems
- » Steve Christianson—AAmonte Bankcard
- » Steve Eazell—Secure Payment Systems Inc.
- » Peter Estep—National Bankcard Systems Inc.
- » W. Ross Federgreen—CSRSI
- » Jim Fink—EVO Merchant Services
- » Kim Fitzsimmons—First Data Merchant Services
- » Ed Freedman—Total Merchant Services
- » Marc Gardner—North American Bancard
- » Alan Gitles—Landmark Merchant Solutions
- » Russ Goebel—Pay By Touch
- » Alex Goretsky—USA ePay
- » Jared Isaacman—United Bank Card Inc.
- » Jerry Julien—Equity Commerce LP
- » Lazaros Kalemis—Alpha Card Services Inc.
- » Dee Karawadra—Impact PaySystem
- » Allen Kopelman—Nationwide Payment Systems Inc.
- » Mitch Lau—Money Tree Merchant Services
- » Mitch Levy—Merchant Cash and Capital
- » Dan Lewis—AmeriBanc National Ltd.
- » Douglas Mack—Card Payment Systems
- » Paul Martaus—Martaus & Assoc.
- » Biff Matthews—CardWare International
- » David McMackin—AmericaOne Payment Systems Inc.
- » Tim McWeeney—WAY Systems Inc.
- » Patti Murphy—The Takoma Group
- » Michael Nardy—Electronic Payments Inc. (EPI)
- » Joseph Natoli—NPC
- » Steve Norell—US Merchant Services
- » Garry O'Neil—Electronic Exchange Systems
- » Paul Oswald—TransFirst
- » Bulent Ozayaz—VeriFone
- » Marcelo Paladini—Cynergy Data
- » Michael Petitti—Trustwave
- » Bill Pittman—TPI Software LLC
- » David Press—Integrity Bankcard Consultants Inc.
- » Charles Salyer—GlobalTech Leasing Inc.
- » Jeffrey I. Shavitz—Charge Card Systems Inc.
- » Lisa Shipley—Hypercom Corp.
- » Dave Siembieda—CrossCheck Inc.
- » Ted Svoronos—Group ISO
- » Scott Wagner—Humboldt Merchant Services LP
- » Matt Whitaker—Smart Payment Solutions
- » Dan D. Wolfe—Teledraft Inc.
- » Sam Zeitz—American Bancard, LLC

 **Notable Quote**

The quality and depth of basic training offered should be a determinant when MLSs choose ISO partners. One ISO may only offer sales training on its products, another only on interchange. It is prudent to partner with a company willing and able to help MLSs build a strong foundation.

See story on Page 86



**Inside this issue:
CONTINUED**

Company Profile

BCC Merchant Solutions

Building business together..... 47

New Products

Optimize revenue, minimize fraud 103

Security stamped on hardware, software 104

Inspiration

Face off to boost sales 109

Departments

Forum 5

Datebook 112

Resource Guide 114

Advertiser Index 126

Miscellaneous

Sarcasm Sells – Editorial cartoon 5

QSGS: Quick Summary Green Sheet..... 8

Bottom Lines 14

ISOMetrics 63

Word Search 106

Water Cooler Wisdom 109

POScript 111



The Green Sheet Inc. — Winner
APX Awards for Publication Excellence
in print and on line 5 consecutive years.
Plus, 61st Award in 2006, 2008 & 2007

Affiliations:



Produced and printed in the U.S.



I got the aisle seat, as requested.
 They had my favorite soda
 and the bag of peanuts had
 exactly 21 inside.
 Clear weather, good movies,
 what else could I need?

Bring me my
 Green Sheet!

www.greensheet.com



The Green Sheet Inc.
 www.greensheet.com

- President and CEO:**
 Paul H. Green.....paul@greensheet.com
- General Manager and Chief Operating Officer:**
 Kate Gillespie.....kate@greensheet.com
- CFO/Vice President Human Resources & Accounting:**
 Brandee Cummins.....brandee@greensheet.com
- Managing Editor:**
 Laura McHale Holland.....laura@greensheet.com
- Senior Editor:**
 Patti Murphy.....patti@greensheet.com
- Associate Editor:**
 Breanne Hubbard.....breanne@greensheet.com
- Staff Writers:**
 Sue Luse.....sue@greensheet.com
 Lisa Mann.....lisa@greensheet.com
 Michael Miller.....mike@greensheet.com
 Dan Watkins.....dan@greensheet.com
- Asst. VP of Production, Art Director:**
 Troy Vera.....troy@greensheet.com
- Production:**
 Lewis Kimble, Production Manager.....lewis@greensheet.com
- Asst. VP of Advertising Sales:**
 Danielle Thorpe.....danielle@greensheet.com
- Advertising:**
 Rita Francis, Account Executive.....rita@greensheet.com
 Kat Doherty, Advertising Coordinator.....kat@greensheet.com
- Circulation:**
 Vicki Keith, Circulation Assistant.....vicki@greensheet.com
- Correspondence:**
 The Green Sheet, Inc.
 800-757-4441 • Fax: 707-586-4747
 6145 State Farm Drive, Rohnert Park, CA 94928
 Send questions, comments and feedback to.....greensheet@greensheet.com
 Send press releases to.....press@greensheet.com
 NOTE – Please do not send PDF versions of press releases.
- Print Production:**
 Hudson Printing Company
- Contributing Writers:**
 Adam Atlas.....atlas@adamatlas.com
 Jason Felts.....jasonf@gotoams.com
 Jeff Fortney.....jeff@clearent.com
 Curt Hensley.....curth@cshconsulting.com
 Tim McWeeney.....tmcweeney@waysystems.com
 Daniel Wadleigh.....morenewcustomers@gmail.com

The Green Sheet (ISSN 1549-9421) is published semi-monthly by The Green Sheet Inc., 6145 State Farm Dr., Rohnert Park CA 94928. Subscription is FREE to participants in the payment processing industry, an annual subscription includes 24 issues of The Green Sheet and 4 issues of GSO. To subscribe, visit www.greensheet.com. POSTMASTER: send address changes to The Green Sheet Inc., 6145 State Farm Dr., Rohnert Park CA 94928. Any questions regarding information contained in The Green Sheet should be directed to the Editor in Chief at greensheet@greensheet.com. Editorial opinions and recommendations are solely those of the Editor in Chief.

In publishing The Green Sheet, neither the authors nor the publisher are engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought. The Resource Guide is paid classified advertising. The Green Sheet is not responsible for, and does not recommend or endorse any product or service. Advertisers and advertising agencies agree to indemnify and hold the publisher harmless from any claims, damage, or expense resulting from printing or publishing of any advertisement.

Forum

Proudly sponsored by



Sarcasm Sells



Our strategic plan for helping our online banking customers feel more involved includes giving them pens with short chains that only work half the time.

Visit www.greensheet.com/sarcasm-sells.html for the full archive.

Thank you, Paul Green

"What side of the law are you on?" GSQ Vol. 11, No. 1, April 2008, is a clear example of just how important *The Green Sheet* has become to our industry. While many otherwise brilliant people in our industry fail to see the need to organize in a way that all other \$100 billion dollar industries do, Paul Green has once again brought focus and attention to the real issues we all face.

This issue of GSQ shows just the tip of the iceberg of the legislation that will come our way shortly. It is packed full of the over 50 major changes that will have a direct impact on all of us. This does not include the over 60 issues in the very early stages. Maybe today we can move past the idea that ignoring these issues will make them go away – or finally discard the notion that someone else will fix this problem for us.

Over the last five years, the largest ISOs were able to use GS Online's MLS Forum to introduce new MLSs to all manner of new programs. I challenge these ISOs to now stand up and be counted, in public, on what they and the companies they have built will do to help support and fund efforts that are required for our industry.

Need insight? Study other industries and how they have become politically active. ... See what the large companies do for the trade groups they form. It may be quite enlightening. They are less concerned with golf sponsorships and card game sponsorships at tradeshow and more concerned with how to protect the industries they have built companies on.

The Electronic Transactions Association is a fine organization. David Goch, the ETA's part-time lobbyist and advisor, is a very fine attorney. But we all need to face the fact that the ETA has not been mandated and funded to do anything more than a minor effort in comparison to what all of the parties that oppose us have at their disposal.

And why is a \$100 billion dollar industry asking for volunteers? I have had contacts with many who will give hours of time to help organize our industry; they are amazing individuals and can do great things. But one rather small retail trade group spent \$1.5 million just on lobbying efforts in 2006 and will spend a possible \$3.7 million in 2008. Can we do better? Will we do better?

Either forge the ETA into a strong trade group or create a new one. Let's rise to a much higher level. Maybe some of the ETA board members can seriously start the process to change the mandates and ask members for extra financial funds to be created to support these new efforts.

Are we all now past the "oh, government intervention is not going to happen" mindset many had just a year ago? If not, please revisit the latest GSQ and read it again. Once again, thank you Paul Green and all at *The Green Sheet* for doing a great job!

Paul said it best in the latest GSQ's introduction: "As an industry, we ignore our collective clout at our own peril. Knowledge is power. It is my earnest hope that the information presented in this report empowers you (individually and collectively) to respond to the changing legal landscape for card acquiring – and to prevail in the court of public scrutiny." Wonderful words. What do you think?

Mike Maxon
GS Online Forum Member

Mike,

Thank you for your kind words and for your commitment to strengthening our industry's clout in legal, regulatory and legislative circles, which have the power to affect all of our fortunes for good or ill.

Editor

Correction:

In *The Green Sheet* issues 08:04:01 and 08:04:02, published April 14 and 28, 2008, respectively, the Street SmartsSM column's sponsorship was erroneously credited to AdvanceMe Inc. instead of Advanced Merchant Services. We regret the error.

Wireless Terminals



FREE



VeriFone V670

The smallest all-in-one handheld payment device with an integrated printer in the world. The V670 opens profitable new market opportunities – such as paying at the table!

FREE



Nurit 8000 GPRS

The Nurit 8000 is a lightweight, handheld device enabling fast, secure, error-free transactions for merchants "on the go."

FREE



Way System w/wireless printer
Handheld, wireless,
Smart Card-enabled terminal.

**Thinking of switching from
your current processor?**

**Look before you leap.
No one compares to NAB.**

NorthAmerican
BANCARD

A Better Opportunity. A Brighter Future.

Call or visit us online today!

Premium Terminals

FREE



Plus FREE PIN PADI

Premium Solution VeriFone V^570

Dual communication ports
& Smart Card ready.

FREE



Plus FREE PIN PADI

Check Solution VeriFone V^570 & CR 1000i

Accepts checks like credit cards.
Guaranteed and deposited the next day.

FREE



Hypercom T7Plus

Advanced retail countertop
POS terminal.



FREE
Tap & Go
Device

INDUSTRY-LEADING FREE TERMINAL PLACEMENT PROGRAMS! FREE Terminal Programs to Place, Sell or Lease No Annual Fee or Batch Header Fee Required

If you charge one you share in it!

With NAB, You Get a True Interchange Revenue Split up to 65%

Unlike other programs, we don't charge
3 to 6 basis points off the top disguised
as a "Reserve Fee for Hidden Losses" or
something called a "Bin Sponsorship Fee."

Up to \$750 Conversion Bonus!

Get paid 1.5% of the actual monthly
processing on every merchant. If the
merchant processed \$50,000, then you
receive a \$750 bonus. !!!Paid Daily!!!

\$200 Approval Bonus

For each retail merchant approval and
card-not-present merchant approval.
!!!Paid Daily!!!

Don't Need Free Equipment?

Get an additional \$100 Bonus!

\$3,000 Signing Bonus

Sign up 30 merchants within your first
90 days, and North American Bancard
will pay you \$3,000!

Health Benefits Plan

Medical/Dental/Life/Long-Term Care
NAB pays 50% of insurance premium,
up to \$300 per month.

More Solutions

FREE



Desktop Solution
PC Charge

FREE



Internet Solution
Authorize.Net

No one in the
industry offers a
larger selection of

FREE
Terminal Solutions!

No one in the
industry offers a

BETTER
Compensation
Program!

QSGS

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.

Proudly sponsored by

**MERCHANT
PORTFOLIOS**
FDM

Cover Story

1

Fraud busting, electronic style

Fraud in its broadest meaning can be defined as an act of intentional deception that causes an individual to surrender something of personal or professional value to another individual or organization. With the advent of the Internet and wireless technology, that gun is pointed at all our heads. But many of us don't know it.

AgentTalk

40

The corporate baritone

For 10 years, George Massey performed as a baritone throughout the United States in some of the most famous operas ever written. Massey retired from singing to raise a family and work as a realtor. An MLS for just over a year, Massey believes his background in real estate has made the transition to merchant acquiring much smoother.

Feature

26

Another 100 years of cash?

From ATMmarketplace.com. There is virtually zero chance that cash will be withdrawn from society within the next generation. That is, in the next 25 years. And in all likelihood, there could easily be another 100 years of cash. People talk vaguely about the cashless society. Some experts seem to believe that plastic and digital forms of money are set to replace cash.

News

52

Prepaid players join for expansion

In April 2008, First Data Corp., the world's biggest merchant acquirer, expanded its prepaid market footprint by acquiring InComm Holdings Inc., one of the largest distributors of stored value gift and prepaid products in the United States. The acquisition should be completed during the second quarter of 2008.

View

36

Welcome to the wireless mainstream

While the payments industry fortunetellers try to predict the "next great thing," the substantial growth that has occurred within an existing POS segment – wireless credit and debit card processing – has been often overlooked. Merchant level salespeople (MLs) treated wireless as an ancillary arm to their sales portfolios, and merchants were resistant to buying.

News

54

Revenues up in downturn

The payments industry has taken a beating lately in the media. Regardless of recent media attention, the payments industry is healthy. Net earnings for fiscal year 2007 and the first quarter of 2008 were up overall despite higher credit card costs, market fluctuations and a deepening economic downturn.

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!

Over the years, AmericaOne has invested millions of dollars in developing a one-of-kind company structure for merchant services professionals just like you. Our model for success is simple; You offer your sales and management skills and we provide a complete program that leverages your talents while maximizing your income potential like never before.



Consider how high you could fly if your primary responsibility was to mentor a sales team while we provide you with all the following and so much more:

- **Hiring and Training.** A big part of staying out front is having a talented and well-trained team. We assist you in recruiting your team, then train them quickly using our 24/7 online Virtual Training Courses, live local training and cutting-edge strategic sales techniques.
- **Excellent Compensation.** You can't attract or keep a sales force these days without an aggressive Pay-Now compensation program. Our plan pays your sales team weekly and upfront so they receive hundreds or thousands of dollars for each merchant account sold.
- **Latest Products and Services.** AmericaOne offers virtually every merchant product and service in today's marketplace. To further enhance compensation, your team earns significant income for each add-on service sold.
- **Stock Program.** It's a real rarity in our business for a company to offer stock. We make joining AmericaOne a worthwhile short and long term profitable experience for you and your team.
- **Cutting-Edge Management Tools.** Let us walk you through our real-time proprietary systems that automate recruiting, hiring, training, payroll, installations and management reporting for both you and your sales team.

Join the winning team with over 20 successful regional offices currently in place. Call us today to learn about an opportunity you won't find anywhere else!

We currently have Sales Management, Account Executive and Independent Sales Office Opportunities available.

1.888.502.6374

Email: opportunity@americaonems.com
www.americaonems.com

AmericaOne
MERCHANT SERVICES, INC.



Powering Your Portfolio

Since 1996 Authorize.Net has been resellers' preferred payment gateway. We remain committed to serving you and helping your businesses grow.

- + Competitive Buy Rates
- + Reliable Residual Payments
- + Multiple Revenue Streams
- + Convenient Portfolio Conversions
- + Private Label and Co-Brand Programs
- + Free Merchant and Reseller Support
- + New International and Advanced Risk Management Programs

866-437-0491

www.authorize.net

Authorize.Net
a **CyberSource** solution

© 2007 CyberSource Corporation
All Rights Reserved

News

56

Cash advance leaders advance

Ten merchant cash advance businesses formed a new association, the North American Merchant Advance Association Inc., which was created to represent cash advance providers. They shared a belief that best practices and ethical standards were vital to the industry and that expensive fraud detection tools were becoming necessary.

Education

74

ETA wants you, too

The payments industry is unique when it comes to training MLSs. Many have said their training left a great deal to be desired. Often the experience has been described as the lunch-and-napkin approach to bankcard 101. Why not explore the many benefits the ETA offers ISOs and MLSs?

News

58

What a time it was: ETA 2008

The number of people who networked in planned and spontaneous meetings, visited the 183 exhibitor booths, and attended a range of educational and social events at The Electronic Transactions Association 2008 Annual Meeting & Expo is not yet tallied. But it looks like attendance at the premier industry event was up from a year ago.

Education

84

No foundation, no success

New MLSs quickly realize they need information to be successful. But too often they find the wrong information, which does not help them address the most important issues and needs of the merchants they are approaching. This can lead to frustration and disenchantment for MLSs, causing them to make a quick exit from the industry.

So, you're comfortable with your
residual stream, huh?

Just how big of a bite is your ISO taking?



At COCARD®, together we achieve greater success. Everything we do is to protect your lifetime residuals as if they were our own. Stop being treated like shark bait and consider partnering with **COCARD... A Whole New Kind of Company!** Here we treat you with respect and as a **REAL PARTNER**. See how we differ from every other ISO out there:

- True 80/20 split
- Pre-negotiated vendor buying power
- Multiple processing platforms
- 24-hour funding for merchants
- Paid residuals on American Express® and Discover®
- Direct access to processors
- Excellent training and support
- High-Multiple Exit Strategy


COCARD

A Whole New Kind of Company

www.cocard.net

800-882-1352

Education

88

Merchant security is your business

Most security breaches happen when someone hacks into POS or business computer systems and steals cardholder data that merchants stored. It is in the best interest of ISOs and MLSs to counsel merchants to review the security of their systems before a breach happens, regardless of who is liable for merchant security breaches.

Education

98

Preparation power

If you're not closing enough sales, it's time to address the issue of preparation. By that I mean you need to plan in advance what you are going to say, and be sure you use words that will get attention, have the impact you desire and convey credibility. To get the perfect conditions for closing a sale, you need to be taken seriously.

Education

92

Employee retention begins day one

In the volatile payments industry, with sales reps moving frequently from one job to another, it's hard enough for ISOs to recruit new talent. But once the hire is completed, the job of retaining that MLS is just beginning. Unfortunately, many ISOs forget that fact – on the new hire's first day on the job.

Inspiration

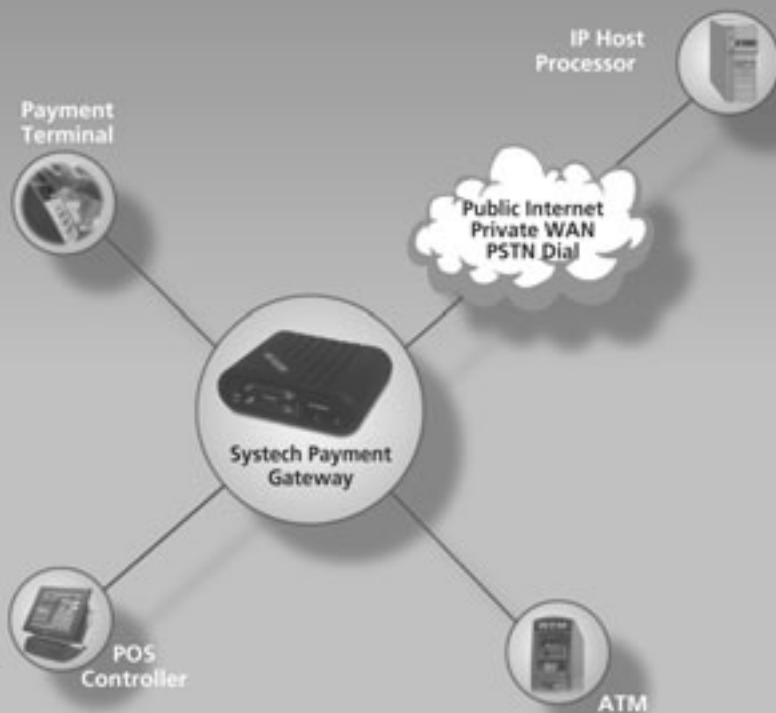
109

Face off to boost sales

Consider reality shows that involve teamwork: Friends and strangers are coming together to motivate one another, win prizes and meet their goals. Is your office up for a little friendly sales competition? Here are some tips to help you develop a contest that brings out the best in all participants.

Dial to IP Conversion

Payment Terminals, ATMs, POS Systems



Systech IPG/7000 Series

- Eliminate phone lines
- Lower processing fees
- Improve transaction speed
 - Credit/Debit/Check
 - ATM/Loyalty/Gift
- Enable IP on existing payment systems/devices
- Dial and serial port combos



Enabling IP Communications
Since 1981, preferred choice
of solution providers

800-800-8970
www.systech.com



To All:

We are excited to announce that on February 29, 2008, Intuit, Inc, completed the acquisition of Electronic Clearing House, Inc. (ECHO). Now Innovative Merchant Solutions, an Intuit Company (IMS) and ECHO are better positioned to help you deliver products and services that exceed your customer's expectations.

Together our companies service over 300,000 merchant locations, employ over 900 dedicated employees and are of the fastest growing business at Intuit, the makers of QuickBooks®, Quicken® and TurboTax®. Many of you already have experienced the benefits of selling our credit card solution that seamlessly integrates with QuickBooks.

Since the acquisition, our management and technology teams have kicked off multiple development initiatives to deliver exciting new solutions to the market. By working with IMS and ECHO you'll be able to provide your customers with the ability to accept a broad set of payments from a single provider.

Our mission has not changed with the acquisition – it has simply become more attainable:

WOW our customers by delivering products and services they can't live without, through a talented and engaged workforce.

Our agent relationships are critical to our success. We're confident the recent acquisition will make IMS and ECHO an even stronger relationship for you and your merchants. If you are interested in learning more about opportunities with IMS and ECHO, please call us at (800) 383-8306.

Sincerely,

A handwritten signature in black ink that reads "Joe Kaplan".

Joe Kaplan
President
Innovative Merchant Solutions
an Intuit Company

A handwritten signature in black ink that reads "Chuck Harris".

Chuck Harris
President
Electronic Clearing House, Inc.
an Intuit Company

IndustryUpdate

Proudly sponsored by



NEWS

House deals new hand on Internet gambling

The U.S. House Committee on Financial Services is seeking support for new legislation that would prevent the government from implementing regulations that force U.S. financial institutions to identify and police Internet gambling.

The Safe and Secure Internet Gambling Initiative (HR 5767), introduced by Reps. Barney Frank, D-Mass., and Ron Paul, R-Texas, would prohibit the Department of the Treasury and the Federal Reserve System from proposing, prescribing or implementing any regulations required by the Unlawful Internet Gambling Enforcement Act of 2006.

The House chairman and other committee members reportedly testified that the proposed rules are ambiguous. Some regulatory agency members admit enforcing the act could have adverse affects on the nation's payment system's efficiency.

Two supplements clarify PCI DSS

The Payment Card Industry (PCI) Security Standards Council (SSC) published two informational supplements to further clarify PCI Data Security Standard (DSS) requirements 6.6 and 11.3.

The additional materials provide information on penetration testing (including network and applications layer testing), application code reviews and firewalls. They are also equipped with guides to help merchants and service providers meet these two requirements in

support of PCI DSS compliance efforts.

Both supplements are now available on the PCI SSC's Web site at www.pcisecuritystandards.org/tech/supporting_documents.htm.

ANNOUNCEMENTS

4Access honored by ETA

4Access Communications Co., a POS terminal maker, received the Electronic Transactions Association's 2008 Technology Innovation Award in recognition of its technology leadership and product innovation with the Orion payment terminal.

The Orion permits merchants to accept and electronically process credit and debit cards, as well as business, government and personal checks with a single device.

Comodo's kit accelerates performance

Comodo Group, a provider of extended validation (EV) secure socket layer (SSL) certificates for Web site security, introduced the eCommerce Accelerator Kit to help businesses improve online performance.

The kit includes EV SSL certificates, HackerProof and UserTrust, which together are designed to deliver trust indicators to site visitors that help accelerate visitor conversion, improve user interaction and create trusted transactions.

CrossCheck gets preferential treatment

The South Dakota Automobile Dealers Association (SDADA) selected CrossCheck Inc., a check approval

- An assessment conducted by **BIGresearch LLC** showed U.S. consumers plan to spend 40.6 percent of their tax rebate checks, giving the economy a \$42.9 billion boost.
- The **National Association of Retail and Thrift Stores** projects the resale market will grow at a rate of 5 percent or more in 2008, compared to only 3.5 percent for retail sales.
- A study by the **Organic Trade Association** indicated Americans spent \$16.7 billion on organic food and beverages in 2007, a 126 percent increase since 2001. ▶



BOTTOM
LINES

HEADLINES
FROM THE
RETAIL
WORLD

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



You make the highest residual on buy rates in the industry.

We Pay 125% Over Buy Rate Plus Bonuses*

Your Buy	If Sold	Profit	Your Profit
Rate 1.59%	At 1.89%	37.5 BP	\$37.50
Trans 15¢	At 25¢	12 1/2¢	\$12.50
Statement \$5.00	At \$10.00	\$6.25	\$6.25
			**Total \$56.25

No minimum amount of applications needed to qualify for this program

No liability, No monthly minimum fees, No annual fees

****Based on an average merchant volume of \$10,000 per month**

***First 3 months receive an additional 25% bonus of total merchant processing commissions.**



JOINAPS.COM

Proud Sponsor of Steven Wallace & RWI Racing Inc.

Faxed applications

Same day live merchant numbers

Instantly updated web based status reports

Online access to view merchant deposits, transaction history, and statements

Call 800-414-4286 x122 or x123 or just call & ask for ISO Support.

APS IS A REGISTERED ISOMSP OF HSBC BANK USA, NATIONAL ASSOCIATION, BUFFALO, NY

Industry Update

and guarantee company, as a preferred service partner. With CrossCheck, SDADA members can receive special program pricing for standard guarantee and check conversion services.

Fiserv, SunTrust use green thumbs

With assistance from Arbor Day Foundation, **Fiserv Inc.** and **SunTrust Banks Inc.** will donate one tree for every SunTrust customer who signs up for electronic bill activation, or pays at least three bills online or via mobile phone between April 14 and June 30, 2008.

Fiserv and SunTrust have set a goal of planting more than 10,000 trees during the campaign. According to a 2007 study by Javelin Strategy & Research, if every U.S. household paid bills online, it would spare 16.5 millions trees yearly.

Fiserv and SunTrust are members of the PayItGreen Alliance, an environmental initiative led by NACHA – The Electronic Payments Association. For more information, visit www.payitgreen.org.

GlobalCollect now in Asia-Pacific

GlobalCollect International Payment Services, an international customer-not-present e-payment solutions

provider, opened an office in Singapore to serve as its regional headquarters for the Asia-Pacific market. The office will also serve as a local presence to support GlobalCollect's portfolio of existing clients across the Asia-Pacific region which already includes Air China, PC Tools, StrawberryNET and Nespresso Asia.

Pittsburgh airport's transaction service takes off

HBNet Inc., a subsidiary of **Hypercom Corp.**, will provide high speed transaction transport services for **SecureNet Payment Systems LLC**, a U.S. payment processor specializing in commercial parking and transportation sectors.

HBNet will strive to enhance SecureNet's ability to speed up the checkout process at Pittsburgh International Airport's customer parking facility.

Credit cards sub for cash, checks

Payment Innovations LLC, an online payment solutions provider, launched a new site that allows users to pay any bill online, including rent, mortgage, tuition and medical bills, with **Visa Inc.** and **MasterCard Worldwide** credit cards – even if the merchant does not accept credit cards.

COMPETITIVE RATES • CUTTING EDGE TECHNOLOGY • SUPERIOR SERVICE

LEASING SOLUTIONS

FIRST DATA® GLOBAL LEASING

- ▶ Faxed applications accepted and funded
- ▶ Credit score notification within 2 hours of faxed application
- ▶ Funding of commenced leases within 24 hours
- ▶ Dedicated Relationship Manager



©2007, First Data Corporation. All Rights Reserved.



*Call for Details and
Start Saving Today!*

800-897-7850

COMPETITIVE RATES • CUTTING EDGE TECHNOLOGY • SUPERIOR SERVICE



process
pink
BANKCARD PROCESSING

A portion of the MasterCard/Visa
credit card processing fees goes
to support the...



NATIONAL
BREAST
CANCER
FOUNDATION, INC.®

Most of us want to do more to support the causes we love, whether it is helping those less fortunate than ourselves, improving the environment or contributing to finding cures for diseases, but too often we simply do not have the time or money to give.

What if you could give back to your community without having to spend any extra time or money?

PROCESS PINK IS THE SOLUTION!

This program will enable you to support the fight against breast cancer just by doing what you do every day—running your business.

www.mmoa.us

www.processpink.com

Benefits of Participating in Process Pink:

- There is no cost for you to participate in the program.
- Save money on credit card processing costs.
- Support one of your favorite charitable organizations on an ongoing basis.
- Have the most effective and efficient processing services for your business.
- Receive excellent, dependable customer service.
- Receive recognition as a participant in the Process Pink Program.
- Know you are doing your part to make a difference in the world.
- Increase your revenue by advertising your participation in the program (sample window decal)



Program made possible by


CHASE PAYMENTECH
Strategic Partner



MONEY MOVERS
OF AMERICA, INC.
America's Leader For Electronic Payment Processing
Registered ISO / MSP For Chase Paymentech Solutions

Money Movers Of America
One Westbrook Corporate Center
Suite 120 Westchester, IL 60154
Tel: (800) 815-4360 Fax: (708) 401-0351

Industry Update

BillCharger.com securely manages the entire payment process. Users enter only their payment and credit card information on the site; the company pays the bills with a check and deducts the payment directly from the users' accounts.

Global Payments pioneers contactless

Pioneer Petroleum LP, an independent Canadian gasoline retailer, is now accepting MasterCard PayPass from Global Payments Inc. at more than 140 Pioneer locations across Ontario, Canada.

Pioneer customers with a PayPass card can pay for in-store purchases under \$50 without entering a PIN number, swiping a card or signing a receipt.

PARTNERSHIPS

ACS inks seven-year deal

Affiliated Computer Services Inc., an information technology services provider, signed a seven-year, \$69 million contract with the California Health and Human Services Agency to provide electronic benefits transfer (EBT).

ACS will provide comprehensive EBT services, including transaction processing, data training, staff training and reporting.

ACS will work closely with the agency to design, develop and test the system so it is ready for implementation in 2009.

AirPlus finds Wright payment solution

AirPlus International, a business travel payment solutions provider, teamed up with Wright Express Financial Services Corp. to unveil a new corporate MasterCard product.

The AirPlus Company Account card provides corporations payment solutions that offer improved insurance, access to new technology, extended customer service, a user-friendly online portal, and flexible billing and liability options.

BB&T reaches Endpoint

Endpoint Exchange LLC, a division of Metavante Corp., stated BB&T Corp. has joined its national electronic check image exchange network.

BB&T will connect to Endpoint through the SVPCO

How do I develop new market opportunities for non-retail prospects?

EZ.

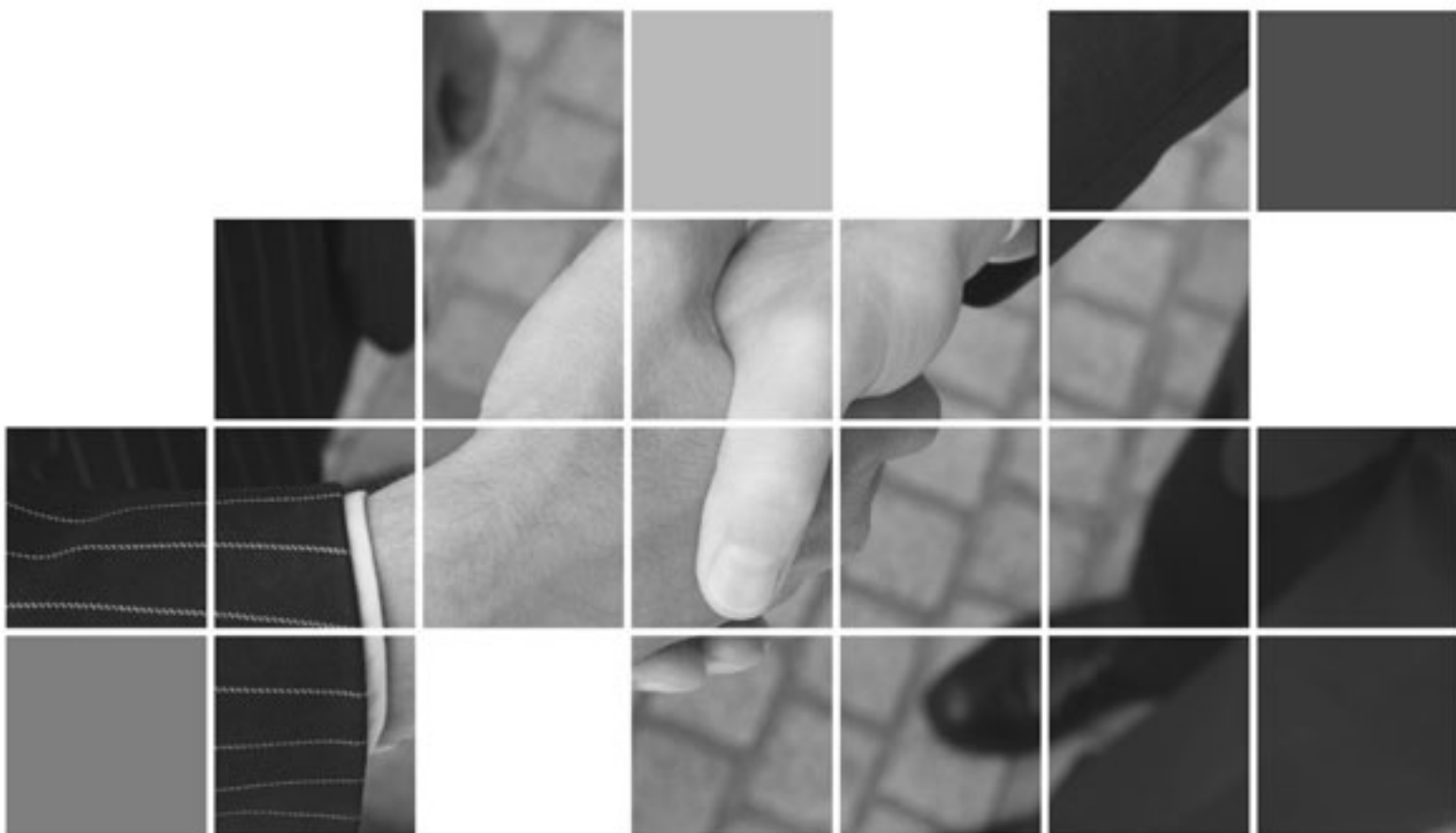
Turn to EZCheck®. At EZCheck we know that you have to attack business from all angles to succeed. That's why we've developed distinctive programs that target industries outside of traditional retail. These exclusive programs offer special buy rates and authorization tools that work for each industry's unique business structure.

- ✓ Buy rates below 1% for a wide range of industries
- ✓ Special programs for medical clinics and professionals
- ✓ Customized solutions for
 - Wholesale
 - Commercial
 - Business to Business
 - Mobile/Wireless

Let EZCheck show you how our targeted approach to business can help you diversify sales. Call EZCheck today at **1-800-797-5302, ext. 3313** or email ezsales@ezchk.com.



**“It’s my business.
My future. That’s
why I partner
with TransFirst.”**



Trust. Innovation. Collaboration. – TRANSFIRST.

You know where you want to be, and we know how to get you there. We are TransFirst – one of the nation’s premier providers of transaction processing services and payment processing technologies. Focused on providing flexible reseller programs for both Agents and ISOs, TransFirst offers proprietary, cutting-edge technology like TransAction Central™, innovative sales tools backed by dedicated industry experts, and of course, one of the best incentive and pricing programs in the market with upfront revenue, free terminal programs*, new deal bonuses and free set-up for accounts.

**For more information, visit us at
www.TransFirst.com, or contact
us directly at 800.669.7228 or
e-mail to : ISSsales@TransFirst.com.**

 **TRANSFIRST®**
First In Secure Electronic Payments

*ISA must meet contractually agreed upon minimum to qualify.

Industry Update

Image Payments Network. With this network operability, BB&T can now exchange images with thousands of Endpoint participants in every Federal Reserve district.

Global extends Canadian alliance

Global Payments Inc., a payments solutions provider, extended its marketing alliance agreement with **National Bank of Canada** through 2017.

NBC will continue to refer merchants exclusively to Global Payments and its card acceptance services, including POS products, credit card processing and account settlement.

Moneris, Discover team up

Moneris Solutions Corp., a North American payment processor, signed an agreement with **Discover Financial Services** to offer Discover Network card acceptance as part of an integrated service to small and mid-sized merchants.

Moneris and its bank identification number-sponsored ISOs will provide processing services for Discover Network, enabling merchants to offer broader payment options at the POS.

Moneris will also manage the processing, settlement, risk management, pricing and customer service for the merchant accounts.

TSYS hits bull's-eye again

Total System Services Inc., a leading payment solutions provider, renewed a long-term agreement with **Target Corp.** to service its REDcard portfolio.

The multiyear agreement includes systems processing for Target's Visa-branded credit card, Target Credit Card, Target Check Card and Target Business Card.

Corporations partner with W.net

In an effort to expand opportunities for women in the payments industry, several corporations have partnered with **Women Networking in Electronic Transactions (W.net)** to establish programs in which these corporations can lend support to W.net's mission to empower women and help maximize their potential.

These programs include the POWER (Partners of W.net Empowering Results) Corporate Sponsorship, Legacy Sponsorship and Corporate Champions.

Grow Your Sales Force Beyond Belief With Our Incredible Online

USMS UNIVERSITY™

ONLY Available to Registered USMS™ Agents

THIS TRAINING TOOL HAS BEEN DEVELOPED:

- To introduce new Agents to the industry
- To help experienced Agents recruit & train their downline
- For the bankcard veteran to use as a refresher course

Call 800.655.8767 x2171
to register for this unparalleled training TODAY!

The benefits of knowledge

U.S. MERCHANT SYSTEMS™

The leader in bankcard training
www.usms.com

© 2009 U.S. Merchant Systems. All rights reserved.
U.S. Merchant Systems is a registered trademark of the HSBC Bank USA, N.A. Buffalo, NY Member FDIC.
USMS00433

Get the
EXtra'S
You Deserve with
EXS



Contact Us Today!

Call now
1.888.949.2021
or visit
www.exspartner.com

More **FREE**
EXtra'S from **EXS**

MERCHANT TRAINING
ENCRYPTION
EXTERNAL HYPERCOM PIN PAD
MAGTEK CHECK IMAGER
DEPLOYMENT
SHIPPING



Hypercomm T4100
(Dual-Comm) Terminal



Hypercomm T4100 Terminal
plus a Magtek Check imager



Nurit 8000 GPRS
Wireless Terminal

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

We're giving away terminals & cash!

EXS, the best in the industry for over 15 years, is now giving away the best - the **Hypercom T4100** - to help you be the best. As a **multi-application, IP-enabled, dual-comm terminal**, the T4100 is simply the smartest, most adaptable and most advanced machine in the industry. Now it's a gift to you, from EXS, for **FREE!**

- ** **FREE** Terminals Programs - sell, lease or place.
- ** Upfront bonus payments - \$200 to \$600 per merchant account paid **WEEKLY!!**
- ** True Residual splits up to 65% on **ALL** revenue streams.
- ** **NEW** - Now earn residuals on Discover transactions.
- ** **NEW** - 2.6¢ transaction fee.
- ** **NEW** - Earn an extra \$100 if your merchant doesn't need one of the free terminals.
- ** **NEW** - Cancellation Fees reimbursed up to \$295 per merchant!



Same Great Service & Treatment -
Now, Everything's Free!

With EXS, you're free to make as much money as you can. Call 1-888-949-2021 or visit www.exspartner.com today!

ACQUISITIONS

Higher One buys EduCard

Higher One Inc., a financial services and payment company serving higher education, agreed to acquire the assets of EduCard LLC, an affiliate of software developer E-visions Financial Systems.

EduCard utilizes the E-visions Intellectcheck technology to provide colleges and universities with paperless payment solutions through Intellectcard, a stored value card.

TRM gets Access to Money with ATM ISO

TRM Corp., an automated teller machine (ATM) manufacturer, acquired Whippany, N.J.-based LJR Consulting Group (doing business as Access to Money) for \$15 million and increased its portfolio to 12,200 ATMs. TRM borrowed \$11 million from LC Capital Master Fund Ltd. to fund the purchase.

APPOINTMENTS

Outside Ventures names new officers

Outside Ventures LLC, a New York-based investment

and management company, promoted Sharon Kronenberg to Vice President, Corporate Quality and Systems, and Victor Cisario to Chief Financial Officer.

Obopay expands board


Mobile phone payments provider Obopay Inc. named K. B. Rajendran, Senior Vice President for Essar Global Ltd., and Robert G. Hottenson Jr., Senior Vice President for Public Equity for Olayan American Corp., to its board of directors.

First American gains Putnam

First American Payment Systems LP welcomed Jason Putnam as its Director of Client Relations.

Putnam's role will be to strengthen First American's partnerships with potential and current organizations, and assist with personal support and training needed to ensure the success of these partnerships.

Vreeland now interim CFO

Hypercom Corp. appointed Robert Vreeland, an 11-year veteran of the company who has 25 years' experience in corporate financial matters, to Interim CFO. 



Selling Check Processing just got a lot easier.
Your merchants can now process
ANY TYPE OF CHECK,
with **GUARANTEED FUNDING!**

Welcome to Easy Street.
Welcome to CHECK 21 PLUS!

**THE FUTURE OF
CHECK PROCESSING
IS HERE.**



REMOTE CHECK DEPOSIT

877-454-3835

www.CheckTraining.com

Global eTelecom, Inc. 

Sales@GlobaleTelecom.com

www.GiftCardTraining.com

HELPING YOU ACHIEVE YOUR AMERICAN DREAM



AMERICA'S PAYMENT SYSTEMS AUTHORITY

EXPERIENCE AND SCALE

NPC's SENIOR MANAGEMENT TEAM HAS OVER 300 YEARS OF COMBINED INDUSTRY EXPERIENCE. NPC IS THE LARGEST ACQUIRER DEDICATED EXCLUSIVELY TO THE ISO BUSINESS MODEL.

RELIABILITY AND FLEXIBILITY

NPC PAYS OUT OVER \$11 MILLION IN RESIDUALS AND LEASE FUNDING, ON-TIME, EVERY MONTH AND OFFERS A VARIETY OF COMPETITIVE PRICING OPTIONS TO SUIT YOUR BUSINESS NEEDS.

UNRIVALED ISO SUPPORT

THE NPC G.E.M. TEAM (GOING THE EXTRA MILE), WHO PROVIDES DEDICATED SUPPORT TO OUR ISO'S, FEATURES ZERO HOLD TIME AND ZERO VOICE MAIL FOR IMMEDIATE RESPONSE TO YOUR IMPORTANT CALLS.

SUPERIOR PRODUCTS AND OUTSTANDING SERVICE

NPC OFFERS A VARIETY OF PROCESSING SOLUTIONS AND SUPPLEMENTAL REVENUE OPPORTUNITIES, PARTNERING WITH INDUSTRY LEADERS TO DELIVER THE LATEST METHODS OF PAYMENT ACCEPTANCE AND PROCESSING TECHNOLOGIES.

UPFRONT CASH • HEALTH CARE ALLOWANCE
MERCHANT CASH ADVANCE • FREE EQUIPMENT

START YOUR AMERICAN DREAM TODAY
877-300-7757 • ISOSALES@NPC.NET

WWW.NPC.NET



NETWORK MERCHANTS INC
 nmi.com

Innovation, integrity and trust are guiding values that have led Network Merchants Inc. (NMI) from its modest beginnings to an international payment gateway dedicated to providing quality products and personal service. At NMI, we commit to your success.

If you want to learn more about NMI, **nothing speaks louder than what others have to say...**

"It looks like Network Merchants hits all the right notes and lets its affiliates accept the applause."

- **THE GREEN SHEET**

"In 2008 Network Merchants will become a market leader in payment gateway services. These guys are good at what they do... They made the brilliant decision to allow merchant service providers to private label the solution... bravo."

- **MERCHANT TALK**

"Network Merchants technology is easy to integrate with e-commerce. Technically, it's probably the most solid solution of the gateways we use."

- **DUHAMEL GROUP LLC**

"They (NMI) have the best product on the market. It's more cost effective than any other gateway, and it is very user friendly. It makes it easier to acquire online merchants. As an ISO it's nice to know we have tools where we can make additional income."

- **PREMIER PAYMENT SYSTEMS**

NMI Advantages:	Features:
Transparent Branding	With your own look and feel, domain name and SSL certificate, NMI's transparent branding provides you with instant credibility as a PCI certified solution.
API and Gateway Emulator	Our API simplifies gateway and shopping cart integration. With NMI's Gateway Emulator merchants easily convert other gateway accounts to the NMI solution.
Multi-tiered Sub-Agents	NMI's exclusive multi-tiered sub-agent management system allows ISOs/MSPs the ability to create and manage a huge residual based team of agents.
Advanced Transaction Routing Interface™	NMI's patent pending ATRI technology allows merchants to route transactions to multiple processors through a single gateway.
Flexible Reporting	NMI's award-winning reporting provides searchable and drill-down data fields that allow you to customize and sort information to meet your needs.
iSpyFraud™	By utilizing NMI's iSpyFraud™ merchants differentiate transactions between legitimate and fraudulent shoppers.
Standard Tools	Recurring Billing, Virtual Terminal, Batch Upload Processing, Quick Books® Interface, Electronic-Check, Retail Swipe and ACH are standard tools NMI provides.

CONTACT INFORMATION:

Toll Free: **1.800.617.4850**

Email: **sales@nmi.com**

NMI - Building Payment Gateways - One Partner at a Time



WARNING

ATTENTION: ISOs/MSPs

Your Portfolio is at Risk!



CAUTION: Competition from Your Payment Gateway is Hazardous to Your Wallet!

Does your payment gateway offer merchant accounts? If so, *why give your business to the competition?*

At Network Merchants Inc. (NMI) we don't offer merchant accounts nor do we accept merchants directly. The only way for a merchant to utilize our services is through YOU – our ISO/MSP Partners.

NMI's focus is to build long-term relationships. We don't seek immediate gratification by exploiting agents through short-sighted and abusive practices. Instead, we work behind the scenes enabling you to strengthen your merchant relationships and do what you do best – build YOUR portfolio.



CAUTION: Lack of Control will Cost You!

CONTROL LEADS TO LONGEVITY.... Allowing your payment gateway to control your merchants is similar to letting the fox in the hen house. Ultimately, the fox gets fat and the hens... well, you get the picture.

With NMI, you will be able to activate/deactivate merchants, monitor all merchant activity, set your own pricing, and protect your portfolio from predatory practices. We give you access to detailed reports of every transaction processed which ensures your total control and gateway accountability.



NETWORK MERCHANTS INC
..... nmi.com

To learn more call
Toll FREE: (800) 617-4850 or
go to www.nmi.com

Feature

Another 100 years of cash?

By Mike Lee, Chief Executive Officer

ATM Industry Association

This story was originally published on ATMmarketplace.com April 8, 2008; reprinted with permission. © 2008 NetWorld Alliance LLC. All rights reserved.

My paternal grandmother used to open a novel at the back page in order to read the ending of the story first. So I will give you the ending of this article upfront and then work my way back, unveiling in the process the secret of cash's enduring popularity.

Here is the conclusion: There is virtually zero chance that cash will be withdrawn from society within the next generation. That is, in the next 25 years. And in all likelihood, there could easily be another 100 years of cash.

This conclusion is only remarkable because there is a widespread perception in financial services that cash's days are numbered. People talk vaguely about the cashless society. Some folk seem to believe that plastic and digital forms of money are set to replace cash.

Upon analysis of the true nature of cash and on what is driving global demand for cash, however, this conventional wisdom turns out to be based on a myth.

It is a fantasy which has been promoted largely by the card-issuing sector because it has a vested interest in the demise of cash.

But the cashless society is about as real a possibility as the paperless office. At this stage, it belongs in the realm of science fiction.

As head of the ATM Industry Association, which represents a broad spectrum of the ATM marketplace in about 50 countries, last year I sought out a futures analysis of cash. After all, cash remains the lifeblood of the approximately 1.7 million ATMs worldwide, since about 70 percent of all ATM transactions are cash withdrawals.

But I half expected to read evidence that the cash industry had about 10 to 20 years of life left in it.

I soon found that the story of cash,

like all good stories, has a twist to it, an amazing element of surprise. During my months of research, I was astounded to discover that all the indicators showed that cash appears to have a bright and unlimited future.

The conditions keeping it in production are much stronger than all the growth inhibitors and threats to its existence.

A cash tour

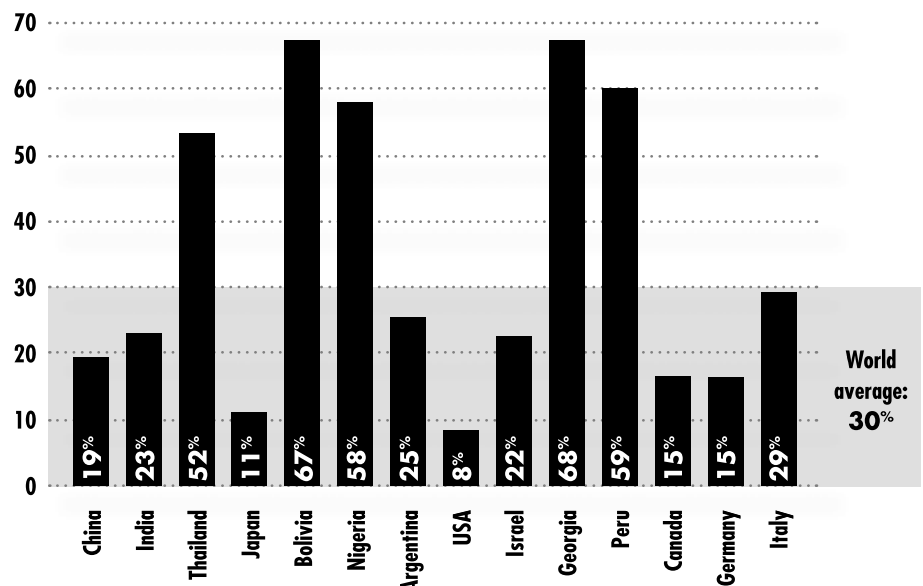
It is true that overall global market share for cash as a form of payment declined in the latter part of the 20th century – because of the advent of the credit card, POS terminals, Internet banking, and new options such as pre-paid cards and mobile banking. Yet the value and volume of cash continues to climb throughout the developed and developing worlds.

One source told me the estimated annual demand for new banknotes is 1 billion. The Bank of England, European Central Bank and U.S. Federal Reserve System all report that U.K. sterling, the euro and U.S. dollar currency in circulation continue to increase.

The U.K.'s payments association, APACS, reports that 91 percent of payments in Britain worth less than 10 pounds are made in cash, that's compared to 5 percent made by debit and 2 percent by credit. In fact, Visa Inc. estimates that \$1.3 trillion per year is spent on small ticket items.

De La Rue Currency, which annually conducts a payments survey, says cash remains the preferred means of

Average size of informal economy around the world measured as a percentage of GDP



SINCE 1994

U M S



They promise you the world...
We give you only what's **REAL.**

- 14 years of Mutual Growth
- Turn-key POS Sales & Support
- In-House Gift/Loyalty Program
- No Hype, Real Revenue Share Program

For more info, please contact:

- | | |
|---|-----------------------------|
| ■ POS Sales & Marketing | 800.260.3388 Ext.6601 Bryan |
| ■ Northeast Sales & Marketing | 800.260.3388 Ext. 6602 Mike |
| ■ West Coast Sales & Marketing | 800.979.7880 Charles |

Registered MSP of HSBC Bank USA, National Association, Buffalo, NY
© 2007 United Merchant Services, Inc. All rights reserved.

UNITED **Merchant Services**
Payment Processing Company

Feature

payment for 58 percent of the U.K., particularly where small-value payments are concerned.

And cash accounts for two-thirds of all personal payments by volume in the U.K. In 2006 alone, 36.3 billion pounds in cash was spent in supermarkets.

Even for payments exceeding 50 pounds, Britons are more likely to use cash than credit. And nearly 2 million Britons are still paid in cash on a weekly basis, according to APACS.

By the end of 2004, the value of notes in circulation in the U.K. exceeded 36 billion pounds, a 45 percent increase from 1999.

One of the most pervasive myths about cash is that its usage is declining in advanced economies. But that false view assumes cash is for less-advanced, developing countries. Let us take Europe as an example. This continent has done more than any other region of the world to encourage the decline of cash.

The European Commission and European Payments Council are promoting noncash payments through the creation of a cashless payment system called the Single Euro Payment Area.

And in France, authorities have limited use of cash by law, for example, saying that transactions exceeding 3,000 euros may not be conducted in cash and wages may not be paid in cash.

Yet Europeans continue to draw more and more cash every year.

The European Union has set a benchmark of between 200 and 230 non-cash transactions per inhabitant per year, while Spain, Italy and Poland see fewer than 100 noncash transactions annually.

Across 17 European countries, the average person makes a modest 49 card transactions per year. And the EPC estimates there were about 360 billion cash transactions in 2003, compared to 60 billion noncash transactions that same year.

Euros in circulation also are growing at a rapid pace. Europe's volume of cash has grown about 20 percent per year since the euro's introduction in 2002; by 2006, 1.3 billion euros were in the market. In the euro zone, volumes of low-denomination notes have been increasing at 5 percent per annum – a rate higher than inflation.

Advanced countries like the United States, Japan and the U.K. maintain resilient cash usage. The Bank for International Settlements reported in September 1999 said notes and coins as a share of gross domestic product (GDP) rose from 1990 to 1997 in Japan, Germany, Canada, the United States, the U.K., Italy and Australia.

And according to the U.S. Department of the Treasury, paper currency continues to climb in America, from \$380 for every American in 1975 to \$2,578 in banknotes per American by 2005. In addition, an extra \$35 billion in coins is rolling around, clearly supporting a deluge of circulating cash in the world's greatest economy. The value of U.S. dollars in circulation increased 400 percent between 1980 and 2005, from \$160 billion to \$700 billion.

Japan, the world's second-largest economy, is cash-dominated. Only 36 noncash transactions are made per person per year, compared to



**Vendors are
our Formula
for Success!**

International Lease
Center would like to
thank you for your
continued support.

Competitive Rates! Amazing Service!

800.236.2317
www.ileasecenter.com

 **INTERNATIONAL
LEASE CENTER**

Are You Open to Other

Opportunities?

- ☐ Lifetime residuals
- ☐ Most competitive revenue share
- ☐ Upfront Bonus Plans
- ☐ Residual buyback
- ☐ Agent loan program
- ☐ Dedicated relationship managers
- ☐ Customer service & Tech support in multiple languages
- ☐ A company with instant credibility
- ☐ One of the highest approval rates
- ☐ Same day approvals & Live TIDs
- ☐ Faxed & Online Applications
- ☐ Next day funding available
- ☐ Multiple platforms available
- ☐ Free training
- ☐ Over \$30 billion processed annually

Take Advantage of this
Money Making Opportunity!



GET STARTED TODAY

1-888-519-9466

VISIT US ONLINE

www.ipayment-agent-iso.com
ISO@ipaymentinc.com

Feature

288 per capita in the United States – and 119 of those are conducted in the form of checks.

In so-called transitional countries, such as the former Soviet Union, cash dominates in volume and value.

And in Australia, cash remains the payment method of choice for small retail transactions and money transfers between individuals.

In fact, the ratio of currency to gross domestic product is increasing in Australia, up to 4 percent in 2004 from 3.5 percent in previous decades. Cash payments make up 40 percent of value for all retail payments in Australia; in food and convenience stores, cash accounts for about 56 percent of all sales.

In South Africa, the Reserve Bank reports annual increases of 10 percent in the demand for cash. Two-thirds of all transactions are still conducted in cash, with 55 billion rand worth of banknotes in circulation and up to 3 billion rand in cash exchanging hands every day. About 91 percent of South Africans use cash to pay for groceries, while 4 percent use debit, 3 percent use credit and 1 percent use stored-value cards.

The increased global demand for cash is good news for

the ATM industry, because the cash machine remains cash's primary distribution channel. In the U.K., 87 cash withdrawals at ATMs are made every second. In 2006, U.K. consumers withdrew 180 billion pounds in cash from ATMs, with average withdrawal value being 65 pounds.

According to World Payments Report 2006, the aggregate number and value of ATM cash withdrawals grew at an annual rate of 5.9 percent and 7.1 percent, respectively, from 2000 to 2004.

Scan Coin, a global leader in cash processing, reports that cash handling is increasing by between 2 percent and 10 percent in most industrialized nations, and the percentages are much higher in less advanced countries.

And cash-recycling technology is expected to improve future cash efficiencies. England's Retail Banking Research says cash recycling at self-service terminals in Europe is expected to grow 30 percent in 2008. According to current estimates, that rate of growth will increase by 170 percent by 2010 and 215 percent by 2017.

Manufacturing the myth

So what's driving the cashless society myth?

Futures thinking tends to overestimate technological change and to underestimate the role of people, culture and society. The simple truth is that most visionaries of the cashless society don't understand the history of cash.

The use of coin stretches back to Lydia in the 7th century B.C. And paper currency's origin can be traced to China's Tang Dynasty circa 618 A.D. How many other technologies can claim to have survived that kind of span?

It's the simplicity of cash that has resulted in its longevity. Cash produces instant results virtually anywhere on earth. That is an immense strength. Cash is not a technology that easily reaches exhaustion because of resource depletion. And cash has a strong resistance to substitution.

In 1979, Michael E. Porter of Harvard Business School developed a theory of five forces that shape the competitive environment for businesses and products. One force that threatened businesses was product substitution, which would make it more likely for customers to switch to product alternatives, especially when prices increase.

Porter outlined components of product substitution, including a buyer's propensity to substitute, the price of substitutes, switching costs and the perceived level of product differentiation. Given that cash has proved to be an interepochal technology, how has it fared against the threat of substitution?

The check, the first product designed to substitute for cash, was extensively used for the first time in Holland in


Lease Source —————

Your best source for **POS Leasing**

- Best Rates
- Same Day Funding
- Equipment Upgrades
- Guaranteed Approvals
- 90 Minute Turnaround
- 48 Month Leases on Wireless
- No Verbal Verification Program
- Faxable and PDF Leases Accepted and Funded

Lease Source
The proven leader in
POS Leasing
LSI
Lease Source Inc.

877-690-4882
www.gotosi.com



WHY SETTLE FOR JUST MERCHANT SERVICES RESIDUALS?

**FREE
TERMINAL
PROGRAM**

JOIN THE ISO PROGRAM THAT MAXIMIZES YOUR EARNING POTENTIAL!

TERMINAL RESIDUALS	THEIRS	OURS
CREDIT CARD PROCESSING	✓	✓
CUSTOM GIFT CARDS	✓	✓
PREPAID PHONE CARDS	-	✓
PREPAID WIRELESS	-	✓
BILL PAYMENT	-	✓
POINT OF SALE REGISTER SYSTEMS	-	✓
RELOADABLE STORED VALUE CARDS	-	✓

\$\$\$ MAKE MORE MONEY TODAY! \$\$\$



**ALL IN ONE
APPLICATION!!**
NO EXTRA PAPERWORK TO FILL OUT.

FOR MORE INFORMATION, PLEASE CALL
888-622-7043

BLACKSTONE MERCHANT SERVICES, INC.; PATENT PROTECTED; ADDITIONAL PATENTS PENDING. Copyright © 2007 Blackstone Merchant Services, Inc. All Rights Reserved. All trademarks, logos, and subsidiary, parent, or affiliate company names and other materials are subject to the intellectual property rights of Blackstone Merchant Services, Inc., its subsidiaries and affiliates, and their respective licensors and licensees. These materials may not be copied for commercial use, reverse engineered, decompiled, or disassembled, nor may these materials be modified or redistributed in any form.

Blackstone Merchant Services is a registered ISO of BancorpSouth Bank, Tupelo, MS

BLACKSTONE[®]
MERCHANT SERVICES, INC.
visit us online at: www.blackstonemerchant.com

Feature

the early 1500s. But in five centuries, the paper check has failed to replace cash.

And then there is the credit card, which came out of a New York restaurant in the 1950s. The credit card has been a remarkable piece of technology, but it may be comparatively short-lived, because of its inherent risk.

And the economic downswing isn't expected to help credit's cause. In fact, in China, the world's future superpower, credit is not regarded as real money – real money in Chinese culture is cash in the bank.

The credit card, too, then, like the check, has failed to topple cash.

Whether we talk about mobile payments, Internet payments or gift cards, each one is likely to absorb some market share of some payment technology. The payments landscape is multichannel, and somewhat cannibalistic. But no one payment device, whether an electronic funds transfer, a mobile phone or a prepaid card, can substitute for cash.

Cash is valuable, fee-free for consumers, tangible, carries certainty of acceptance as legal tender, settlement-immediate, free of credit risk, a public asset regulated by the central bank, anonymous and cannot be tracked, easy to access and use, universal, and interchangeable with other cash. Cash also is fast.

The following chart compares the number of seconds it takes to complete cash, debit card, credit card and e-purse transactions in Belgium and the Netherlands.

	CASH	DEBIT CARD	CREDIT CARD	E-PURSE
BELGIUM	32 SECONDS	32 SECONDS	56 SECONDS	20 SECONDS
THE NETHERLANDS	19 SECONDS	26 SECONDS	28 SECONDS	14 SECONDS

Source: 2006 Study by Central Banks of Belgium and the Netherlands



FIRSTFUNDS

Your future capital working for you today.™

Watch your business take off!

Come to First Funds. If you missed us at the ETA, check out our new look.

And lots more. Find out how you can increase your revenue and customer satisfaction. Great deals, the best service in the industry and all the support you need to maximize your profits.

Call today to get started **1-888-839-6925**
or visit us at **www.firstfundsonline.com**

LOWER PRICES. MORE INVENTORY. EXCEPTIONAL SERVICE.

YOUR LEADING
DEPLOYMENT PARTNER
IS NOW YOUR LEADING
POS EQUIPMENT SALES
PROVIDER

POS
PORTAL

**DO WHAT YOU
DO BEST**



POS EQUIPMENT SALES,
RENTALS, LEASES, REPAIRS,
DEPLOYMENT

DISTRIBUTION CENTERS IN
SACRAMENTO, CA AND
LOUISVILLE, KY

MORE EFFICIENT AND LESS
EXPENSIVE FREIGHT OPTIONS

NEXT-DAY DELIVERY FOR
ORDERS PLACED BEFORE
9:00PM ET

CUSTOMER SERVICE AVAILABLE
FROM 8:00AM ET TO 8:00PM ET
(M-F)

SATURDAY SHIPPING

HIGH VOLUME OPERATION,
SHIPPING 1500 ORDERS PER
DAY

www.posportal.com

innovative technology and deployment services
for the payment industry

1.866.276.7289 OPTION 1
sales@posportal.com

call or email us today!

Feature

Such speed is important in retailing. McDonald's Corp. reported that shaving six seconds off transaction times brings about a 1 percent increase in sales. Global remittances also are driving the use of cash.

The World Bank estimates that the total amount of remittances sent home in 2005 to developing countries by workers abroad reached \$173 billion. That estimate is now thought to be closer to \$310 billion.

The good thing about remittances is they help bridge the divide between the wealthy and poor. Levels of poverty have declined in countries that receive remittances on a large scale.

Recipients use the money they're sent to improve their children's education and to provide living accommodations. Remittances are often received in cash, sometimes via ATMs.

Tourism also is driving the use of cash. In 2003, tourism represented 6 percent of the world's export of goods and services. And tourists prefer to use local currency when they travel abroad. An estimated 70 percent of Chinese tourists prefer cash on their travels.

And if remittance and tourism aren't convincing enough,

the future existence of cash is virtually guaranteed by the growing role of the informal sector – defined as economic trade not registered for taxation.

The informal sector, which excludes organized crime, is growing in developed, developing and transitional countries. In the EU, 48 million workers are part of the informal sector. In India, informal-sector trade provides more than 90 percent of employment with some 360 million workers. In South Africa, 25 percent of the labor force works in the informal economy, responsible for 10 percent of all retail sales.

And in Russia, the informal sector makes up 14 percent of the country's total employment. The accompanying table accompanying shows the significant role of informal trade in the global economy.

The global average size of informal trade is about 30 percent of GDP. Which government is seriously going to try to eradicate that level of trade from within its boundaries and thus risk pushing up its unemployment rate and poverty levels? ☒

Link to original article: www.atmmarketplace.com/article.php?id=9818&na=1

**AN UNBEATABLE
SOLUTION AT ONE
UNBELIEVABLE PRICE**

**\$249 DIAL UP/IP
BACK-LIT**
\$279 WITH 3 YEAR NO FAULT REPLACEMENT WARRANTY

The most sophisticated all-in-one solution on the market today is here. With its numerous ports, you can add further value to the customer relationship by offering additional premium services like: Debit, Check, Gift/Loyalty, Contactless, and more, SIMULTANEOUSLY! With its remote updating capability, you install it once, and you never have to touch it again. Add in the fact that it's a dual communication terminal, both Dial-Up and IP, and has a back-lit keypad; this is one unbeatable terminal at one unbelievable price.

PUT MARGIN BACK IN YOUR BUSINESS
This Agent Protected Solution can help quell the margin erosion and put money in your pocket.

Call Fred Couch Today
800.726.2117
ext. 1156



\$1000 Bonus Per Merchant!

**The Largest Merchant Signing Bonus
Program In The Payments Industry**

**Say Goodbye To Those
Complicated ISO-Agent Programs
And Hello To Making Money!**

**Target Your Success
Join the Pivotal Team Today!**

**Contact us today to get complete details.
1-866-467-2688
www.isoagentprogram.com**

View

Welcome to the wireless mainstream

By Tim McWeeney

WAY Systems Inc.

While the payments industry fortune tellers gaze into their crystal balls and try to predict the "next great thing," let me discuss the substantial growth that has occurred within an existing POS segment: wireless credit and debit card processing.

Wireless sales have been viewed as a niche market. Processors felt they were covered if they had one Class A wireless device. Equipment manufacturers dedicated fewer resources to wireless POS devices than to their higher volume items such as dial POS terminals. Merchant level salespeople (MLSs) treated wireless as an ancillary arm to their sales portfolios, and merchants were resistant to buying wireless for a number of reasons.

All that has changed. Today, it is not uncommon for a processor or merchant bank to have two or more Class A wireless products, for example, a larger, desktop wireless and a mobile or handheld wireless.

Change YOUR Point Of View
Plug Into The Right Solution

eProcessing Network

Internet
Mobile
Point Of Sale
Small Business
Financial Software
Advanced Recurring

No Payment Gateway
Offers MLSs More
Portfolio Control and
More Ways to Make Money

✓ Reporting ✓ Control ✓ Branding
and lots more...

www.eProcessingNetwork.Com
Reseller@eProcessingNetwork.Com 800-296-4810

"Traditional dial merchants are buying wireless products for their field delivery, repair and sales personnel. This allows you to sell many terminals to one merchant, activate them, generate recurring revenue and ... keep your merchants for the long-term ..."

- Tim McWeeney

Most POS manufacturers are committing significant resources to wireless development. MLSs are beginning to see wireless as a profitable and effective way to close and keep merchants in their sales portfolios, and merchants are moving from wanting a wireless device to needing one or more wireless devices for day-to-day business.

Many factors are driving the evolution of wireless to the mainstream, not the least of which is the continued rise in discount rates for merchants who conduct keyed entry transactions.

Another significant improvement in the wireless sphere is the continued shrinking of the three C's (cost, coverage and convenience) roadblock merchants have faced. Cost of wireless equipment has entered a phase of true market competition where there are now significant differences in price from one model to another.

Coverage has never been better and continues to improve. The convenience of ordering, provisioning and activating a wireless unit has improved, as well; it can be a one-stop process. The wireless market is not shrinking or static. In fact, it includes more of what are typically thought of as dial merchants than ever before. It is no wonder that sales growth for the wireless equipment manufacturers continues apace year after year.

As an ISO or MLS, are you really looking at the tremendous growth and profit wireless sales offers you and your company? Inherent in wireless is recurring revenue (monthly wireless fees), higher than dial equipment profits and the ability to sell more than one device in a single merchant environment.

This is key: Traditional dial merchants are buying wireless products for their field delivery, repair and sales personnel. This allows you to sell many terminals to one merchant, activate them, generate recurring revenue and, best of all, very likely keep your merchants for the long-term because, through wireless POS implementation, you will have made them highly resistant to switching merchant accounts from you to your competition.

Confused About Which



80% Program to Select?

Unlike the Johnny come lately's and industry copycats we've been paying 80% over true cost since 2004. For us, it's not some sales gimmick or teaser program.....It's all we've ever done.

- Real Contractual Ownership/You Own the Network
- New 5 cent Network Transactional Cost
- 23 cent Online Debit Cost w/No Additional Interchange Fees
- New ATM Program Paying Up To 34 Cents Backend Interchange
- BC/BS Health Insurance w/Dental Available To All Owners

JOIN THE ELITE 100 CLUB

Since we can only have 100 partner/owners we decided to only recruit the best MLS's in the industry. This doesn't always mean the highest producers. We put quality before volume. Character before profits. We just want the best people. We believe success will always follow leaders that portray these qualities. Are you ready to join the Elite 100 Club? Don't hesitate and be number 101.



Empowering the MLS for Success

MLS Direct Network®

"A Debt Free Company Preserving Our Residuals For Our Future"

877-972-0700 www.mlsgdirectnetwork.com

3 years minimum industry experience required

Registered ISO/MSP of Chase Paymentech & Harris, N.A.

View

Markets ripe for wireless

Following is a list of traditional land line merchants who are candidates not only for wireless, but also for multiple wireless devices. Think about how many of these merchant categories you or your sales force are calling on. And how many do you already have in your sales portfolio where you can harvest them for updating and adding wireless equipment – thereby protecting yourself from competitors offering wireless services?

- Contractors: General; gardening and landscaping; electrical; masonry, tile and plastering; carpentry; roofing and siding, and special trades

DISCOVER
THE ALPHA EDGE TODAY!
 Zero Hold Times • Zero Statement Fees • Zero Transaction Fees
Call NOW! 1-866-253-2227


AlphaCard
 S e r v i c e s TM
www.thealphaedge.com

- Installation, repair and maintenance services: Heating and air conditioning, computer and computer peripherals, fireplace, swimming pool, carpet and upholstery, cleaning, pest extermination, and general upkeep
- Transportation services: Taxi, limousine, airport shuttle, local delivery and courier
- Pay on delivery arrangements: Furniture, appliance, floor covering, drapery, window treatments and so forth
- Restaurants: Pay at the table and food delivery (pizza)

When talking to merchants about converting them from traditional phone services, remember that you must do an effective discount rate comparison and show the benefits of moving to a wireless format.

If merchants have sales teams or delivery people calling in transactions, remind them that face to face transactions allow them to:

- Lower the discount rate
- Accept PIN-based debit transactions
- Increase cardholder satisfaction because cardholders always maintain possession of their cards
- Reduce the propensity toward cardholder chargeback demands
- Reduce the need to accept checks without a guarantee program
- Virtually eliminate the need to accept cash

The wireless transaction model for credit and debit card sales is high-profit and recurring. It should be at the top of your growth charts this year and beyond. And you don't need a crystal ball to see that. 

Tim McWeeney is Vice President, North American Sales for WAY Systems Inc. WAY is a leading provider of cost-effective, mobile wireless transactions.



Select the right tools. Understand the landscape.
Hit your business targets.

Chase Paymentech makes business easier for ISOs.

As an ISO, sometimes you can feel like you're out there on your own. Selling and providing outstanding service to your customers is hard. Working with the right partner can make all the difference. Chase Paymentech offers business consulting, profitability reporting, training consoles, marketing programs, and much more to help you reach your business goals. Combine those elements with reliable payment processing solutions from a name your clients can trust, and you've got a winning formula.

Ready to make business easier? To become a Chase Paymentech ISO or an agent of a registered Chase Paymentech ISO, call **888.849.8980** or visit **chasepaymentech.com/partners**

CHASE  **Paymentech™**

Potential ISOs subject to credit approval. All approved ISOs must register annually with Visa® and MasterCard®. Registration fees apply.

AgenTalkSM

The corporate baritone

For 10 years George Massey, merchant level salesperson (MLS) and Regional Director for ISO Group Concepts LLC, performed as a baritone throughout the United States in some of the most famous operas ever written. Among the more than 55 roles he performed were Figaro in "The Barber of Seville," Marcelo in "La Boheme" and Sharpless in "Madame Butterfly."

Massey retired from singing to raise a family and work as a realtor. Though most of his focus and energy is devoted to selling for Group Concepts, Massey still works for RE/MAX First in Oklahoma City and has been investing in real estate for over 35 years.

An MLS for just a little over a year, Massey believes his background in real estate has made the transition to merchant acquiring much smoother. And his enthusiasm for the industry is infectious.

Massey had been an MLS for about six months when Group Concept's President Dan Breshears invited him to step in as the company's Regional Director in July 2007. Massey continues to operate in both capacities.

The Green Sheet: Why did you stop singing?

George Massey: Well, the traveling was difficult. My wife [also an opera singer] and I had different managers and were signed to different book-

ings, so our 10 years together in music was not really spent together. We wanted to have a child, so my wife got into teaching and I got into real estate full-time after dabbling with it on a part-time basis since college.

GS: What industries does Group Concepts work with?

GM: Anybody that can take a credit card is a potential customer. For example, we are the provider in Oklahoma City for a huge tradeshow called Affair of the Heart, which targets smaller merchants whose volumes may only be \$5,000 to \$20,000 a month.

GS: How do you generate leads and

When it comes to advertising, we agree ...

High visibility gets your phone ringing!

Advertise in

GSQ

Distributed at all major industry
events and meetings.

Call us today!
Ad reservations closing soon!

DANIELLE THORPE
707-586-4737 DIRECT

OR **RITA FRANCIS**
866-429-8080 DIRECT





The Forum

The Forum Index >> ISO FORUM >> ISO to work for?









The time is now to start working for Merchant Warehouse ISO Network

[View previous topic](#) | [View next topic](#)

POST REPLY

Page 1 of 2
Go to page 1, 2, Next

▶ ISO to work for?

Author	Message
ISOLated Joined: 25 Oct 2005 Posts: 45	 Hey guys, I'm worried about the long term financial stability of my current Agent Program. Anyone know a stable company with a great program?
9 May 2008 9:15	
upandATM  Joined: 14 Mar 2004 Posts: 260	 Merchant Warehouse has the best program right now. I heard about their conversion bonus a couple of months ago and gave them a call. They had me up and running in 24 hours.
9 May 2008 9:42	
ISOLated Joined: 25 Oct 2006 Posts: 46	 Oh yeah, I saw that too. Something like 6 times conversion bonus and 60% split on their interchange plus pricing.
9 May 2008 10:16	
Residual Effect  Joined: 26 Nov 2002 Posts: 320	 Yeah, call Michael Gavin at 1-800-743-8047. He'll set you up.
9 May 2008 10:23	
ATMosfear  Joined: 12 May 2001 Posts: 6,426	 My dog just had puppies! ☺
9 May 2008 11:03	

MerchantWarehouse®

Call 1-800-743-8047 or visit www.merchantwarehouse.com/iso

MerchantWarehouse.com is a registered service provider for the following FDIC-insured banks: BancorpSouth-Tupelo MS, US Bank-Minneapolis MN, JPMorganChase Bank-Hicksville NY, and HSBC Bank USA-Buffalo NY American Express and Discover require separate approval.

AgentTalk

what methods have you found to be most effective?

GM: Well, I meet many people in the Methodist and Baptist conference circles through my work as a part-time musical director. I go to Tips Club meetings twice a month. I think it is important to get into things like the Tips Club or networking groups as soon as possible to let everyone know that you're out there.

You want to develop a circle of influence because the people you know are the ones who are more than likely going to do business with you. We keep up a database, we send out monthly newsletters to 200 people and to 600 others via e-mail alerts. We try to keep people updated and informed on new things out there, and keep merchants abreast of unknowns in the industry that appear intimidating.

GS: Your involvement with the music ministry through your church has tangentially enriched your business association with other area churches and ecumenical colleges and universities. Has this created any new sales opportunities?

GM: Yes, it has. Group Concepts is the preferred provider for the American Association of Baptist Colleges and Universities. We have enrolled them with Kingdom

Processing, a solution that accepts credit card payments and donations via secure electronic fund transfers. Naturally, this solution adheres to best practice standards and uses the same secure sockets layer protocol as banks for Internet transmission.

GS: In what capacity as an MLS do you feel more like a consultant?

GM: Well, the consultant part, I would say, is in the initial stage when I go in and show potential clients that Group Concepts can be an integral part of their growth. I talk about the cash advance programs or the free automated teller machines and terminal incentive programs to enhance their business, and then I show them how they can make more money using Group Concepts as their processor.

GS: What are your personal business goals?

GM: Personally, I'd like to get 400 small accounts within the next two or three years. I have about 80 right now, so I'm just trying to work up to where they create a nice monthly residual income and leave me time to go after the big ones. Customer service is paramount for me. So, I'm always upfront with people about putting them in touch with the right people to answer questions I can't.



PAYMENT.
IT'S NOT THE ONLY THING
WE BRING TO THE TABLE.

TablePAY, powered by the VeriFone V*670 — a powerful handheld payment device that processes both credit and debit payments securely and efficiently. The card never leaves the customer's sight, so there's less risk of fraud and card skimming. Plus, there's more table turnover for increased revenue. Get the competitive edge with the latest in pay-at-the-table technology.

BRING MORE TO THE TABLE WITH TABLEPAY:

- Lower costs and transaction fees
- Increase payment security and reduce the risk of fraud
- Improve operations efficiency and turn tables quickly

VeriFone.
THE WAY TO PAY™

© 2008 VeriFone, Inc. All rights reserved.

Learn more about the VeriFone V*670
at www.verifonezone.com, or contact
us at tablepay@verifone.com

www.verifone.com/hospitality

Now Is the Right Time To Sell Optio Solutions

Selling the Right Solution could make you \$5,000 per account upfront!

Optio Solutions is the first collection company to focus on the payments industry with debt-management services to offer your merchants.

With slow-paying accounts and delinquent debt on the rise, now is the right time to offer your merchants a profit recovery solution that works.

The Optio ISO Advantage

- Earn generous upfront commissions - in excess of \$5,000 per account
- Ongoing residual program
- Renewal commissions
- B2B opportunities
- Market to existing merchants
- Target new businesses: health clubs, agencies, utilities, medical groups, and more



(800) 654-2365
partners@cross-check.com
www.optiosolutions.com

Now available through CrossCheck, Inc.

AgentTalk

GS: Group Concepts has been working with myARCworld Inc. to design and market some unique business packages. Can you explain the genesis of that relationship?

GM: I believe Dan Breshears had known Zach Godfrey, myARCworld's President, from other tradeshows and conferences. Breshears kept seeing so many great things happening with them.

At about the same the time – by chance from a cold call – I established a rapport with Ty Kalklosch, one of the founders of PayLease Inc., to do Group Concept's online processing of checks and credit cards for renters or homeowners associations.

About two or three months ago, the three of us had a meeting. We had a great time together and decided it was a good time to join forces.

Subsequently, Group Concepts negotiated with myARCworld to private-label PayLease's software, and this allows any agents with our company or myARCworld to sell the PayLease product.

After four or five months, we got to know each other more and the three companies formed an alliance. Now, Group

Concepts is the processor for PayLease's checks and credit cards. We provide split funding for checks.

GS: Can you explain split funding?

GM: Absolutely. For check processing, tenants pay rent and an additional fee for using PayLease's service. In the past, PayLease had to separate the fee from the rent and then forward the rent to the property manager.

Now, it's split. PayLease receives its fee and property managers receive their rent. An overwhelming majority of PayLease's business is check driven because it's cheaper for the consumer. The split funding simply makes accounting for PayLease easier, as about 85 to 90 percent of its collections are by check.

GS: Group Concepts has recently become a sponsor for the Oklahoma Small Business Development Center. How has this helped your networking capabilities?

GM: I had no idea the OSBDC even existed. They assist new businesses by providing one-to-one business counseling, economic development assistance and training to prospective small businesses. The OSBDC is a turn-key operation for new business start ups. I boarded the OSBDC for Group Concepts, and the reason I got the account was due to Zach Godfrey's wonderful business packages – you get all the credit card equipment you need, along with a Web site, a logo design, business cards, stationary and promotional items.

Another amenity is that Group Concepts and myARCworld will register any merchant's domain and host it for a year. In this respect, we alleviate a lot of stresses and growing pains new businesses usually endure. Businesses don't need to enlist a plethora of vendors. We can do it all for them.

GS: You are also still working as a realtor for RE/MAX. Have you ever been able to meld both careers when boarding a merchant?

GM: Actually, I just leased a property here to a lady who is going to have the first-of-its-kind cat boarding facility. She leased the property rather than buy because, as a new business owner, she was apprehensive about how her business would go.

This led me right into asking, "So, what do you do for credit card processing?" I also introduced myARCworld's business package. I told her we could get her processing application in right away and have the business processing credit cards by the weekend.

It's kind of fun networking by myself because of the interconnectivity of my jobs. I'll see people in credit card processing and they come up to me and say, "Oh, by the way, I need to sell my house or my business." In this respect,

Got Appointments?

DRG Telemarketing, Inc.

High Quality Telemarketing Since 1989

- Appointment Scheduling for both Merchant and Cash Advance Leads
- Thorough Understanding of ISO/MLS Needs
- Full DNC Compliance
- US Based Call Center
- Free List Consultation
- Free Scripting and Set-up
- Flexible Payment Options
- No Long Term Contracts

DRG
TELEMARKETING, INC.
America's Premier Lead
Generation Service

1-800-998-8707 (X117)

there is a great amount of synergy.

GS: With your real estate background, it seems like a natural transition to sell for Group Concepts. And you've got an entire untapped market at your fingertips.

GM: I think so, too. It's not only the real estate industry that we can work with – it's also the housing assessment inspectors, the termite inspectors, general contractors, subcontractors, and engineers.

GS: Oh, you mean all of the cottage industries that piggyback on the real estate industry?

GM: Correct. When you buy a house, you're going to have an inspector come out and do a report, then the termite guy is going to show up, and so on. They might all need new laptops with credit card swipes or a state-of-the-art wireless credit card machine. We can set them up for all that.

GS: Have you had any problems with security breaches?

GM: Not when you are using the right companies and the right processing. Our Kingdom Processing solution has all the same security certificates and codes as Chase Bank, so we're pretty tight on all of that.

GS: Are there any new technologies out there you are excited about?

GM: Yes, there's a new POS machine coming out with United Bank Card that we thought would be available two or three months ago. Hopefully, it will come out very soon and it will have a lease rate that no one can touch.

GS: What advice do you have for newcomers to this industry?

GM: I tell them to be wary of getting caught up in the excitement of the potential business that's out there and not bite off initially more than they can chew.

They may try right away to go to somebody that has 25 restaurants, but those types of leads are very time consuming and are not easy to get. The PayLease account, which is a very nice account, took us about six months to acquire.

I tell them to spend 25 percent of their time on the big accounts and the rest of their time on the day-to-day accounts (the mom-and-pop businesses that need credit card equipment) check scanners, PIN pads and so forth.

GS: You mentioned being out there with people, interacting and making yourself known. Because of your networking style, you mingle with potential clients more often than not. Do you think there will always be street sales?

GM: Street sales will always work for me because, according to my wife, I'll talk to a post. Personal attention is so important because it makes for happy clients. And happy clients not only stay with you, but also refer others to you.

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

GM: Just make sure I have all the facts first.

GS: What is one thing an MLS should never do?

GM: Be dishonest. Don't do it. Be upfront, be honest, and act with total integrity at all times. If I can't assist somebody, I don't try to get his or her business. The only way to operate is to keep everything above board.

Keep your integrity, even if you don't gain an account. Sometimes I don't get an account because merchants think our rates are too good to be true, but I get referrals because of the way I do business.

GS: Do you have a philosophy on life or a motto that you live by?

GM: Pretty simple: Just live each day as though it were your last. ☑

**BRING US YOUR TIRED, YOUR POOR,
YOUR HIGH RISK MERCHANTS!**



NTC

NATIONAL TRANSACTION CORPORATION

WE WILL PROCESS
all of the
HIGH RISK MERCHANTS
that most others won't!

including:

- Travel
- Bail Bonds
- Companion/Dating Service
- Legal Gambling
- Sports Forecasting/ Odds-making
- Telecommunication Services
- Stand Alone used car and truck sales
- Wire Transfer
- Door to Door Sales
- Pharmaceuticals via Internet
- Inbound Telemarketing
- Direct Marketers
- Outbound Telemarketing
- Stand Alone sellers of prepaid phone cards and prepaid cell phones

1-888-996-CARD (2273)
www.nationaltransaction.com



**Just 20 of our merchants
saved \$1.7 million
in less than two years
by switching to
American Microloan.**

Enough said.

American Microloan can provide the cash you need to help your clients build their business. More business for them means more business for you!

Let us help you finance your merchants with the lowest cost product on the market — \$10,000 for only \$1,200 (vs. \$3,525).

- **Commission in 7–10 Days**
- **\$5,000 — \$200,000 Unsecured Financing to Visa/MasterCard Merchants**
- **Work With a Direct Lender**
- **Non-Restrictive Rep Agreement**

For detailed comparisons, visit www.AmericanMicroloan.com

Call **866-CASH-456** for details on how you can close more deals working with **American Microloan**



American Microloan

201-592-9925 • sales@americanmicroloan.com
www.AmericanMicroloan.com

CompanyProfile



BCC Merchant Solutions

ISO/MLS contact:

Jessica Piggee
 Director of Sales
 Phone: 816-283-7407
 E-mail: jpiggee@bccenterprises.com

Company address:

105 East Fifth Street
 Kansas City, MO 64106
 Phone: 816-221-1133
 Fax: 816-777-0688
 Web site: www.bccenterprises.com

ISO/MLS benefits:

- Lifetime residuals
- Interchange revenue sharing
- Competitive pricing
- No hidden fees
- Online reporting
- Cash advance programs

Building business together

Merchant services can be complicated, but when you peel away all the layers, business is – and always will be – about money. Merchants need capital to thrive, which includes the ability to offer customers a variety of payment options, turn a profit and, in many cases, expand into new markets.

BCC Merchant Solutions offers end-to-end business solutions for merchants of all sizes. The company's business model is built on electronic transactions. BCC accepts credit, debit, gift and loyalty cards in addition to other payment alternatives. It has an integrated business service designed to enable merchants to accomplish three vital tasks: accept money, make money and get money.

Sole source

BCC comprises two companies: BankCard Central and Silver Stream Marketing. They are located in the same facility to share resources and be a one-stop shop that provides merchants business capital, e-commerce services, marketing, and payment processing in a convenient and efficient manner.

Since its inception 17 years ago, BCC has grown from being a local merchant service provider to an international supplier of secure payment solutions. The company employs 22 people in the United States and one in the Republic of Mauritius, an island off the southeast coast of Africa. Recently, it began processing in Europe and Asia.

"We save clients time, money and stress by providing several key business services in one location

and with one point of contact," said Monty Lockyear, Chief Marketing Officer for BCC. "We not only save merchants money, we help them increase sales and carve out a unique competitive advantage."

Merchants have an abundance of options when selecting service providers. They can choose to use several companies, or they can select one to fulfill their needs.

Either possibility can have drawbacks. For example, using a mixture of providers can make it difficult to determine what business is accountable if issues arise.

BCC mitigates this risk by limiting its e-commerce merchants to working with one company and one contact. "BCC eliminates the finger pointing that occurs when different service providers seek to avoid responsibility by blaming difficulties on other service providers," Lockyear said.

If merchants opt to streamline their services and work with only one company, they may feel like they have to forfeit personalized service. To address this, BCC said it can provide merchants customized end-to-end solutions.

"We cover every Internet business need including merchant account setup, connecting to a secure payment gateway, secure certificates, hosting, alternative payment brands, payer authentication products, Web site security and Internet marketing," Lockyear said.

Merchant monitor

All merchants like to save money, but obtaining a lower rate isn't worth sacrificing customer service, brand

Company Profile

loyalty, security or reliability. "We believe that saving merchants money is not enough," Lockyear said. "We have to help them increase sales, get the capital to grow and set a plan for long-term success."

BCC's staff walks new clients through the setup process from application to terminal setup to training and follow-up education. The staff checks in with merchants to make sure they are comfortable with how the application looks and to answer any possible questions that may arise. "We follow a strict process of monitoring new merchants for any processing anomalies, conduct regular customer reviews and even send every new customer a gift package for choosing us as their merchant service provider," Lockyear said.

BCC strives to help merchants obtain the finances necessary to run a successful business. Through its cash advance program, merchants can turn future credit card receivables into cash. They can use the funds for remodeling, marketing, business expansion and expenses such as tax or invoice payments.

Technology tools

Everyone in the payments industry knows that products and services don't sell themselves. No matter how revolutionary a concept is or how much money a product or service can save merchants, it still needs qualified merchant level salespeople (MLSs) to present it to an appropriate customer base and successfully close sales.

BCC has a two-step approach to increasing sales. First, it offers a variety of products the company has determined are most valuable. Second, it shows

MLSs how to sell those products. The company endeavors to equip MLSs with skills needed to sell hardware to customers; BCC's proprietary Solution Selling Process trains them on how to identify customer needs and provide fitting solutions.

"Because we have a unique mix of products and services, agents are able to sell a wider variety of business solutions," Lockyear said. "We give agents a bigger and better toolbox. ... We believe that selling isn't telling, and every merchant has a pain. With our product mix, we have a tool that can solve that pain and lead to bigger business opportunities." With these tools, MLSs have the ability to differentiate themselves from competitors who pitch solely on saving money on card processing.

Two of BCC's premier services are Coolorder and mIQro Card. It normally costs a business seven to 10 times more to attract new customers than to retain existing ones. Plus, repeat customers spend 33 percent more than new customers, so a customer loyalty program such as mIQro Card becomes a no-brainer, Lockyear said. mIQro Card is available only through BankCard Central and its affiliated agents.

Coolorder is an online ordering program that allows restaurants to accept orders from a Web site to a fax machine, POS system, e-mail address or mobile phone. It is integrated with mIQro Card and stores customer purchase history to make ordering "the usual" a breeze.

BCC's technology team also recently completed development of its VerePay Internet gateway. The solution has grown into a full e-commerce suite including payer authentication, alternative payment brands and PIN-less debit.

Secure status

There is no doubt that keeping up with the Payment Card Industry (PCI) Data Security Standard (DSS) compliance can be difficult. Helping merchants stay up-to-date on

Cash advances at rates so low, they are actually loans!

From \$150,000
to \$3 Million

Rates starting at 6%

Big money, low rates,
high commissions



CREDIT CASH

Working capital for companies
that accept credit cards

212-688-2600

www.Credit-Cash.com

A minimum of \$200,000 a month in
credit card sales is required

the **X** factor! SUPER SIZED

when this years "big game" in phoenix needed a **mobile payment terminal** for concession sales to 73,000+ fans...e**X**perience won!



and...?

score a touchdown with the **XD2000 mobile payment solution... your MVP**

[Most Valuable Payment terminal]

what the others can only promise, E**X**aDigm delivers!



the **X** factor...e**X**perience delivering true innovation keeping you **ahead of the game**. To learn more contact ExaDigm at 1.866. **EXA TEAM** or visit us online at www.exadigm.com.

Company Profile

requirements and deadlines can be a challenge. BCC has been PCI DSS certified for more than three years and is committed to helping merchants achieve and maintain PCI compliance. This dedication is backed by real dollars. The company foots the bill for the first year of McAfee Inc.'s Scan Alert PCI compliance analysis for each of its merchants.

"We've spent a tremendous amount of money in PCI," Lockyear said. "We are PCI certified on the gateway and on the bankcard side." BCC has demonstrated its commitment to security by investing huge amounts of money and human resources to the cause. In 2007, two staff members spent approximately 70 percent of their time on PCI compliance. Furthermore, Lockyear estimated the company spent 50 percent of its time on PCI compliance and related issues for six months in 2007.

Achieving PCI compliance and maintaining PCI compliance are not synonymous. And busy businesses are often susceptible to falling behind on data security rules. Therefore, BCC provides tools to help customers ensure they are taking proper measures to remain within regulations. For example, BankCard Central has partnered with Restaurantpartner.com, a restaurant industry Web resource that provides updated, relevant information and services to its members.

Employee environment

A company can have a unique business plan, as BCC does, but it isn't worth much if employees act as though they don't have time for their customers. To make sure it hires and retains quality employees, BCC has a customer centric culture and a code of honor.

"In contrast to many business principles that are just lip service, we review the company code of honor in monthly meetings and reward employees for ability to go above and beyond for our customers," Lockyear said. "We believe in getting it done right the first time, establishing personal relationships with every customer and being much more than a merchant service provider."


BCC has high standards for its employees, and it supports them by fostering an environment that makes them want to work toward the company's goals. BCC culture is derived from collaboration, creativity and mutual success. One way management facilitates this culture is to create a personal development plan for every employee and set a course to help each employee achieve personal and professional goals.

Employees meet with BCC management quarterly to review the company's goals alongside the individual's goals, with the intent of finding a balance. To help employees meet expectations, BCC provides financial assistance for college courses and seminars. This same aid is offered to MLSs.

BCC's approach to selling and compensation is two-fold. MLSs are compensated with unlimited residual income, interchange revenue sharing, as well as support to build and grow their businesses, sales skills and overall careers.

MLSs can choose one of three reseller programs: Licensed reseller, Affiliate reseller or Referral partner. Additionally, ISOs can take advantage of these programs as can Web developers, banks, consultants and so forth. For all resellers, Lockyear said, BCC guarantees on-time monthly residual payments, 24/7 technical support, customer service and no hidden fees.

BCC focuses on service, marketing and technology to differentiate itself from competitors. "We may not be the biggest but will have the most unique approach to the business," Lockyear said. "Because of our breadth of products and services, we can help customers not only save money but increase sales and create a unique advantage in the marketplace."

Merchant satisfaction is extremely important to BCC. Its integrated services can empower merchants to keep money coming in and out in a constant, productive flow. "We do [business] differently and it may not be for everyone," Lockyear said. "But if you want to build loyalty and provide business solutions, we are the right people." 

Residual Buyout Program

We buy all kinds of credit card processing portfolios.

- ✓ Private Party Buyer (No Red Tape)
- ✓ Close Transactions in as Few as 5 Days
- ✓ We Don't Switch Merchants From Existing Processors
- ✓ We Purchase Small & Large Portfolios

Call
Darrin Ginsberg
949.200.7474

portfolio@buyresiduals.com
www.buyresiduals.com



LARGEST INDEPENDENT P.O.S. SUPPLIER INDUSTRY-BEST PRICING ENCRYPTION & DEPLOYMENT
EXPEDITED REPAIRS REPLACEMENTS REFURBISHED UNITS TOP-RATED CUSTOMER SERVICE

With the opening of our new Distribution Center in Sacramento, California,



We now have the whole market covered.

When we first opened our doors in 2003, Banks and ISOs in the Central and Eastern parts of the United States were right in our backyard, and they quickly came to appreciate our intense focus on making their business lives easier and more profitable. We offered the best customer service, the timeliest response, and the absolute lowest prices. And not just for products and supplies, but the full gamut of services: deployment and secured encryption, expedited repairs and recertification, overnight replacements, and everything else you need to prosper. Soon, we became the industry's largest independent P.O.S. distributor and the only one with distribution contracts with every major manufacturer.

Today, our backyard is a whole lot bigger. With the opening of our new Distribution Center in California, Western state Banks and ISOs can now take full advantage of everything The Phoenix Group is famous for. And because we're so close and convenient, it can all be delivered a full day or two earlier.

So wherever you are on the map, call The Phoenix Group today.

THE PHOENIX GROUP

1-866-559-7627 • WWW.PHOENIXGROUPOS.COM

Prepaid players join for expansion

In April 2008, First Data Corp., the world's biggest merchant acquirer, expanded its prepaid market footprint by acquiring InComm Holdings Inc., one of the largest distributors of stored value gift and prepaid products in the United States.

Terms were undisclosed; the acquisition is subject to closing conditions and regulatory approvals and should be completed during the second quarter of 2008.

First Data is confident the acquisition will make it more efficient. "Clearly we'll be working through the detailed integration plans over the next few weeks and months, but I think the key point here is that this is really a growth story on both sides and not a consolidation story," said Mark Herrington, President of Prepaid Services at First Data.

"We're obviously extremely excited about what I believe is a very powerful combination because there is virtually no overlap between the two organizations," Herrington said.

"The value of what both companies together bring to the market gives us the ability to deliver new and innovative products to our constituents."

Combining for bigger footprints

First Data provides prepaid closed loop gift cards, fuel and payroll cards. InComm distributes stored valued gift cards as well as prepaid wireless products, reloadable debit cards, digital music downloads, games and bill payment solutions. Currently, InComm supplies stored value product marketing and technology solutions to international markets in Europe and Canada.

Both companies play different roles in these sectors. Consequently, the amalgamation of assets and experience creates a holistic prepaid suite that includes banking products, payroll solutions, and closed and open loop gift cards.

Additionally, First Data anticipates expanded distribution for its own prepaid solutions to the small and mid-sized markets internationally and in the United States.

"Certainly it's going to enable us to have access to distribution of any new products that we develop internally," Herrington said. "That has been the barrier historically to our entry into the retail side of the equation, so this clearly opens up distribution for us for new products that we develop.

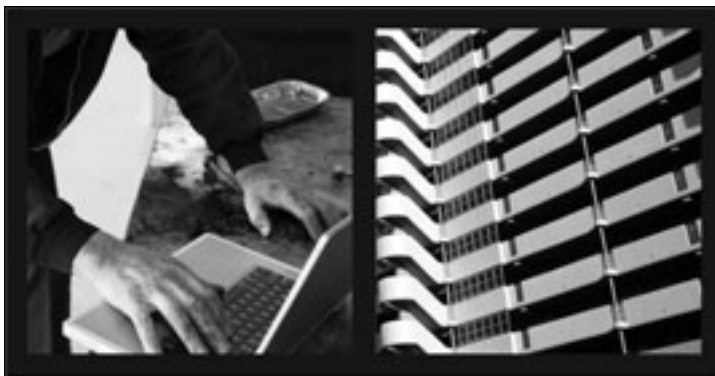
"We are very focused on deploying high value solutions to our customers, and I think a theme you should expect to hear over time is more about us driving a focus around core competence, product development and innovation. And InComm has a 15-year history of bringing new products to market – a lot of firsts, so it was a perfect fit as far as we were concerned."

Going global, going mobile

First Data entered the prepaid market in 1995. The company expects this new alliance to improve its offerings particularly in the mobile payments arena. Herrington anticipates rapid deployment of chip enabled mobile phones over the next 18 to 24 months.

"Essentially we are invested in and have a deep domain expertise about the mobile payments landscape," Herrington said. "We're a payments company, so we are focused on being an enabler. We break it out into three areas – mobile banking, mobile payments and then marketing. We are looking at how we can bring value as a provider across all three of those offerings. The space certainly has a lot of runway ahead of it."

Herrington said First Data had been interested in expanding its prepaid space for "quite a while," and the acquisition of InComm was "based on market availability." Herrington will work directly with InComm's President



- Quick decisions usually within 24 hours
- Aggressive commissions 8% upfront 3% residual
Renewal Commissions
- Aggressive pricing for higher end deals that told you
no in the past
- No processing switch required; keep your
current relationships

Contact:

Tony Syracuse
Vice President of Sales
Greystone
Business Resources Corp.
665 Molly Lane, Suite 130
Woodstock, GA 30189

Toll Free: 866-813-0616 x4720
Direct: 678-813-4720
Fax: 678-813-4701
tsyracuse@greystonebr.com
www.greyston.com



Win at Processor Pursuit. Choose First American.



Processor PURSUIT

First American processes through its
own front and back-end systems?

TRUE or **FALSE**

Providing quality in-house solutions

and partnerships since 1990.

First American's front and back-end systems allow us to be flexible to the rapid changes in our industry and provide you with more options for your business. We process the transaction from beginning to end – authorization, capture and settlement – so that each step is seamless, secure and managed by only one company. Join one of the only processors with proprietary front and back-end systems plus a complete line of in-house products and services.

 **FIRST AMERICAN
PAYMENT SYSTEMS**

Your Partner for Quality Payment Solutions

1-866-Go4-FAPS
(1-866-464-3277)

sales@first-american.net www.first-american.net

TEERTRONICS
Equipment New & Refurbished
800-856-2030
Refurb **2085**
129.00
-case price-
Refurb **T-7PT**
119.00
-case price-
Refurb **CR600**
39.00
-case price-

Teertronics
Is NOW
accepting
keys for all
of your
encryption
injection
needs!

972-735-8880
www.teertronics.com

and Chief Executive Officer, Brooks Smith, who will take over as head of First Data's Global Prepaid Services division when the transaction closes. ■

Revenues up in downturn

The payments industry has taken a beating lately in the media. Today's ISOs and merchant level salespeople (MLSs) must deal with regulatory legislation, security breaches, fraud, myriad new products and services, unprecedented scrutiny – the list seems endless.

Strong growth

Regardless of recent media attention, the payments industry is healthy. Net earnings for fiscal year 2007 and the first quarter of 2008 were up overall despite higher credit card costs, market fluctuations and a deepening economic downturn.

CO-OP Financial Services, which operates the largest automated teller network serving credit unions exclusively, saw a 10 percent increase in cash distribution to its shareholders totaling \$24.5 million for 2007. "Our electronic funds transfer services, strategic partnerships and growing membership play a significant role in allowing us to achieve astounding transaction figures," said Stan Hollen, CO-OP Financial's President and Chief Executive Officer.

Alpha Card Services Inc., a Pennsylvania-based processor and merchant acquirer, adds about 4,000 merchants a year and saw revenues approaching \$2 million for the first quarter of 2008, nearly half of the amount of revenue the company earned for all of 2007.

"From 2004 to 2006 we had 1,540 percent growth," said Lazaros Kalemis, Alpha's CEO. Kalemis is confident about overall industry growth, but he sees a sound infrastructure as a major key to success. "I think it

depends on how somebody is set up," Kalemis said. "We're a conservative company but we're growing at a good clip, and our growth is high due to our attrition rate which, at 4.5 percent, is about 12 percent below the industry average."

Healthy diagnosis

First quarter 2008 numbers for some of the larger acquirers and card brands include:

- Visa Inc., which made the biggest splash in the financial services pool with its record-breaking IPO in March 2008, reported an adjusted net income of \$401 million. Payment volume grew 19 percent over 2007 to \$681 billion.
- MasterCard Worldwide had a net income of \$398 million, with a net revenue growth of 29.2 percent to \$1.2 billion.
- Fiserv Inc., a Wisconsin-based processor, had a net income of \$439.3 million and overall revenues of \$3.92 billion in fiscal 2007, up 10 percent from 2006.
- Tier Technologies Inc., which specializes in electronic processing solutions for state, county and municipal government agencies, posted a 12 percent increase in revenues with \$29.2 million.
- Consolidated revenue for First Data Corp., the industry's largest merchant acquirer, was up 11 percent to \$2.1 billion in the fourth quarter of 2007. "Our performance reflects continued execution in a challenging economic environment," said Michael Capellas, First Data's Chairman and CEO. "In the fourth quarter, First Data saw accelerated momentum in the areas of new product innovation, sales and operational efficiency."
- Fifth Third Bancorp, one of

payment
alliance

international

the road to success starts **now**



quality

reliability

experienced management

full product suite

Enjoy the ride, we'll deal with the bumps



Hassle free ISO relationship management

Aggressive revenue share programs

Full suite of payments solutions (Payments processing, ATM services)

Top industry management

On time residuals

We will customize your program, call today!


Contact Dennis Hamilton for more information

1-866-440-8671

News

the nation's top five payments processors, showed an 11 percent net income increase and a payments processing income growth of 15 percent.

- Discover Financial Services, which recently acquired Diner's Club International Ltd., had a \$239 million net income. Third-party payment debit and credit volume was \$26.3 billion, 24 percent above last year.

As always, the payments industry is going through a metamorphosis; new markets, technologies and revenue growth opportunities for ISOs and MLSs continue to evolve. 

Cash advance leaders advance

Ten merchant cash advance businesses founded a new association – the North American Merchant Advance Association Inc., which was created to represent cash advance providers.

Jeremy Brown, President and Chief Operating Officer of RapidAdvance LLC and President of NAMAA, said the

association sprang from a "loose federation of companies that met over the last 10 or 12 months to exchange ideas and information."

The companies shared a belief that best practices and ethical standards were vital to the industry and that expensive fraud detection tools were, unfortunately, becoming necessary "both to protect ourselves and to protect the acquiring community," Brown said. Forming an association gave members the opportunity to share ideas and experiences and cooperatively create fraud detection tools that can be shared by all members.

"This is a growing industry," said David Goldin, CEO of AmeriMerchant Inc. "I estimate there will be over 1 billion dollars in receivables purchased this year in this industry – and it's not going away."

Goldin is a founding member of NAMAA. "There was a need to have a voice for the industry and to establish best practices, both to protect the merchant and to also protect ourselves and the merchant acquirers from fraud," he added.

Cash advance MATCH

The fledgling association has already created a "bad merchants" database (similar to the bankcard industry's

Cross The Divide

At Global Payments, we understand the fear of taking risks in business.

On the other hand, we believe in going to extremes when the end result is achieving success and growth. Take a moment and inventory the benefits you receive from your current processor. Are they helping you climb to the top, or are they really weighing you down? We have a vested interest in helping you succeed and we have a concrete plan to help you reach your goals, no matter where you are on your path to success.

WHY GLOBAL PAYMENTS?

- Strong financial stability
- Worldwide payment leadership
- Broad Market Support
- Innovative Technology
- Shared BIN Program
- Access to senior management
- Trusted, secure processing environment
- Responsive Customer Care
- Multiple Payment Options

The difference in our program may surprise you!



Call 800.801.9552 or email us at ReachTheSummit@globalpay.com

spark your imagination



*Just imagine how successful you could be with
the right ideas, tools and support.
With iMax Bancard, your only limit to success is
how you put to use all of the resources we offer.*

*Because, in an ever-changing industry, you've got to
choose a partner who has the knowledge and
resources to continue to adapt and change to meet
the needs of you and your merchants.*

Expect instant approvals, lifetime residuals that you own, faxed apps, instant live merchants, file builds in seconds, the industry's highest merchant approval rate, Internet gateway access tools and reporting, sales training with in-house support and so much more. Why wait? Call today to find out how to become an iMAX Bancard Valued Representative.

plus...

**5 cent auth costs, 80% residuals, \$300 approval
bonuses, portfolio purchases and more!!!**

**SALES.....ONLY BETTER.
866.702.8801**



News

Member Alert to Control High-Risk database, called the MATCH list, which contains information on merchants who have been terminated for cause) and a fraud alert system.

NAMAA is working on a tagging system to identify merchants who already have cash advances in place; one of the most common scams affecting cash advance providers is perpetrated by merchants who have multiple, simultaneous cash advances and use multiple card readers to avoid detection.


The association is also looking closely at the Electronic Transactions Association's best practices as an aid in writing guidelines not only for NAMAA members, but for the cash advance industry's agents and resellers, as well.

The founding member companies of NAMAA are AmeriMerchant LLC, Business Financial Services LLC, Capital for Merchants LLC, Fast Capital LLC, Greystone Business Resources Corp., Merchant Cash and Capital LLC, Merchants Money Tree LLC, RapidAdvance LLC, Reach Financial LLC and Sterling Funding LLC.

Heavy duty dues

Dues for NAMAA general members are \$4,000 per month. "The dues structure was designed to help cover the costs of the fraud detection and other tools we are developing," Brown said.

"We hope at some point in the future to have an associate member dues structure for acquirers and others who want to be involved but don't need to actually use the bad-merchant database or other tools."

NAMAA, a not-for-profit trade association, represents organizations in the United States and Canada that are in the business of providing working capital advance products based on credit, debit, or other card and electronic payment-related revenue streams to small and mid-sized businesses. For more information on NAMAA, visit www.northamericanmaa.org or call Erin Bozeman at RapidAdvance at 240-514-3195. 

What a time it was: ETA 2008

The number of people who networked in planned and spontaneous meetings, visited the 183 exhibitor booths, and attended a range of educational and social events at The Electronic Transactions Association 2008 Annual Meeting & Expo is not yet tallied.

But, Thomas Goldsmith, the ETA's Director of Communications and Public Relations, reported it looks like attendance at the premier industry event was up from a

year ago. Held from April 14 to 18, 2008, at the Mandalay Bay Hotel and Casino in Las Vegas, the multifaceted expo was packed with announcements of interest industry-wide; individual company product and program rollouts and demonstrations; and speeches, panels and informational sessions galore.

Of the issues explored, education and security seemed to have particular resonance.

Hear ye, hear ye

On Tues., April 15, the Payment Card Industry (PCI) Security Standards Council (SSC) released version 1.1 of the Payment Application (PA) Data Security Standard (DSS), which replaced Visa Inc.'s Payment Application Best Practices (PABP).

The PA DSS establishes criteria for secure applications in all payment card transactions and enables the council to manage a globally recognized list of validated payment applications. When implemented in a PCI DSS-compliant environment, PA DSS-validated applications minimize the potential for data security breaches.

On April 15, the ETA held its gala President's Dinner, a much-anticipated event at which ETA Star Awards winners were announced, as follows:

- **Distinguished payments professional:**
Joe Kaplan, President and Chief Executive Officer of Innovative Merchant Solutions and a former President of the ETA, was given the nod because he has "demonstrated significant leadership within the industry and is an acknowledged trendsetter, role model and positive contributor to its efficacy and image."
- **Business partner of the year:**
Total Merchant Services received accolades because it "demonstrated an overwhelming level of support" for the ETA in the past year.
- **Committee of the year:**
The ETA Technology Committee drew raves due to its great impact on the ETA as "evidenced by its tremendous effort, unparalleled team spirit and collective accomplishments" in the past year.
- **Committee volunteer of the year:**
Victoria Strayer of TSYS Acquiring Solutions was vetted because of "an outstanding dedication of time and effort" to her committee, which demonstratively contributed to its overall success in the past year.
- **Member of the year:**
Tom Wimsett, President and CEO of NPC got the award because he "embodies the true spirit of ETA,"

IT SEEMED LIKE A GOOD IDEA...

"Give it away and sign up more accounts."

But why am I so broke?

Maybe, I need to be selling rather than giving!

National Bankcard Systems offers real partner solutions for real businesses!

We aren't going to promise free equipment that really isn't free. You won't see us promise thousands per account, only to take it back later.

What we do promise:

- Upfront-cash.
- True revenue sharing.
- Wholesale equipment pricing.
- And one-on-one support, when You Need It!

Come see why over 200 agents have joined NBS in the past year.



Want an agent program designed for you?

Contact us at: 800.357.4984

or visit our website at:

www.MerchantAgents.com



LIFETIME RESIDUALS :: UPFRONT CASH :: WHOLESALE EQUIPMENT

National Bankcard Systems is a member service provider for:
BancorpSouth, Tupelo MS, US Bank of Minneapolis, Minneapolis MN, JP Morgan Chase Bank.

News

demonstrating leadership and giving of his time, effort and ideas to contribute to the organization's continued success.

- **Technology innovation:**

4Access Communications wowed the industry with Orion, its all-in-one solution for reading checks, as well as credit, debit, loyalty and gift cards.

Also, in addition to offering traditional ETA University (ETAU) classes on a range of essential topics for payments professionals, the ETA introduced ETAU online.

The new program consists of interactive, Web-based certificate courses, which are accessible 24/7. The first to be offered is sales channel development. Coming soon are introductory courses on electronic processing, operations, sales and marketing, and technology.

A jumpin' hall

Many companies wait until the ETA's annual meeting to officially celebrate their latest developments and achievements. Just a few of the many highlights include:

- U.S. Bancorp subsidiary Elavon, formerly NOVA Information Systems, celebrated its new name, which Elavon CEO Stuart C. Harvey, Jr., said serves to unify all of the company's acquiring brands.

To celebrate Elavon's ascendance as a global force, the company hosted a party at Mix Lounge, high atop THEhotel at Mandalay Bay, where howling winds may have forced the event inside but did nothing to dampen enthusiasm.

Harvey predicted, however, tougher times ahead for smaller acquirers that do not compete worldwide.

- VeriFone, a leading POS equipment developer and manufacturer, launched a new U.S. preferred reseller program "aimed at enhancing the ability of key distributors to speedily deliver more competitive and customized product solutions to merchants."

This is being done through expanded product offerings, enhanced services and faster delivery. The Phoenix Group, POS Portal and Alliance Data were among the first resellers to sign up.

Also, Paul Rasori, VeriFone's Vice President, Product Marketing, told *The Green Sheet* the

**goes
where
others
can't.**

way
transactions | without boundaries

**Free WAY Power
Carrying Case
with every MTT
1510 purchase!**

**The MTT 1510
fits the Mobile Merchant**

WAY Systems developed the smallest POS in the industry to provide mobile merchants with a tool they can use to build their business. The MTT 1510 gives merchants **"transactions without boundaries,"** with the power to accept payment anywhere, anytime.

1.877.300.7757
National Processing Company
5100 Interchange Way, Suite 100
Louisville, KY 40229

NPC

accessor

WAY Systems, Inc. is the exclusive worldwide licensee for point-of-sale merchant POS solutions based on granted patents held by 4Access Communications, Inc. (ACI) 8918(P2). The patents cover communication method and apparatus arrangements for all GSM, GPRS, and 3G-enabled POS devices used for authenticating equipment transactions.

Yes, it's true. We're running with the big dogs!



**PROCESSING
\$16 BILLION**
in credit card volume

**GROWTH
CAPITAL**

**RESOURCES,
SUPPORT, &
EXPERIENCE**

**PROPRIETARY
& MULTIPLE**
front end platforms

**BIN
RELATIONSHIPS**

**OWNERSHIP &
PORTABILITY
RIGHTS**



One transaction at a time. One partner at a time.

Call Jim Fink 1-800-CARD-SWIPE (227-3794) ext.7800
or visit us online at www.goevo.com

EVO is a registered ISO and MSP of HSBC Bank, USA, National Association, Buffalo, NY

Catch us if you can!

issue of encrypting transaction data while it is in transit is something the PCI SSC just may examine in the near future.

- AdvanceMe Inc., a leading provider of cash advances for small and mid-sized businesses, unveiled its portfolio valuation services unit, which is designed to help banks and other financial institutions gauge the market value of recently acquired or prospective merchant cash advance portfolios.
- Those who stopped by Ingenico's booth learned the company was offering a free development kit and training to its value add partners in North

America, using the Eclipse development environment. The kit is used to build applications on Ingenico's mature Unicapt multiple application framework.

The Green Sheet received press releases from numerous other exhibiting companies and posted the news on our home page (www.greensheet.com) under News From the Wire.

Shared wisdom

From the opening address by Brit Hume, Managing Editor of the Fox News Channel – he talked politics to a crowd that was warmed up by The Capitol Players, who poked fun at Hillary Clinton, Barak Obama and John McCain in equal measure – to the closing panel of pros who discussed the state of the payments industry – and every session in between, payments professionals generously shared their knowledge with one another.

Many presentations took place in rooms partitioned in the back of the exhibition hall, which made them highly convenient to attend, thereby increasing attendance. Here's a sampling of topics that whetted many an attendee's appetite:

- Selling the new check – ACH or Check 21
- When interchange isn't really interchange
- Optimizing relationships and portfolios
- Healthcare RX
- The mobile phone
- Rules and regulations and more
- Mergers and acquisitions
- PCI, security and you
- International acquiring
- Legal and regulatory forum
- Marketplace of tomorrow
- Economic trends and their impact

And then, of course, there were the happy hours and parties, public and private. But you know what they say about Vegas. 🎲

Does your leasing provider:

1. Cap you on hardware, software and ATMs?
2. Take too long to return your approvals?
3. Restrict equipment for your customers to lease?
4. Take too long to provide financing?

If your answer is **"Yes"**
to any of the questions
above you need to call...



A-1 Leasing Offers

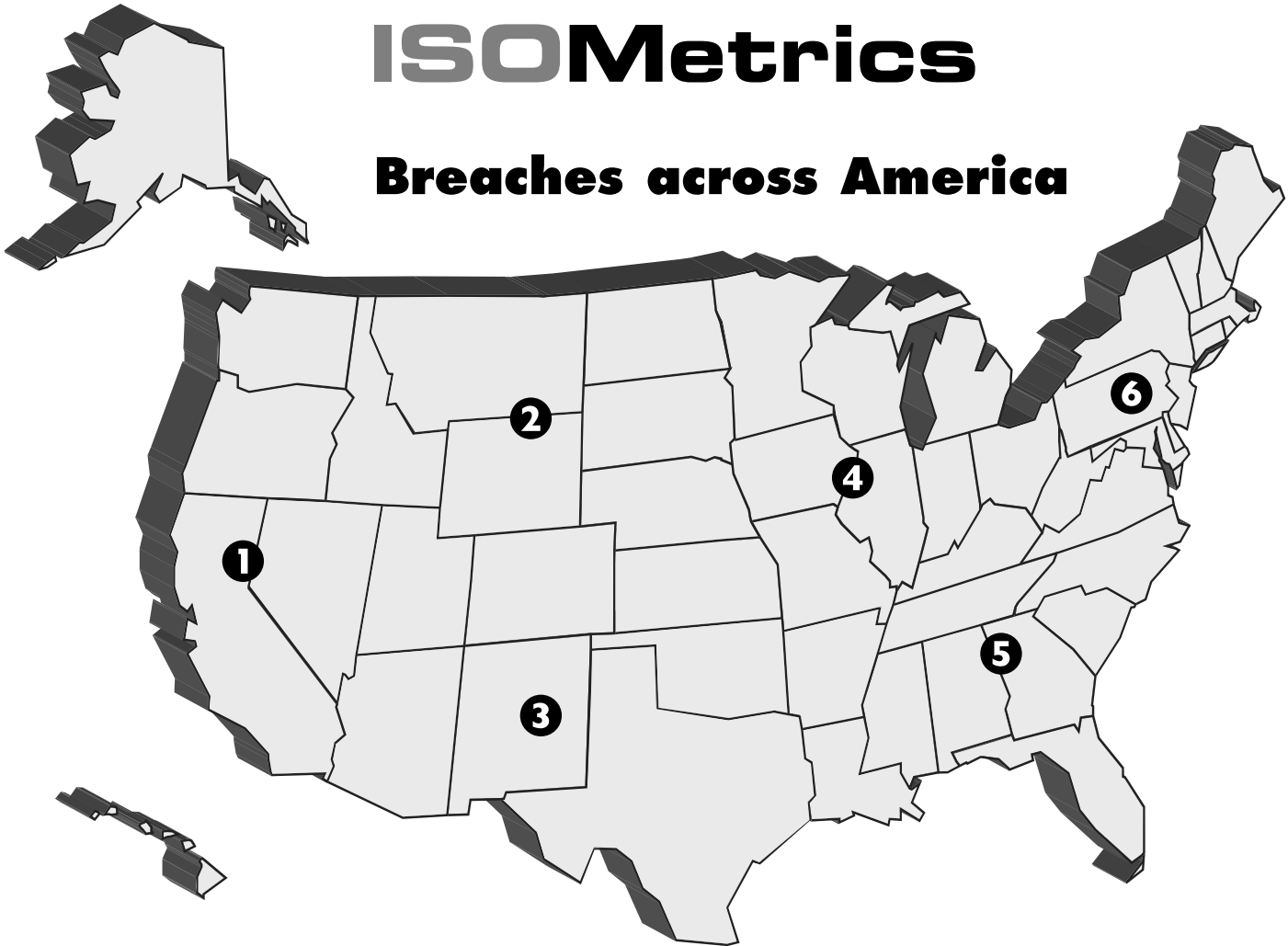
- POS, software and ATMs
- Leases from \$700 – 250,000
- Approvals in hours not days
- Same-day funding
- Faxable leasing
- NO manufacturer restrictions

A-1 Leasing provides
you with leasing options
others cannot or
are unable to –
call Brad at
888-222-0348 ext 3012.



ISOMetrics

Breaches across America



Here is just the tip of the data breach iceberg threatening to sink the networks upon which the payments industry depends.

1 West Coast:

Washington

Seattle, April 21, 2006 – 3,600 current and former Boeing employee files stolen along with laptop storing them.

Oregon

Prineville, March 6, 2008 – 11,500 records of individuals who donated to Cascade Healthcare Community may have been exposed by computer virus.

California

San Francisco, Sept. 28, 2007 – 800,000 job applicants' information stolen from Gap Inc.

Los Angeles, Dec. 12, 2006 – 800,000 files hacked at University of California, Los Angeles.

2 Mountain States:

Montana

Great Falls, Jan. 30, 2008 – 226,000 names and Social Security numbers hacked from financial services company Davidson Companies.

Colorado

Arvada, Feb. 11, 2008 – 2,900 files stolen along with personal laptop belonging to Jefferson County Public Schools special education technician.

3 Southwest:

Arizona

Tucson, Sept. 21, 2006 – 2,500 Pima County Health Department vaccination records stored in trunk of car that was then stolen.

Texas

Houston, Oct. 16, 2007 – 159,000 current and former Administaff Inc. workers' personal information compromised when laptop containing said data was stolen.

4 Midwest:

Indiana

Indianapolis, April 8, 2008 – 128,000 WellPoint health insurance customer accounts exposed online over one-year period.

Wisconsin

Madison, Jan. 8, 2008 – 260,000 Social Security numbers printed on Wisconsin Department of Health and Family Services informational brochures.

Missouri

Carthage, Feb. 15, 2008 – 2,000 family files stolen when Crosslines Ministries of Carthage burglarized.

5 Southeast:

Tennessee

Memphis, Feb. 13, 2008 – 321,000 blood donor records missing and presumed stolen at Lifeblood blood bank.

Florida

Miami, April 17, 2008 – Over 2 million

records compromised when computer tapes were stolen from the University of Miami.

6 East Coast:

Maine

Portland, March 17, 2008 – 4.2 million credit and debit card numbers hacked at Hannaford Brothers Co. super-market chain.

New York

New York, April 11, 2008 – 40,000 patient records stolen from New York-Presbyterian Hospital/Weill Cornell Medical Center.

Massachusetts

Framington, Jan. 17, 2007 – Over 100 million customer accounts compromised over 17-month period at TJX Companies Inc.

New Jersey

Newark, Jan. 29, 2008 – 300,000 Horizon Blue Cross Blue Shield members' information stolen with laptop storing it.

(Source: Privacy Rights Clearinghouse)

GET THE REAL STORY.

How you stay ahead of the curve? I read – A LOT. **What's the smartest business decision you ever made?** Selling my very successful Jamba Juice franchises and entering the world of Total Merchant Services. **What makes your business great?** Being willing to spend as much money as humanly possible on marketing rather than spending it on myself. **What were your residuals before the Total Merchant Services Free Terminal Placement Program?** Molehills. **Your residuals now?** Turned into mountains. **What's your hidden talent?** I try to make sure that none of my talents are hidden! **How do you measure success?** By what I am able to give back to my community. **How do you unwind?** Spending time with my children. **How do you maintain your work/life balance?** I am available Monday to Friday from 9am to 5pm. If you need something outside those hours, I will be happy to talk to you about it the next morning. **What are your favorite words of wisdom?** The harder the course the more rewarding the triumph.

REAL REPS. REAL SUCCESS.

ONE-ON-ONE WITH OUR TOP SALES REPS.



Ben Tolman

Business Credo:

Advertise, advertise, advertise!

Start writing your success story today!
Join the team with a proven track record.

Check out Total Merchant Services program details at
www.upfrontandresiduals.com or call us toll-free at
1-888-84-TOTAL ext. 9411



total merchant services
payment solutions for your business

Are your Sales flat –lined?



Let Impact MD revive it!

Online real-time Health Insurance Eligibility!

- *No Software to install*
- *No Integration issues*
- *User-friendly format*
- *Agent program*
- *Branded ISO programs*

Call today to set-up a live demo...

(877) 251- 0778 Extension 1546

Open doors to the medical market...



Worried about the Economy? Diversify!

Impact PaySystem specializes in niche markets that Reduces Attrition, Increases Revenue, & Open Doors...

Petroleum



Lodging



QSR



Restaurants

Medical



- Full Training in each niche market
- Full support of each niche market
- Health Insurance Benefit
- \$.06 on all Impact MD and Medical Merchants
- Straight forward pricing with true split
- Full support of all POS, Lodging, and Dining software



(877) 251- 0778

Ext. 1537



██████ Fraud from page 1

identities or sell it via the Web to other criminals who use it to perpetrate identity fraud and other crimes.

Most of the time, it is the profit motive that drives modern fraudsters to commit crimes. "It's mostly about the money," said Jon McDowall, Certified Fraud Examiner and Chief Executive Officer at the Bettendorf, Iowa-based Fraud Resource Group. "It's just about the income that they can receive, that's the prime driver."

The National White Collar Crime Center's 2007 Internet Crime Report indicated that hackers are predominantly male; half of them reside in California, Florida, New York, Texas, Illinois, Pennsylvania and Georgia. The United States is home to 63.2 percent of the world's hacker population; the U.K. ranks second, with 15.3 percent; and Nigeria rounds out the top three at 5.7 percent.

Those numbers were tabulated by the Internet Crime Complaint Center based on complaints it received. The actual size of the problem is harder to tabulate.

Because of the lack of empirical data, statistics vary as to the size of electronic fraud in the United States. Estimates range from \$50 billion annually to as much as 6 percent of the U.S. growth domestic product, which would push damages into the hundreds of billions of dollars. Despite these wildly divergent figures, no one disputes that the problem is growing nationally and internationally.

To catch a phish

Leading the charge against electronic fraud are the United States Secret Service's Electronic Crimes Task Force and the FBI's Cybercrime Division. Both agencies, working with state and local law enforcement, postal inspectors, and other governmental agencies on an international level, are waging an uphill battle against fraud nationally and overseas.

"The schemes themselves are becoming much more sophisticated and global, often times across many jurisdictions and even continents," McDowall said. "So, the responses have had to be much more sophisticated and globalized as well. The ugly reality is that they're usually a few steps ahead of us."

Online forums have become a popular way for fraudsters to sell the information they steal. Over 13,000 sites are dedicated to such fraud. A popular product being sold on these online black markets are what's called an info card which offers comprehensive profiles of victims: name, address, phone number, Social Security number, mother's maiden name, date of birth, credit card information, banking information and so forth.

That information is frequently acquired by unsuspecting victims clicking on e-mail attachments that download spyware to their computers. A popular form of spyware is called keylogging, which surreptitiously captures every

keystroke that is made on the infected computer and then transmits that data back to the hacker. Credit card numbers on these forums typically sell for \$10 per victim, Svoronos said. "That's how much your identity is worth to these people."

When a hacker's forum is discovered, the Computer Readiness Alert Team (CERT) in the forum's country of origin contacts the forum's Internet service provider in order to shut down the Web site. But the perpetrators are rarely caught.

"It feels sort of like that Whack-A-Mole game because you shut it down here, in this country, and the next thing you know it pops up in Peru," McDowall said. "It's pulled down, and it shows up in South Korea."

Agencies fighting fraud have had major successes behind the scenes, McDowall added. But they rarely publicize those successes for fear of tipping off fraudsters to their crime fighting tools and techniques.

Nevertheless, the majority of perpetrators are never apprehended or prosecuted. "If you do get caught robbing a bank, you're gonna do hard time," McDowall said. "The chances of getting caught while you are engaged in this type of cyber fraud are significantly reduced. And the jurisdictional issues that constantly occur could even prevent that person from ever having a day in court."

Vulnerability

Fraudsters have shown extraordinary nimbleness in recognizing vulnerabilities in people and technology and exploiting those weaknesses for monetary gain. If law enforcement is playing catch up to their schemes and techniques, academics are trying to stay ahead of the curve.

Recently, researchers at the University of Cambridge reportedly showed security vulnerabilities in PIN entry devices, including a popular model designed for multi-lane retail and single POS environments.

And Karsten Nohl, a 26-year-old graduate student at the University of Virginia, along with two colleagues, revealed at a hacker's convention in Germany preliminary results on how to crack the MiFare Classic Radio Frequency Identification (RFID) chip.

Designed by the Dutch company NXP Semiconductors, the MiFare RFID chip is popular worldwide in such applications as employee security badges and subway passes. In the United States, the chip is used by the Massachusetts Bay Transportation Authority in the CharlieCard contactless smart card for public transportation.

In the Netherlands, the MiFare chip is similarly employed. Nohl was able to hack the chip with relative ease and unlock its encryption, called a cryptographic algorithm.

CoverStory

"There are 2 billion copies of that cryptographic algorithm out there in each of the cards," Nohl said. "And so we just got a few of these cards and opened them and found out what they were doing."

"Prior to our results, people already did what we did, only they would charge millions for it. Now we showed how you could do it basically on a kitchen table."

With inexpensive equipment you could find at any high school chemistry class, and "a little patience," Nohl said, hackers could crack the algorithm, then clone it onto countless RFID chips for fraudulent purposes. "The Dutch government is extremely concerned," he added. "They have just spent 3 billion dollars on a countrywide transportation ticketing system for all their buses and trains using exactly that card."

On April 14, 2008, the Dutch government publicly admitted the chips must be replaced. "Not only do they have to change all the chips, they also have to change the whole infrastructure, the reading devices and probably even upgrade their software and come up with a totally different encryption scheme," Nohl said. "In the Netherlands there are several reading devices on every bus. We're talking tens of thousands."

Nohl believes the Dutch government's admission will spur fraudsters to take advantage of this weakness in the chip within weeks. "So far, only academics are talking about it," he said. "And nobody is actually stealing anything from anybody. But that will change very soon."

Architectural flaw

Numerous laws and regulations have been enacted to prevent fraud or flag possible instances of fraud, including the Health Insurance Portability and Accountability Act, the Gramm-Leach-Bliley Act, the Sarbanes-Oxley Act and the Payment Card Industry (PCI) Data Security Standard (DSS).

The 12 requirements of the PCI DSS are designed to secure the devices and networks that store and process cardholder information so that no data can be compromised or stolen. Tens of thousands to hundreds of thousands of dollars in fines can be levied by the card brands on merchant acquirers, and by default their merchants, if a breach does occur.

In recent years the card brands have pushed contactless payment devices such as smart credit and debit cards embedded with RFID chips that allow users to wave or tap the cards at the POS, rather than swipe them through

A DIRECT BANK Relationship

877.635.3570



- ▶ Ownership of **YOUR** Residual Income
- ▶ Residuals Paid by an **FDIC-Insured Bank**
- ▶ Share In **Revenue** Streams Based on Bank's Cost
- ▶ **Bank-Sponsored** Relationship Available



An affiliate of 1st National Bank of Nevada, Reno, NV

Member FDIC

www.hbms.com

WHEN YOU NEED MONEY *FAST*, YOU NEED VELOCITY

MERCHANT PORTFOLIO ACQUISITION PROGRAM

YOU'VE WORKED HARD TO BUILD YOUR PORTFOLIO. THE VALUE YOU RECEIVE FOR YOUR PORTFOLIO SHOULD REWARD YOUR EFFORTS. WHETHER YOU NEED EXTRA CASH TO BUILD YOUR BUSINESS, MEET EXPENSES, OR ARE THINKING OF RETIREMENT; VELOCITY FUNDING WILL PROVIDE YOU WITH STRAIGHT FORWARD ANSWERS AND THE HIGHEST LEVEL OF INTEGRITY. IT ALL ADDS UP.

WE'RE NOT IN THIS FOR A ONE-TIME STAND. WE WANT TO CREATE LASTING RELATIONSHIPS WITH TOP ISO'S AND MERCHANT LEVEL SALES PROS WHO EXPECT TO BE TREATED FAIRLY AND TRUTHFULLY.

EXCEPTIONAL
PORTFOLIO
VALUATION

QUICK
RESPONSE

PORTFOLIO
REMAINS ON EXISTING
PROCESSING
PLATFORM

EFFICIENCY
AND RELIABILITY

CALL TODAY. THIS
COULD BE THE START
OF A PROFITABLE
RELATIONSHIP.



IT ALL ADDS UP



CHECK US OUT
velocityfunding.com



CALL
888-818-3552
FOR DETAILS

VelocityFunding
GET PAID.

CoverStory

card readers. Proponents tout smart cards as more convenient for consumers, speedier at POS checkout and thus an improvement over traditional mag stripe cards.

But according to Nohl, unlike the successfully hacked MiFare chip, "we did not break credit cards because there's nothing to break about credit cards. They don't come with any protection to begin with."

Nohl believes that hackers equipped with a \$50 RFID reader can slide up next to consumers and read their smart cards wirelessly in a few seconds – without their knowledge. "I don't see the benefit [of contactless cards] at all," he said. "It almost seems like a present to the hackers, without any use for the customer."

The Smart Card Alliance, a nonprofit, multi-industry association devoted to education about smart card technology, refutes Nohl's claims in an FAQ:

"While it is technically possible for a contactless payment card or device to be read illicitly, this scenario is unlikely. In the event that a criminal did read the information from a contactless payment device, the security features designed into the device, the payment terminal and the payment system ... would prevent information from being used to create fraudulent contactless transactions."

But Nohl is not swayed by such rebuttals. He said mobile banking and payments are under the gun as well. Being able to make purchases and access accounts using mobile handheld devices has been promoted by many as the wave of the future.

Nohl contends that near field communication (NFC) technology that enables mobile payments is no different from RFID technology. "It's the very same technology with exactly the same security problems," he said. "Making the phone react to insecure data from RFID/NFC even creates a whole new world of possible attacks."

The 99 percent solution

This dour portrait of the relentless onslaught of electronic fraud is leavened by the wave of new technologies designed to prevent it. Although no system or device will ever be 100 percent secure, "being proactive is the very best way of mitigating fraud," Svoronos said.

Evidence is mounting, however, that a vast cross section of U.S. merchants have not achieved end-to-end security. In February 2008, the East Coast supermarket chain Hannaford Brothers Co., reportedly a PCI compliant business, revealed that hackers had stolen 4.2 million credit and debit card numbers from its network.



NAOPP

TOWN HALL MEETING

Thursday, July 26, 2008



BRIDGING THE GAP

12 Noon - 1:00 PM, as part of the Midwest Acquirers' Association (MWAA) Annual Conference St. Louis, MO

Anyone interested in the development of standardized training leading to an educational / certification program within the payment processing industry is invited.

NAOPP, National Association of Payment Professionals, recognizes the need within the industry after receiving hundreds of responses to a recent survey. We invite all who are interested to participate in discussing the results of the survey and the future implementation of this Educational Program.

Come join our Town Hall Meeting and make your voice heard

**RSVP to Anna Solomon at: annas@fasttransact.com
Visit us online at www.naopp.com**

The Wall Street Journal reported that hackers installed malware on the Hannaford Bros. internal network to capture the clear text, unencrypted data from in-store, POS transactions. In consequence of the breach, the Delhaize Group-owned chain has implemented heightened security measures that go beyond the PCI DSS, one measure being encryption of cardholder data directly at the POS.

The PCI DSS requires that all data over publicly accessible networks be encrypted so that no information is in the clear for hackers to grab. But it does not mandate encryption for data that travels across internal networks.

Larry Meyers, Director of Business Development at Mag-Tek Inc.-subsidiary Magensa, said that the "high 90 percent" of businesses currently do not encrypt cardholder data at the POS when the card is swiped or otherwise employed, offering up a weakness for hackers to exploit.

To solve that gap in security, Magensa offers the MagneSafe Secure Card Readers, a full line of traditional and wireless card reader devices that encrypt cardholder data at the point of the card swipe, thus making data stolen internally still useless to fraudsters.

Another weakness in security involves e-mail. Information

security and compliance management firm Trustwave considers e-mail to be a primary and secondary attack vector for fraud schemes. Trustwave's mailMAX product is a robust e-mail filter that protects end users from invasive and destructive phishing and pharming scams. MailMAX would provide a "safety net" for merchants' computer systems, said Michael Petitti, Chief Marketing Officer at Trustwave.

On the online identity verification front, AgeMatch, IDMatch and IDMatch+Plus from Englewood, N.J.-based Veratad Technologies LLC can authenticate the validity of financial institutions when sensitive cardholder information is requested over the Internet.

Practice makes perfect

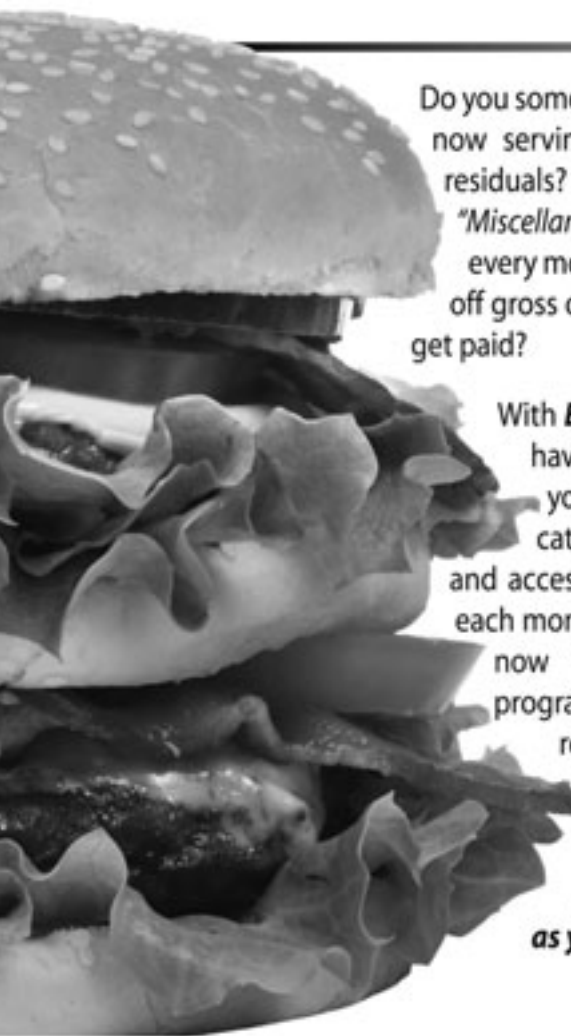
Pattie Dillon, President of Veratad, said all these solutions are pieces to a complex and ever-changing puzzle, and merchants must be vigilant when it comes to information security.

When PCI compliant level 4 merchants come to JC Carter, Director of Marketing Communications for Salt Lake City-based Panoptic Security Inc., they often hope that, since they have implemented security procedures, they can now forget about data security issues. Carter answers them, "Yeah, you're not done. You're never done." ■

	<h2>Netcom Payment System</h2> <p>Netcom - United - ID CheX Join Our Team and Grow with Netcom 800-875-6680</p>	<h1>ID CheX</h1>
<h3>ID CheX</h3> <p>a Netcom Payment System Company</p> <p>Identify Your Customer & Verify Their Check Homeland Security Compliant for MSBs ID Verification made easy with Biometrics Always know your customers. Age, ID and OFAC Verify With InstantID Biometric Based Storage NetCheck 21 Web Based ACH 3 Levels of Check Verification Complete Hardware Package Available Tailored programs for Processors Private label available Looking For a Few Good ISOs</p> <p>www.idchex.net</p>	<h3>Netcom Check Service</h3> <h4>NetCheck 21</h4> <p>Complete ACH & BOC Service IN Store Bill PAY PPD-ARC-WEB-TEL Prepaid Debit - Check Draft Payroll Debit ReliaCHEK & AssureCHEK ACH Residual base 10 cents Generous Lifetime Residuals Territories and Trade group exclusives High Risk ACH</p> <p>All of these product from one processor At the best buy rates</p> <p>www.unitedchecks.com</p>	<h3>Netcom Merchant Services</h3> <p><small>is a registered ISO/MSP of RBS Citizens Bank, N.A.</small></p> <ul style="list-style-type: none"> • Residual OVER IC cost +6 cents • Lifetime Residuals • American Express ESA • All hardware and software support • Vital and RBS processing • HIGH Risk OFF Shore V/MC • Netcom buys portfolios • Regional office programs available
		<p>Your portfolio is safe with Netcom</p> <p>A Netcom Payment System Company</p> <p>www.netcomsouthern.com</p>

Are You Being Served Residual Slop?

What's in Your Residuals?



Do you sometimes get the feeling that your processor is now serving you "Mystery Meat" for your monthly residuals? Tired of paying BIN or Risk fees? Sick of the "Miscellaneous" deductions on your reports each and every month? Wondering if your expenses are taken off gross or net profits? Waiting longer and longer to get paid?

With **Electronic Payments** as your processor, you have access to every batch and transaction your merchants have run, every Interchange category those transactions have fallen into, and access to a PDF of your merchants' statements each month. Your residuals are paid on the 10th and now with the Discover Network Acquiring program from EPI, you can earn more residuals by receiving the markup charged over Discover Network Acquirer Interchange Fees!

*Get ready to make a move in the right direction and select **Electronic Payments** as your processor today!*

➤ **ZERO BIN
or Risk Fees**

➤ **4 Cent
Transaction Fees**

➤ **More Bonus
Programs**

➤ **Unparalleled
Residual Reporting**

➤ **ProCharge™
Accounting Plugin**

www.epiprogram.com



DISCOVER
NETWORK

INTRODUCING DISCOVER NETWORK ACQUIRING **Earn MORE Residuals!**

EPI is a Discover Network Acquirer and allows your office to now control and set the rates charged for accepting Discover Network cards. In addition, you can earn the markup above acquirer Interchange charged on Discover Network transactions, increasing your residuals tremendously. Get on board today with this great program!

- *Control and set discount fees charged to your merchants for Discover Network acceptance*
- *One consolidated statement for all card types*
- *Earn a markup above Discover Network Acquirer Interchange rates*

Get Started Today!
Call **1.800.966.5520 x223**
or visit **www.epiprogram.com**



ELECTRONIC
PAYMENTS

Call Now 1.800.966.5520 x223

Education StreetSmartsSM

Proudly presented by



ETA wants you, too

By Jason Felts

Advanced Merchant Services

The payments industry is unique when it comes to training merchant level salespeople (MLSs). Many have told me over the years their training left a great deal to be desired. Often the experience has been described as the lunch-and-napkin approach to bankcard 101.

While Advanced Merchant Services Inc. offers a full MLS training and development curriculum that includes sales manuals, presentation and marketing materials and DVD presentations covering a myriad of topics, I realize many MLSs do not have access to this kind of resource.

That's why in this article I am going to explore many of the benefits the Electronic Transactions Association offers ISOs and MLSs. I will also include suggestions from a candid discussion about the ETA on GS Online's MLS Forum.

The ETA is now an international trade association representing companies who offer electronic transaction processing products and services.

The purpose of the ETA is to influence, monitor and help shape the merchant acquiring industry by providing leadership through education, advocacy and the exchange of information. It strives to fulfill its mission strategically and methodically through multiple offerings.

Education and training

The ETA's commitment to advancing the electronic payments industry is evident in the scope of its training and educational offerings. As the industry continues to evolve, so do the ETA's educational programs.

If you haven't received the training you need from your ISO, consider finding a new ISO or attending the ETA University. ETAU classes address key areas that are

Education index

Jeff Fortney	84
Adam Atlas	88
Curt Hensley	92
Daniel Wadleigh	98

imperative to master so you can grow your business wisely and be a true credit to the industry. Classes are designed to meet your needs whether you work for an ISO, financial institution, processor, vendor or service provider.

The ETAU is divided into six colleges: general studies, executive studies, sales and marketing, operations, compliance, and technology. Each curriculum focuses on a targeted aspect of the electronic processing industry. Students have the ability to focus on a specific area of expertise or obtain overall knowledge in each area.

Meetings, conferences, expos

The ETA sponsors two meetings each year: The Annual Meeting & Expo, held in the spring, is by far the largest tradeshow/expo within the payments industry. The Strategic Leadership and Networking Forum, held in the fall, offers a chance to discuss important issues with key decision makers within the industry.

Both events provide networking opportunities, as well as information about new products and services and targeted educational experiences.

Representation and advocacy

An increasing amount of regulation and government intervention is beginning to encroach upon the industry. I see no signs this will stop; many look to special ETA committees for representation and guidance in these matters.

Don't Lose Sight

Money Tree
Merchant Services is
constantly focused
on one thing ...
your success!

"With Money Tree's Free Terminal program, I can offer card acceptance to merchants who are currently processing, and to those who had not considered accepting credit cards because of high start up costs when owning or leasing equipment. I sign more new accounts than ever before, and my residuals keep growing faster than I could have imagined."

T.Lee, CA

More Options.
More Choices.
More Revenue Streams.
More Opportunities.
More Bonuses.
More Money.

NEW! Discover Card Residuals. **NEW!** FREE External Hypercom Pin Pad.

FREE TO YOU!

Brand New • Hypercom T4100 • T4100 and Magtek Check Imager
• T4100 with Vivotech 4000 Contactless Reader

FREE MERCHANT PLACEMENT!

Brand New • Hypercom T4100 • T4100 and Magtek Check Imager
• T4100 with Vivotech 4000 Contactless Reader • NURIT 8000 GPRS Wireless

FREE Encryption | FREE Deployment | FREE Merchant Training | FREE Shipping



RELIABILITY • INTEGRITY • STABILITY
Call Money Tree Services Today 1-800-582-2502 Ext.2
www.moneytreerewards.com

Money Tree Services is a Member Service Provider for HSBC Bank USA, National Association, Buffalo, NY

To an average MLS, ETA looks like a foreign world, which many consider is beneficial only to processors and ISOs. Formal communication, even if it is monthly or quarterly, will encourage MLSs to participate and attend ETA's future shows.

Key committees include:

- **Government relations/regulatory affairs:** The ETA works with congressional offices and committees to represent our members' interests and make sure those interests receive a full and fair consideration in the development of legislation or regulatory issues that affect the payments industry.
- **Industry relations:** The ETA maintains ongoing relationships with industry organizations and enterprises that play an important role in the self-regulation of the payments industry, including the major card brands, industry self-regulatory bodies and other associations.

Feedback

So, how well is the ETA doing? Here are some comments and suggestions from the MLS Forum:

- **ETA is a great organization.** ... It has a great board of directors, and James Baumgartner, [2007] President of ETA, is a true industry leader and an amazing guy – personally and professionally. I would like to see some form of formal communication from ETA to the average MLS, even if it gets routed through the ISOs.

To an average MLS, ETA looks like a foreign world, which many consider is beneficial only to processors and ISOs. Formal communication, even if it is monthly or quarterly, will encourage MLSs to participate and attend ETA's future shows. I would definitely consider joining ETA if it offered individual membership. – Alexpher (also known as Alex Pherwani)

- **Have a day for the MLSs,** so the vendors know that we will be on the floor, and the companies who are interested in doing business with MLSs will have people there to talk to us.

Consider having shows on the weekend, so we don't have to stop selling to attend. ... If a show was on a Friday, Saturday and Sunday, more MLSs and people from smaller companies would attend regional shows and ETA. ... I'd like to see them get the show out of Vegas. – Ccguy (also known as Alan Copelman)

- **ETA, probably more than the regional shows,** is more for the meetings that you have arranged prior

to going than it is for the show itself. ... Many in-people in the sales industry are easily swayed by the sight of money being thrown around; who among us doesn't do it on a regular basis for our sales agents just to motivate them? ... In some ways, it's just part of the game. – NWBC (also known as Patrick Fitzsimmons)

ETA's perspective

While attending the 2008 ETA Meeting and Expo, I met with Thomas Goldsmith, the organization's Director of Communications and Public Relations. I asked him the following questions. I'd like to thank Tom for his time and candid answers:

Jason Felts: What do you feel the ETA offers the average MLS?

Thomas Goldsmith: A forum that provides exceptional opportunities to connect with industry leaders, peers and vendors. This offers the MLS a chance to experience firsthand new technology, products and services they can include in their offering to merchants.

There are also educational and training opportunities. For example, they can learn about important topics such as Payment Card Industry Data Security Standard compliance.

JF: Are the training classes and ETAU available to those who simply cannot attend the show?

TG: Yes, we are just this year rolling out our first set of courses on our Web site, www.electran.org. The first course is sales channel development. We also have plans for hosting several webinars throughout the year.

JF: Has the ETA ever considered, or will you consider, an individual membership at a reduced price that would be more suited to MLS participation?

TG: Offering individual memberships would be a fundamental change in the nature of the ETA, which now has a corporate membership structure. That's not under consideration at this time.

JF: Would the ETA ever consider having an MLS single day within the show that would allow registered MLSs free entry to the show floor so they could meet with vendors?

Do you have what it takes to be



1 of the 100?

The goal of our CEO Jason A. Felts is quoted below:

"I'm committing to invest significant time teaming with 100 very motivated sales partners, and together, create 100 millionaires in the next 10 years. Ten years and 100 millionaires – together the dream becomes reality."

We are looking for 100 sales offices that are ready to partner, accept the challenge and graduate to the next level of success! We have a wide variety of tools available to help you succeed including, but not limited to, the following:

- Residual Splits up to 70% with pass-thru pricing with multiple front-ends as low as .055
- Fast "In House" Approvals and File Builds
- ISOPro! A Full Training Solution Unmatched in the Industry
- Agent Bank and Association Referral Program
- Complete Suite of Customizable, Professional, Marketing Materials

Anyone can hand you application paperwork and a few bucks upfront – AMS can help you Succeed!

Need CASH NOW? Unique Merchant Acquisition Program Paying 18X Upfront!

We do realize that sometimes sales partners need fast access to capital. We no longer require you to wait and sell blocks of business. We will acquire your accounts right upfront! \$100 in net revenue = \$1800 in funding to you on that one merchant!

What do our sales partners say?

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

- C.M. Michaels, Central Florida

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

- Bryan D, Grand Rapids, MI

1 - 888 - 355 - 8472
www.amspartner.com

Advanced Merchant Services (AMS) is a registered ISO/MSP for HSBC Bank USA, and a registered ISO/MSP with First National Bank of Omaha

 **Advanced**
— merchant services

As you can see, the ETA offers many educational and training venues and opportunities for ISOs and MLSs.

TG: Yes, an exhibit hall-only pass has been considered. But so far there hasn't been a tremendous demand for it.

However, we listen carefully to the comments and evaluations we get from our exhibitors and attendees, and if there were enough interest in the ETA offering this to increase attendance and floor traffic, I'm sure we would respond to that demand.

JF: Tom, many have wondered if the ETA has plans of once again moving the expo around, as opposed to keeping it in Vegas year after year.

TG: We are under contract with the Mandalay Bay here in Las Vegas through our 2010 show. Therefore, the next two will be right here.

Vegas has proven to be a very successful venue for the ETA. However, we are always willing to keep our options open and, yes, we may consider other locations in the future.

JF: Is there anything else you'd like to share with the thousands of MLSs and ISOs who will be reading this article?

TG: Within the financial payments industry, there's simply no better place to learn more, connect with people, see new technology and have a fantastic time doing it. Our classes are taught by industry experts and chief executive officers of large companies.

It's worth the price of admission just to have the opportunity to learn from those who have been the most successful. The ETA is a success because of who you meet, what you see and what you learn.

As you can see, the ETA offers many educational and training venues and opportunities for ISOs and MLSs.

If you would like to learn more about the ETA or make plans to attend an upcoming event, visit www.electran.org. And mention you read about the ETA in Street Smarts.



AlphaCard

S e r v i c e s TM

O
Hold Times

O
Statement Fees

O
Transaction Fees

O
Reasons Not To Call Now!

WWW.THEALPHAEDGE.COM

1-866-253-2227

Question:

Do you need a coin purse or a wallet for your residual?



**Equity Commerce for a true
80/20 split!**



WWW.EQUITYCOMMERCE.COM

866.790.3995

Equity Commerce, L.P., a registered ISO/MSP in association with Bank of America, N.A., Charlotte, NC

StreetSmarts

You may also consider going to one of the regional tradeshows. Having attended, exhibited and been a guest speaker at many such shows, I can confidently endorse them as well. These are much smaller venues that typically offer valuable educational presentations and breakout sessions, along with a smaller exhibit area.

Network with neighbors

These, too, provide fantastic opportunities to connect with your peers, vendors and industry leaders.

Many MLSs establish new business partnerships at these shows, and the

relationships continue to be rewarding personally and financially year after year.

Here's a list of regional associations, along with contact information:

- Midwest Acquirers Association:
info@midwestacquirers.com
www.midwestacquirers.com
- Northeast Acquirers Association:
Phone 603-692-2408
www.northeastacquirers.com
- Southeast Acquirers Association:
916-789-0991
info@southeastacquirers.com
www.southeastacquirers.com
- Western States Acquirers Association:
760-243-7990
sfriedrichsen@qcfinc.com,
www.westernstatesacquirers.com

I hope you will pull valuable information out of these articles to assist you in your mission to exceed your goals in the bankcard industry.

If you have any questions or comments, please contact me directly.

Until next time, here's one of my favorite relevant quotes from Jim Rohn: Formal education will make you a living; self education will make you a fortune. 📖

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

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

© 2011 Discover Network. All rights reserved.

“Drill for oil? You mean drill into the ground to try and find oil? You’re crazy.”

- WORKERS EDWIN L. DRAKE
TRIED TO HIRE FOR OIL
EXPLORATION IN 1859

Know Better. SM

Know the payments network that takes your plans seriously. Deal less with bureaucracy and more with people who are willing to work with you. Trade the status quo for collaboration.

DISCOVER
NETWORK

DiscoverNetwork.com



You PROFIT

from our principles

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

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

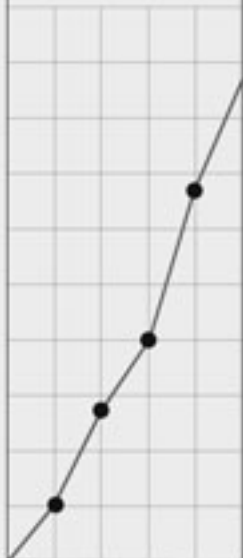
HOW?

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

WHY?

United Bank Card works with you to ensure your success. With online account reporting, dedicated Relationship Managers and 24 hour customer service and technical support, it is no wonder that our program is preferred by over 1,600 ISO partners.


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



United Bank Card



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



SOME COMPANIES STAND OUT FOR OBVIOUS REASONS...

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

LOWEST TRANSACTION FEES IN THE INDUSTRY

3 CENT

TRANSACTION FEES

IP transactions are even lower at 2 cents per transaction!

Residual splits of up to 65%!

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

VALUE ADDED SERVICES

- 25 FREE gift cards for all of your merchants
- FREE Ingenico eN Check 2500 check reader with check services application
- FREE VIVOpay 4000 contactless reader for qualifying merchants
- WAY Systems mobile transaction terminals for \$199
- Merchant Cash Advance Program
- Registered ISO/MSP Program - United Bank Card pays your registration fees!

UNBEATABLE BONUS PROGRAMS*

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

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

NEW!

- Conversion Bonus
- American Express Bonus & Residuals
- Discover Residuals
- Interactive Merchant System Bonus & Residual

NEW!

■ Nationwide Petroleum Program

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

- Nationwide Sales, Service and Support for POS Systems



NOW OFFERING AMERICAN EXPRESS CARD ISSUING!

Issue your merchants American Express business cards through UBC and earn residuals and bonuses!

Give your merchants the ability to apply for an American Express business card conveniently from our merchant application. United Bank Card's card issuing program enables you to offer your merchants the opportunity to earn American Express Business Rewards and to receive a bonus from every approved account.

To learn more about United Bank Card, contact:

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

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

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

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

ENHANCED! FREE EQUIPMENT PROGRAM

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

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

OPTION 1 – FREE PLACEMENTS!



Nurit 8500x



Hypercom T4100



Nurit 8000 Wireless

This is the same popular program which has been sold by our partners since the launch of the Free Terminal Program in November 2004. However, in addition to the Nurit 8500x, you now have the ability to offer the Hypercom T4100 and the Nurit 8000 wireless terminal** for free.

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



New!
Nurit 2085



Comstar CHARGE
ANYwhere Wireless



New!
Hypercom T7Plus



WAY Systems
MTT

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

**Inc.
500**

2005 | 2006 | 2007

United Bank Card is a top 40 merchant acquirer with an impeccable reputation of excellence in the payment processing industry. United Bank Card provides payment services to over 80,000 businesses throughout the country and processes in excess of 7 billion dollars annually. We commit our resources to helping our ISO and MLS partners succeed and give them the tools they need to maximize their sales. United Bank Card has set the standard for innovation and our programs will continue to provide our agents with a competitive edge. Contact United Bank Card and find out how our dynamic programs can improve your sales performance and increase your earnings!

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

United Bank Card 

Education (continued)

No foundation, no success

By Jeff Fortney

Clearent LLC

What do I need to know to be successful? is an important question often asked by new merchant level salespeople (MLSs), as well as industry veterans who are not seeing the financial results they anticipated. It is all too common in the payments industry for ISOs to give new MLSs cursory training and a sales book, then tell them to hit the streets. They start knocking on merchants' doors and find limited, if any, success – mainly due to their lack of industry knowledge.

New MLSs quickly realize they need additional information to be successful. But this often leads them to the wrong information, which does not help them address the most important issues and needs of the merchants they are approaching.

And this can lead to frustration and disenchantment for MLSs, causing them to make a quick exit from the industry.

Hope comes in threes

The good news? There is an answer to this dilemma and it's accessible to all. MLSs need to build a solid foundation of knowledge in three specific areas:

- Costs to process payments
- Ability to process payments
- Merchant retention

Not having an understanding of these three fundamental concerns makes for a weak foundation. A thorough understanding of these three areas helps create and maintain success.

1. Costs to process payments

Several elements are involved in the cost to process. The largest element is the costs assessed by the card brands. These are commonly called interchange and assessments. In building your knowledge foundation, it is not necessary to understand all 200 plus interchange categories. But it is necessary to understand how interchange affects merchants' costs – and how merchants can control those costs.

MLSs need to understand the basics behind the category designations and what merchants can do to improve their chances for a lower processing expense. Merchants can take steps to reduce their processing costs. MLSs who don't understand these steps are less equipped to assist merchants. Thus, they risk losing their merchants' trust – or worse, losing their merchants completely. When guiding merchants through Visa Inc.'s or MasterCard Worldwide's tiered pricing structures, you must know the categories assigned to each tier. If not, you could mislead merchants at the time of sale.

For example, some companies place Visa's CPS Rewards 1 in the qualified category; others place it in the mid-qualified category. Merchants with higher than normal rewards card acceptance percentages could see a higher percentage of mid-qualified transactions. MLSs who explain this at the time of signing will likely receive an angry phone call after the merchants receive their first billing statements.

Along with interchange costs, MLSs must have a basic knowledge of processing expenses. They must know if there is a minimum fee expense, as well as any administrative costs. These are all factors involved in pricing merchants (as well as factors when considering reducing costs in other areas).

2. Ability to process payments

The ability to process is defined as how merchants handle

Work with the Industry's #1 Biometric Check Cashing Solution

*Sign up for BioPay Paycheck Secure's
Referral Partner Program, and get...*

\$1000 per deal*

... or call about our Reseller Program.



- Established product serving fastest growing retail segment
- Quick money opportunity
- Grocers, c-stores and liquor stores all need this service

* For qualified referrals.

Get started today
1-800-683-4211

or email us at
referrals@paychecksecure.com



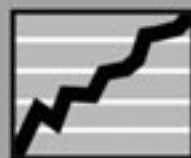
The True Cost Program

Are you looking for a
"True Cost" Revenue
Program with an
incredible split?



If Yes, Call!
888-MERCHANT

612 Wheelers Farm Road
Milford, CT 06460
Tel: 888-637-2426 ext. 227
Fax: 203-882-8875



BCD

BankCardDepot

www.bankcarddepot.com

Bank Card Depot is a registered ISO and MSP of HSBC Bank, USA, National Association, Buffalo, NY

Education

transactions. If MLSs don't understand the merchant's specific card acceptance practices, they may quote rates that aren't applicable. For example, card-not-present MO/TO merchants should not be quoted a rate that only applies to card-present, swiped transactions; they won't receive that lower rate and will likely consider that quote an attempt by the MLS to deceive them.

It is prudent for MLSs to look for ways merchants can improve handling of sales. Are they keying transactions they could otherwise swipe for a lower rate? Do they have the proper equipment to process correctly? Is there a benefit to having two merchant accounts, one for face-to-face (card-present) transactions and another for mail order?

80 • 20

...with a free terminal.

*The first 80/20 split program
to include free terminal placement*

Call us today to discuss your
customized Agent Program.

Signature

8360 Melrose Avenue
Third Floor
Los Angeles, CA 90069
888-334-2284 www.sigagents.com

By understanding both interchange and merchants' handling of transactions, MLSs can give merchants fair prices without confusion – again eliminating angry phone calls after the first bill arrives.

3. Merchant retention


Lastly, it is important to gain knowledge in the area of attrition. What causes merchants to leave one ISO for another? What can MLSs proactively do to retain merchants? What reporting tools can merchants use to address issues before they become problems?

Losing a merchant is money out of an ISO's and MLS's pockets, so having a foundation built on retention efforts as well as sales efforts both increases revenue and protects existing income.

Building the next level

Once a sturdy foundation in these three areas is built, it is prudent to gain a basic knowledge of POS terminals (think of it as the cornerstone for the next knowledge tier). However, do not spend extensive time mastering terminal functionality. Just know the basics, and keep the POS manufacturer's terminal help desk phone number handy.

The quality and depth of basic training offered should be a determinant when MLSs choose ISO partners. One ISO may only offer sales training on its products, another only on interchange. It is prudent to partner with a company willing and able to help MLSs build a strong foundation.

After this knowledge foundation has been erected, MLSs will find selling easier, their merchants will be more satisfied and the income of all parties concerned will grow. Isn't that the ultimate benchmark of success? 

Jeff Fortney is Director of Business Development with Clearent LLC. He has more than 12 years experience in the payments industry. Contact him at jeff@clearent.com or 972-618-7340.

Do You Want To Sell More Merchant Accounts? Let IBC do the Prospecting for you!!

IBC will provide you with daily qualified appointments (Not Leads)

- 🌐 Activation Bonuses Paid Weekly
- 🌐 Production Bonuses Paid Monthly
- 🌐 Lifetime Residuals



**IBC is looking for Long
Term Partnerships with
our Sales Agents**

**Appointments
+ Sales Professional
= Closed Deals for You**

See the Difference with IBC

**Must Have
Industry Experience.**

800.827.4880
Ask for David lafrate ext. 222
www.intlbancard.com

Education (continued)

Legal Ease

Merchant security is your business

By Adam Atlas

Attorney at Law

Most security breaches happen when someone hacks into POS or business computer systems and steals cardholder data that merchants – knowingly or unknowingly – stored.

In addition to losing merchant accounts and possibly getting added to the Terminated Merchant File/MATCH list – Member Alert to Control High-Risk database that contains information on merchants who have been terminated for cause – merchants can be charged hefty fines by card brands for security breaches.

It is in the best interest of ISOs and merchant level salespeople (MLSs) to counsel merchants to review the security of their systems before a breach happens, regardless of who is liable for merchant security breaches.

ISOs and MLSs should keep these ideas in mind when thinking about merchant security.

Liability allocation

Wherever possible, ISOs or MLSs should make sure acquirers assume liability for merchant security breaches. If ISO or MLS agreements are silent on this point, asking for a revision at the next renewal signing or sometime before then should be considered.

Between POS software providers and merchants, the former are in a much better position to supply Payment Card Industry (PCI) Data Security Standard (DSS) compliance assurances. ISOs and MLSs should encourage merchants to ensure their POS software suppliers undertake, contractually, to keep POS systems in compliance with the various applicable security standards.

Some providers are supplying a one-stop solution for merchants who choose to host all their data in an off-site secure location.

Merchant education

In the payments industry, ISOs and MLSs have the most contact with merchants. Regardless of the large brand for which they may be selling, ISOs or MLSs are often the go-to when merchants have questions concerning their accounts.

Ideally, merchants know and trust their local MLSs. As

such, MLSs should use their privileged relationship to educate merchants on all important aspects of their merchant accounts.

Without excluding other topics of education for which MLSs are responsible, they should make sure merchants know failure to comply with security guidelines – such as the PCI DSS and other commonsense procedures – could cost them their entire livelihood overnight as a consequence of a security breach.

Software assumption

When merchants install or purchase POS systems that come already equipped with software, they often assume it is up-to-date and compliant with the various applicable security standards. Merchants must be educated to not make that assumption because it could result in a very costly error.

Merchants must grill their POS and software providers on exactly how secure their systems are and whether the systems are storing cardholder data. If systems are storing cardholder data, then that information must be encrypted and only be saved to the extent absolutely necessary for the operation of the merchant.

I won't go through PCI DSS regulations here, but merchants should be aware of the rules and seek consulting, if necessary, to ensure compliance is fulfilled.

Due process vindication

Due process is sorely lacking in the area of merchant security breach fines. In my experience, card brands do not supply detailed justifications for the fines levied in the event of a merchant security breach.

In other words, from the point of view of the typical merchant, the amount of the fine is barely distinguishable from an arbitrary fee from the now for-profit card brands. For example, merchants could be assessed hundreds of thousands of dollars in fines for fraudulent transactions on stolen cards that might have or might not have occurred.


When assessed these fines, there is little the merchant can do to contest the amount of the fine or the fact it is being assessed against the merchant, other than hire an auditing company.

In short, even for well-meaning and innocent merchants, security breach fines are often the end of their business as

Empower Your Phone To Do More...Securely



Make a call, Check e-mails, Get directions
or Process Credit Card Transactions Instantly
with Charge Anywhere® -Smartphone Edition

 Comstar Interactive's Charge Anywhere mobile software solution is Visa Payment Application Best Practices (PABP) validated and transforms Smartphones and PDAs into secure wireless POS terminals. It's the perfect solution for anyone conducting business within a mobile environment.

PCI Level I Certified

- ▶ Use with BlackBerry, Treo and Pocket PC Smartphones ◀
- ▶ Windows Mobile 5.0+ and Palm 5.48+ ◀
- ▶ Quick and Easy Over the Air (OTA) Downloads ◀
- ▶ VISA PABP Compliant via ComsGate™ Payment Gateway ◀

◀ **Download Your 60 Day Free Trial Now!** ▶
Visit www.comstarinteractive.com



If you use QuickBooks® financial software, No Problem. Charge Anywhere POS software, designed for QuickBooks, eliminates time-consuming data entry and automatically imports transaction data from your PDA to your QuickBooks program.



Education

There are a number of security consultants in the payments industry that would be only too pleased to have referrals from ISOs and MLSs. After finding one or two trustworthy and enjoyable consultants, ISOs and MLSs should introduce them to their merchants so everyone can work together to improve the security in portfolios of merchants.

they knew it. I think ISOs and MLSs should ask the card brands why they are so far behind in implementing a measure of procedural justice in the security fines area.

Security consultation

There are a number of security consultants in the payments industry that would be only too pleased to have referrals from ISOs and MLSs. After finding one or two trustworthy and enjoyable consultants, ISOs and MLSs should introduce them to their merchants so everyone can work together to improve the security in portfolios of merchants.


In today's market, ISOs and MLSs can distinguish themselves from the competition by being vigilant with merchant security compliance. It may be a hassle for merchants, but they will appreciate the dedication of ISOs and MLSs when hounding them to get in compliance.

Obviously, anyone who is not qualified to advise on security compliance shouldn't misrepresent themselves by stating they can give guidance. However, you do not need to be a certified PCI auditor to tell merchants to have their systems checked on a regular basis by someone who is.

Handling information

ISOs and MLSs are generally not supposed to come into contact with cardholder data. However, out in the real world, all kinds of things happen. If, for whatever reason, they come into possession of that kind of information, they should either destroy it immediately or discuss with card brands the best destruction procedure to keep the material confidential and secure.

Merchant applications and agreements should be kept under lock and key in a secure area of ISO and MLS offices, and not accessible to all employees. They should also adhere to all policies and procedures of their acquiring banks concerning security of merchant information.

Security is not just a fad. Security is one of the cornerstones of the payments industry. Making sure that merchants are compliant is part of the customer service that ISOs and MLSs are obliged to provide. 

In publishing The Green Sheet, neither the author nor the publisher is engaged in rendering legal, accounting or other professional services. If you require legal advice or other expert assistance, seek the services of a competent professional. For further information on this article, e-mail Adam Atlas, Attorney at Law, at atlas@adamatlas.com or call him at 514-842-0886.



Choose Your Payment Gateway Wisely!

Have you heard the story about the *Fox in the Hen House*? Or better yet the story of *The Gateway that Steals Merchants*. The truth is: **A Gateway that acquires merchant accounts is a direct threat to your business.**

At NMI we do not offer merchant accounts, nor do we accept merchants directly. The only way for a merchant to utilize our service is to come through an NMI approved Affiliate Partner. This corporate policy eliminates any chance of competition between us and our ISO/MSP Partners.

So when you choose a payment gateway, be careful and don't let the Fox in the Hen House.



NETWORK MERCHANTS INC.
nmi.com

CONTACT INFORMATION:
Rich Swiderski, Director of Sales
Toll Free: 1.800.617.4850
Email: rswiderski@nmi.com

Earn Interchange

with United Cash Solutions and ATM Sales



If you have been restricting your service offerings to credit card processing and POS sales, you are severely limiting your earning potential. Rather than having to pay interchange from credit card transactions, United Cash Solutions will enable you to EARN interchange from ATM processing and will help you add profitable new revenue streams to your office with ATM sales!

Multiple Revenue Generating Opportunities

United Cash Solutions offers a variety of sales options to help you fully take advantage of our impressive ATM program.

ATM Purchases and Leases

Earn 100% of the profit
on leases and sales

ATM Conversion/Reprogram

Earn surcharge revenue
from existing ATMs

FREE Placement

Earn revenue from withdrawals
with our free ATM solution

Earn Residual Income from up to Five Different Revenue Streams

Interchange
Revenue

Surcharge
Revenue

Monthly Service
Fees Revenue

Armor Car
Delivery Revenue

Cost of Cash
Revenue

A Full Service ATM Solution

Our ATM program is backed with unparalleled service. We provide a national vault-cash service as well as nationwide installation. United Cash Solutions is sponsored into all national and regional ATM and POS debit networks and our in-house customer service and technical support representatives are ready to assist you 24 hours a day, 7 days a week!

Why Limit Your Earning Potential?

Contact United Cash Solutions today and find out how ATM sales can enhance the profitability of your sales office. Let the bank pay YOU interchange on all of your ATM processing.

To sell, lease or place ATM machines,
contact United Cash Solutions:

1-800-698-0026

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

UNITED
CASH SOLUTIONS
a division of United Bank Card, Inc.

Education (continued)

Employee retention begins day one

By Curt Hensley

CSH Consulting

In the volatile payments industry, with sales reps moving frequently from one job to another, it's hard enough for ISOs to recruit new talent. But once the hire is completed, the job of retaining that merchant level salesperson (MLS) is just beginning.

Unfortunately, many ISOs forget that fact – on the new hire's first day on the job. Consider the following scenario:

It's a great day at XYZ Merchant Processing. For the last month, this up-and-coming ISO has been aggressively recruiting a hot candidate to join its sales force, and the company got its rainmaker when John Smith came aboard.

The recruiting firm and the Vice President of Sales share high-fives at XYZ. Mission accomplished. Job well done.

While XYZ celebrated, Smith resigned his position with the competing payments processor and enjoyed a celebratory dinner with his wife.

But, as he lay in bed that night, Smith wondered if he made the right decision. He had had great success in the past, so he felt confident in his new job. But still he was nervous.

First day – 7:58 a.m.

Smith arrives for his first day at XYZ, excited to get started. When Smith walks into the office and introduces himself to the secretary at the front desk, he is surprised to hear, "Oh, I didn't know we had a new person starting today. Who did you say you were here to see?"

Smith shrugs off this mistake; after all, it's not completely unheard

of that the receptionist was not notified about the new employee.

The receptionist calls around and tells Smith that he is in the right place, but his manager, Suzanne, has not yet arrived at work. So Smith sits in the lobby as person after person walk by without saying a word.

9:10 a.m.

Finally, Suzanne sashays in carrying a cup of coffee. She greets Smith in the lobby and takes him to his cubicle. Smith is surprised by what he sees.

The cluttered cubicle looks like it belongs to someone else. Suzanne explains that an MLS left the company the other day and no one had a chance to remove the clutter.

"I have an idea," Suzanne sputters. "Since I have a meeting to run to, why don't you get rid of this stuff, and then we can get together at 10. Here is a garbage can. Thanks."

Smith agrees, but he's a little miffed. "I signed up to sell, not provide janitorial services," he mutters.

While cleaning out the desk, he finds a farewell card in the top drawer signed by all XYZ employees. He thinks it thoughtful that they at least recognized the MLS, now long gone.

10:30 a.m.

Suzanne returns to Smith. She notices that there is no computer set up for Smith in the cubicle. She calls the Internet technology department to see what happened and slams down the phone.

She complains to Smith that human resources forgot to notify IT. "They won't have your computer ready for a couple of days," she says, then adds distractedly, "I have another meeting to run to, but let's have

lunch. Here is a bunch of stuff to read for now."

Suzanne produces a foot-high pile of wrinkled papers and says, "That should get you started."

Noon

Lunchtime comes and Suzanne hurriedly comes by the cubicle and asks Smith how he's doing. She then proceeds to apologize and tells him that she can no longer go to lunch with him.

She explains that she got called into another meeting but suggests that Smith go out and get lunch on his own. "We can get together at 1 p.m.," Suzanne says. "By the way, John, can you grab a burger for me? I'll pay you when you get back to the office."

Smith leaves for lunch in a huff; he's starting to question his decision to join XYZ. He thinks back to the interview process and how attentive the entire team was to his every answer. He remembers how aggressively they recruited him. Today, Smith feels like a third wheel on a blind date.

1 p.m.

Smith comes back to the office with Suzanne's burger. He even got her a milkshake. Smith is hoping Suzanne has some time for him. Suzanne comes by Smith's cubicle and thanks him for the fast food. She asks Smith to come by her office at two o'clock to talk about his sales territory.

Smith sits in his cubicle and flips through the pile of papers left for him. All the while, employees walk past his cubicle without acknowledging that he's even there.

2 p.m.

Smith trudges over to Suzanne's office. She explains that the sales

i CHOSE INGENICO TO:



Utilize one application

***Toggle between
English & Spanish***

***Improve sales in
Petroleum & Hospitality
sectors***

***Support my
multi-application needs***

The Ingenico i series is a comprehensive line of terminals and certified software that will simplify your business and increase your profits.

With our UNICAPT 32 platform, you can utilize one application for all your Ingenico terminals and ease support costs, time and effort.

Specialized Petroleum and Hospitality Solutions are certified and ready to build new business and profits for you. And all the Ingenico applications are bilingual with English and Spanish.



***Aqua, the lowest priced
all-in-one PCI PED terminal
on the market today!***



i3010



i5100



i7780
Short-range



i7910
GPRS



i6780
with CPEM

 **ing@nico**

USA 1-800-252-1140
CANADA 1-800-295-8491

www.ingenico-us.com

Education

Management worked so hard to recruit Smith, but then they stopped rolling out the red carpet for him.

team is in a bit of a transition period, and the compensation plan is changing. Thus, there is no compensation plan to share with Smith that day. The sales territories are also in flux, but that should be resolved "soon."

After chatting with Suzanne for about half-an-hour, Smith returns to his cubicle where he remains for the rest of the day, bored and confused.

5 p.m.

Smith heads home where his wife asks about his first day. Smith says tiredly, "I'm glad I didn't pull my résumé off the job boards or tell the recruiters that I was off the market, because I don't know if this is going to work out. We'll have to see."

Stranger than fiction

Many of you probably think I made up the entire preceding scenario. The truth is that this story is an amalgam of the many horror stories we've heard from the over 1,000 professionals we've placed at businesses in the merchant services industry.

We've even heard worse: tales of new employees being left to sit in the lobby the entire first morning; the manager being out of town on the new employee's first day; or flying a candidate in to town and forgetting to provide transportation to the office.

Then there is this doozy of a blunder – the president of a small company forgetting to even say hello to the new hire on day one while the

new employee is told by others that the president took them to lunch and really made them feel welcome when they joined the team.

We even had one of our professionals encounter hard-core training that first day, from 7:30 a.m. to 5:30 p.m., then be asked at the end of the day to assemble a desk before going home.

Step one

The truth is that XYZ Merchant Processing happens to be a great company. It just made a very common mistake when hiring salespeople. Management worked so hard to recruit Smith, but then they stopped rolling out the red carpet for him. In fact, they pulled out the carpet from under him.



APRIVA

PROVING THE POSSIBILITIES

Apriva solutions meet all card association standards and we are the only gateway to achieve PCI and PTS security certifications for wireless and Ethernet based POS terminals. Contact us to find out how you can offer your customers leading edge security.

Call 480.421.1210, e-mail pos@apriva.com or click www.apriva.com.





PAYPROTEC

payment processing technologies

2.5x *Payment*
up front *Program*

MORE INFO AT:

WWW.PPTAGENT.COM



Education

The company thought its job was done when Smith accepted the job. That was a mistake. His supervisors failed to recognize that they had only completed one of many steps.

The fictional company was missing a coordinated program to ensure the first impression made in the recruiting and interview process was reinforced when the person arrived for that first day of work.

This awful first step can be avoided by businesses implementing a new-hire welcoming program. It's not hard to do.

However, it takes commitment on the part of the entire management team to make sure it is followed through on.

Step two

Think back to the story above. Smith found a messy cubicle and a farewell

card given to a former employee on the way out. How about a welcome card for Smith placed in a clean cubicle equipped with everything he needs to do his job?

Office supplies, new-hire paperwork, a computer with e-mail already set up for him, a company directory, a phone ready for use, and so forth.

Again, it's not hard to do, but it does require thought and timely action.


Step three

It's always a classy move to send flowers or another gift to the new employee's home for the whole family to enjoy either on Smith's first day at work or prior to the first day.

Think of how Smith's wife would have felt about his new employer. Smith would feel appreciated as well and might forgive a few inevitable first day blunders.

Consequences

Consider how much money XYZ Merchant Processing spent to recruit Smith. Now think about those dollars evaporating after Smith doesn't return after his first week, if he doesn't already split after that disastrous first day.

The merchant services industry is a competitive marketplace. Rolling out the red carpet for new hires is just one way to retain employees and keep your business growing. 

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 recruiting in the merchant acquiring arena. They have placed more than 1,000 professionals over the past eight years. Contact Curt at 480-315-8800 or curth@cshconsulting.com.



JRS
POS DEPOT
>>> 877.999.7374

TOTAL SERVICE. INSIDE AND OUT.

What do you see in your electronic transaction equipment provider? Do you see technical support the instant you need it? Or the top brand names and replacement equipment? And what about an unri-

valued commitment to service? At JR's P.O.S. Depot we learn what your goals are for your business and have the vision to help you reach them. For more information, visit us at jrposdepot.com.



watch your pockets
grow all spring.

with Cynergy Prosperity Plus™ Partners

Now ISOs can have the best technology and a lot of extra cash to go with it

Sign up today and get:

- Free portfolio conversion
- A revolving credit line up to 12x your average monthly residual
- Vimas—the best portfolio management technology anywhere
- Best rates in the industry
- Program administered by Cynergy Data and never by third parties

We just made a good thing even better.

Call us today to find out more.

866.ISO.HELP (476.4357) or visit us at www.cynergydata.com

Cynergy Data, LLC is a registered ISO/MSP in association with Bank of America, N.A., Charlotte, NC


cynergydata
think way beyond >>>

Education (continued)

Preparation power

By Daniel Wadleigh

Marketing Consultant

If you're not closing enough sales, it's time to address the issue of preparation. By that I mean you need to plan in advance what you are going to say, and be sure you use words that will get attention, have the impact you desire and convey credibility.

Here's an example:

If you are looking to increase your profit without advertising, discounts or tying up a lot of cash, we have been helping businesses like yours with our unique programs. Who in your company would want to hear about these revolutionary programs?

I didn't go into details or even mention credit card processing. I assume you have services like check conversion, gift cards or other ways to make or save customers money. Adapt this opener to your situation, but remember, value added services help generate appointments and can elevate you above the competition.

The three likely responses to this kind of approach are:

1. Get out of town.
2. I'm not the one to talk to; Jim will be in at 4 p.m.
3. Keep talking, buddy.

If a gatekeeper or decision maker asks for more information, be prepared to provide a thumbnail description of what you offer; otherwise, you will be considered untrustworthy and summarily dismissed.

Also, create a one-page data sheet you can hand out. It doesn't have to dig into the details, but it must provide meaty information to complement your opening line.

This type of preparation is not easy, but it is crucial because it helps identify qualified leads. All sales come from leads: no leads, no sales.

Strike when the iron is hot

If a gatekeeper accepts your handout and tells you when a decision maker is returning to the office, do not get lazy and telephone later for an appointment. You have already done the legwork to find the decision maker; you haven't been blown off.

And, if you've made your leaflet enticing, the person in charge will be primed to learn more just as you walk back through the door. It is an opportune time to explain how you can help your potential customer save money, increase business or both.

If you follow up by phone, you run the risk of being lumped in with the hoards of less than ethical salespeople and telemarketers who bombard business owners with questionable get-rich-quick schemes.

If you've hit the jackpot and been asked to keep talking on your first visit, do your condensed pitch and then ask, "When would be a good time to sit down and discuss all the opportunities available?"

Why do this? You don't want to pitch to your prospect over the counter between customers. Plus, you need to ensure all decision makers will attend your sales presentation.

If a prospect won't set up a meeting, you probably had a weak chance to sell them anything anyway.

To make a one-legged pitch is the kiss of death because one individual will not be able to remember all the salient details and convey them convincingly. Also, the first thing other decision makers will ask is how much it will cost – before they hear about all the unique benefits of your products and services.

Quoting a price to only one member of a decision-making team is comparable to giving a price over the phone – an ineffective practice.

To get the perfect conditions for closing a sale, you need to be taken seriously. Do that by saying, "The only requirement my company has for setting up presentations is that all decision makers be present. There's a lot of good information, and there's no way for anyone to remember it all."

This will make sense to your prospects. It's the truth. It works.

If a prospect won't set up a meeting, you probably had a weak chance to sell them anything anyway, and it's time to move on – unless you are offering something revolutionary. In that case, it's worth pushing harder. But if it's not the case, you will likely offend someone if you don't back away. And that will not serve your business in the long run. ☒

Daniel Wadleigh is a veteran marketing consultant in the payments industry. He offers an educational program that is available on a PowerPoint presentation and designed to help ISOs elevate themselves above the competition. For more information, contact Daniel at 512-803-0956.

Time can be the difference between **winning** & losing



Same day funding option, one of our many premier solutions.

Offer your merchants the option of two batch out times: **1:00 a.m. (EST)** with same day funding* and **9:00 p.m. (EST)** for next day funding:

Join CREDOMATIC's Partner Solutions Program.

Partner Benefits:

- On time residuals-paid monthly
- 50-70% TRUE profit sharing on all processing revenue
- NO BIN fees, NO risk fees. NO downgrade surcharges
- Upfront and Residual income on all payment services
- 1% conversion bonus-up to \$1000.00 per account
- Activation bonuses-up to \$350.00 per account
- 5% commission on merchant cash advances

* Same and next day transmission of funds is guaranteed by CREDOMATIC. Actual posting of all deposits to merchant account is determined by merchant depository bank.

Merchant Solutions:

- Same day funding option* on all transactions settled by 1 a.m. (EST)
- Multiple billing options
- Free terminal placement and account activation
- A complete suite of TSYS (Vital) Payment Solutions
- All services (credit/debit, checks, gift cards, and cash advances) billed on one statement and settled through a single deposit
- State-of-the-art web-based touch screen POS solution

With Credomatic, it's always possible

For almost 30 years, we have been continuously forging profitable relationships. Join our Partner Solutions Program **today**. For more information, go to www.credomaticpartner.com or call us at **1.888.82AGENT (1.888.822.4368)**



Partner
GE Money

CREDOMATIC is a registered ISO/MSP of BAC Florida Bank. BAC Florida Bank is an affiliate of CREDOMATIC.



CREDOMATIC

Member BAC | CREDOMATIC Network

New interchange rates for MasterCard

The two leading card brands, Visa Inc. and MasterCard Worldwide, now provide extensive, updated interchange information on their respective Web sites. However, due to the large amount of available data having to do with interchange fees, here is a breakdown of key changes, which took effect April 2008.

MasterCard interchange update

U.S. Region 2008-2009 Consumer Credit Core Value interchange programs and rates		
Core Value interchange program	Former rates	New rates effective April 8, 2008
Merit I – Insurance	N/A	1.43% + \$.05
Merit I – Real estate	N/A	1.10%
Utilities	\$.75	\$.65

U.S. Region 2008-2009 Consumer Credit Enhanced Value interchange programs and rates		
Enhanced Value interchange program	Former rates	New rates effective April 8, 2008
Merit I – Insurance	N/A	1.43% + \$.05
Merit I – Real estate	N/A	1.10%
Utilities	\$.75	\$.65

U.S. Region 2008-2009 Consumer Credit World interchange programs and rates		
World interchange program	Former rates	New rates effective April 8, 2008
Merit I – Insurance	N/A	1.43% + \$.05
Merit I – Real estate	N/A	1.10%
Utilities	\$.75	\$.65

U.S. Region 2008-2009 Consumer Credit World Elite interchange programs and rates		
World Elite interchange program	Former rates	New rates effective April 8, 2008
Merit I – Insurance	N/A	2.20% + \$.10
Merit I – Real estate	N/A	2.20% + \$.10

U.S. Region 2008-2009 Consumer Debit interchange programs and rates		
Consumer Debit interchange program	Former rates	New rates effective April 8, 2008
Merit I – Real estate	N/A	1.10%
Utilities	\$.75	\$.45

For a full listing of all MasterCard's current interchange rates, please visit www.mastercardmerchant.com, and click on the Interchange Rates link.


and Visa, effective April 2008

Visa interchange update

Visa Signature Preferred interchange rate fee schedule		
Interchange program	Current fee	Fee effective April 5, 2008
Card not present	2.20% + \$.10	2.30% + \$.10
Retail	2.20% + \$.10	2.10% + \$.10
Business to business	2.10% + \$.10	2.10% + \$.10
Electronic	2.20% + \$.10	2.30% + \$.10
Standard	2.70% + \$.10	2.70% + \$.10

Visa Signature Preferred credit voucher program rate structure		
Credit voucher fee program	Current fee	Fee effective April 5, 2008
Passenger transport service – all card types	2.06%	2.07%
Nonpassenger transport – consumer credit	1.73%	1.76%
Nonpassengers transport – consumer debit	1.31%	1.31%
Nonpassenger transport – commercial	2.34%	2.34%
MO/TO and e-commerce – consumer credit	2.04%	2.05%
MO/TO and e-commerce – consumer debit	1.87%	1.87%

Visa Interlink interchange reimbursement fees		
Interchange program	Former fee	Fee effective April 5, 2008
Interlink standard – performance threshold I	.45% + \$.08 (\$.28 max)	.45% + \$.08 (\$.28 max)
Interlink standard – performance threshold II	.50% + \$.10 (\$.32 max)	.50% + \$.10 (\$.32 max)
Interlink standard – performance threshold III	.65% + \$.12 (\$.40 max)	.65% + \$.12 (\$.40 max)
Interlink standard – performance threshold IV	.75% + \$.15 (\$.50 max)	.75% + \$.15 (no max)
Interlink supermarket – performance threshold I	\$.17	\$.17
Interlink supermarket – performance threshold II	\$.19	\$.19
Interlink supermarket – performance threshold III	\$.22	\$.22
Interlink supermarket – performance threshold IV	\$.24	\$.24
Interlink quasi cash	1.80% + \$.10	1.80% + \$.10

For a full listing of all Visa's current interchange rates, please visit http://usa.visa.com/download/merchants/Interchange_Rate_Sheets.pdf. 

AGENT UP FRONT COMMISSION

on myARCworld Business Packages

\$1,500

Plus Industry Bonuses, Residuals and Commissions!

Why walk away from any PROSPECT when you have so much more to offer?

- Complete Business Solutions
- Unique Financing Options
- New Business Packages
- Marketing & Branding
- Credit Card Processing
- Web Design & Hosting
- E-commerce Solutions
- Graphic & Print Design
- Print Services
- Promotional Products
- VOIP
- Payroll & Human Resources
- Legal Products
- Fleet Purchase Program
- Cell Phones & Accessories
- Insurance
- Free Prescription Discount Card
- Furniture and Much More...

**Become a
myARCworld
ISO/Agent
or Reseller
today at
myARCworld.com!**



877.272.6500

NewProducts

Optimize revenue, minimize fraud

Product: Vindicia ChargeGuard

Company: Vindicia Inc.

Billing customers online is an ongoing challenge, and chargebacks attributed to fraud are an ever present concern for merchants. Fraud management, therefore, is critical in striking that delicate balance between sorting out the legitimate transactions from the fraudulent ones.

With Vindicia ChargeGuard – a new module that can be employed as a stand alone solution or part of Vindicia Inc.'s CashBox on-demand bill pay management software – that balance is struck by focusing on both sides of the online transaction equation. Pretransaction, the software screens out false positives (valid transactions wrongly categorized as false ones) and flags the actual suspect transactions.

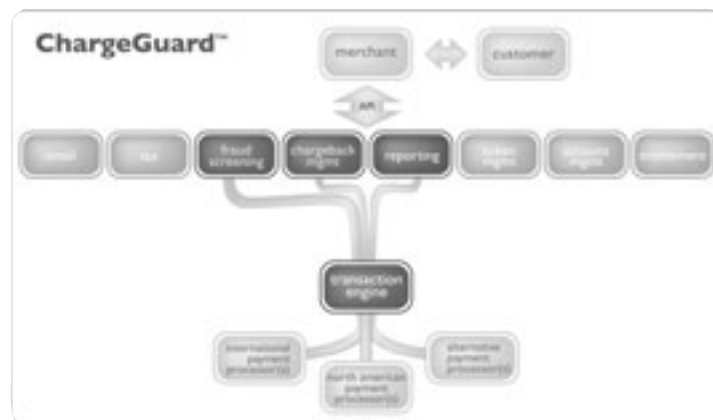
Post-transaction, ChargeGuard automatically manages all chargeback attempts, posting a win rate of 65 to 85 percent of disputed transactions, said Vindicia.

ChargeGuard screens potential chargeback attempts against Vindicia's database of chargebacks – a vast library of transactions processed across Vindicia's merchant network. Retailers are not given a chargeback estimation, but a more accurate probability based on ChargeGuard's calculations.

Based on that knowledge, merchants can fine-tune their customer acquisition strategies while still maintaining effective fraud control levels.

The pre- and post-transaction features of ChargeGuard were developed as a direct result of customer feedback requesting such a two-pronged approach to fraud management.

With ChargeGuard, Vindicia provides merchants with detailed chargeback reports categorized by type, affiliate payment type and bank identification number. With this information, merchants can better understand what changes are needed to their business systems in order to reduce the impact of chargebacks.




Vindicia collates all chargeback data from the card brands so merchants can identify trends across different payment cards and processors.

ChargeGuard has other benefits, too. The module allows businesses to process more orders with fewer staff in less time. Furthermore, by successfully filtering out fraudulent orders, merchants can save on gateway and payment processing fees. The tool is also effective in the online, global marketplace where conventional card authorization tools and procedures may not be in place.

Pricing for ChargeGuard, as well as the just released CashBox, is based on the amount of transactions processed and merchants' online revenue.

The San Mateo, Calif.-based company is certified by the Payment Card Industry Security Standards Council as a service provider for level 1 merchants – defined by the card brands as retailers who process over 6 million transactions per year. Vindicia said it has handled over 41 million transactions since the beginning of 2007. Since its 2003 inception, Vindicia has handled over 20 million accounts.

It has payment processing partnerships with Merchant e-Solutions, Chase Paymentech LLC, First Data Corp., TSYS Acquiring Solutions, as well as a technology partnership with Raleigh, N.C.-based online software maker rPath. 

Vindicia Inc.

650-522-4480

www.vindicia.com

NewProducts



APRIVA Certified Secure

Security stamped on hardware, software

Product: Apriva Certified Secure Program

Company: Apriva

First came the data breach at TJX Companies Inc. Then came the one at Hannaford Bros. Co. Which ISO's and merchant level salesperson's (MLS's) retailer will be next?

To help ensure that your merchant doesn't become that next big headline (and your merchant acquirer the next organization to be slapped with a big fine by the card brands), end-to-end wireless solutions provider Apriva now offers the Apriva Certified Secure Program.

The service demonstrates to merchants and acquirers/processors that the POS applications being used have undergone rigorous, nuts-and-bolts reviews. It also ensures merchants' entire wireless payment systems have robust, state-of-the-art security.

All hardware and software configurations are scrutinized to meet the specifications of both MasterCard Worldwide's POS Terminal Security (PTS) and the payment card industry's Payment Application (PA) Data Security Standard (DSS).

Additionally, Apriva enhances system security by adding access controls for merchant boarding and customer support.

"Apriva is the connectivity between the merchant's terminal and the processor," a company spokesperson said. "[Apriva secures] that connection by adding additional layers of security, for boarding, for support, the secure

Are you ready to take your career to the next level?

With Electronic Merchant Systems you'll discover that while other processors make big promises, EMS has the ISO program that delivers. If you're looking for a better opportunity with a brighter future, **the choice is clear.**

The EMS Advantage

As an Agent for Electronic Merchant Systems, we'll provide you with the tools you need to increase your income and build your career. We offer one of the best ISO / Agent programs in the credit card processing industry, including:

- + Interchange + 8 cents
- + Up to 80% Split Program
- + Vested Lifetime Residuals
- + Portfolio Lending / Portfolio Acquisition
- + No Liability / No Risk to Agent
- + \$8,000 Signing Bonus
- + Up to \$500.00 Conversion Bonus
- + Fast Approvals
- + Free Starter Kits
- + Guaranteed Fax Leasing
- + Online Portfolio Management
- + Gift & Loyalty Programs
- + Check Guarantee Program
- + eCommerce Solutions
- + Cash Advance Programs
- + Income from ALL revenue streams

What are you waiting for?

Call Fred Couch at 800.726.2117
or email fcouch@emscorporate.com

800.726.2117



network connectivity, to making sure it's running on a private network with Apriva's patented technology."

To reduce the possibility of data theft, Apriva uses "a managed, private, wireless network that shields terminals from access by hackers by eliminating the Internet from the communication path," the spokesperson said.

The online terminal component of Apriva's program is designed for face-to-face merchants and MO/TO (card not present) merchants who use computer and Internet-based processing.

Apriva's program benefits all the links in the value chain: merchant acquirers, terminal manufacturers and merchants.

- Acquirers can tell their customers that their products exceed PTS and PA DSS requirements and can offer merchants secure gateway solutions.
- Manufacturers can tell their customers their products are secure and bear Apriva's stamp of approval.
- Merchants know that they have made the right choice in Apriva-certified products and services.

Apriva authenticates all devices and users by employing two-way authentication between the POS terminal and the host server. That authentication is provided using the RSA algorithm and 1,024-bit keys.

The Scottsdale, Ariz.-based company promises that every end-to-end security solution it certifies will exceed the highest payments industry standards.

When a POS terminal manufacturer such as VeriFone, Hypercom Corp. or Ingenico Inc. rolls out a new terminal, it is Apriva that certifies it and develops secure applications to run on it.

In the end, it is often the Apriva silver stickers that confirm the security and compliancy of retailers' POS devices.

But Apriva does not only certify products that meet the mandatory "data-at-rest" requirements. MasterCard recently released new standards that specifically target wireless and IP (Internet Protocol)-enabled POS equipment. Apriva already meets or exceeds these "data-in-motion" requirements.

Since 1999, Apriva has partnered with ISOs who sell Apriva-certified devices and services to merchants. ☒

Apriva

480-421-1210
www.apriva.com



**Business. Anywhere,
Anytime with USAePay**

*...Where Business is Done
in Real Time...*

Solutions For:

- » **eCommerce/Mo/To**
- » **Retail Certified**
- » **Check Processing**
- » **Mobile Processing**
- » **Integrated Terminals - Exadigm**
- » **QuickBooks®**
- » **Multi-Currency Processing**
- » **Satisfaction Guarantee Program**
- » **USAePay Customer Database**
- » **Small to Enterprise Merchants**

Come join us in St. Louis, Missouri July 23-25th, 2008

1-866-490-0042
www.usaepay.com
resellers@usaepay.com

WordSearch

Put on your thinking caps, and find all the words listed below ... we've even started it for you.
Words will be horizontal, vertical, diagonal and even backwards! Have fun.

W E R F U E M S S F H E B O R T Y S W A
 P A S P V R S N A P S H O T S V U E N W
 X D M A L D Y F N M J L F I S Y W N T E
 J V I L Z C W I R F A M I L Y C T Y U E
 V E T M L R S W E L L U C N W A P R I K
 U N O T R U D M N E X P L O R E S O K E
 B T S R L I D U F X Y J N W B F E M U N
 F U V E T S **P O S T C A R D** C R I A Q D
 O R G E D E N G N I Q L Y Z T U R N E R
 K E I S O B T E D M E U Y G I X O C V F
 H E T U W T N K L E P Y B D C P M E Y O
 W D S U N T A N R T R H R J K C E B W Q
 U R G E T P O T V L A Y O V E R M W D X
 H F E S I X V N L T D C M J T V E O K G
 Y E K A M C T G O L F I N G S O H E W S
 F E R C E N Y I B G R D M L D E T E C B
 N F U T V T R O K M H R D R E S O R T N
 R N O I T A X A L E R B T U I N M B V E
 N A N U N A N U T R O P I C A L I S M O
 T R U S H A Z B O T Y W N D F Z U R N V

ADVENTURE
 CRUISE
 DOWN TIME
 EXPLORE
 FAMILY
 FLEX TIME
 GOLFING

LAYOVER
 MEMORIES
 PALM TREES
~~POST CARD~~
 RELAXATION
 RESORT
 ROMANCE

SNAPSHOTS
 SUITCASE
 SUNTAN
 TICKETS
 TROPICAL
 WEEKEND



We'll Show You The Way...

Customer Service

- Zero Hold Time
- 24/7 Customer Service
- Award Winning Service

Technical Support

- Terminals In/Out Same Day
- 24/7 Customer Service
- Zero Hold Time

Agent Relations

- Your Own Personal ISO Rep
- 3 Hour Merchant Numbers
- We Approve All Deals

- TSYS Acquiring Solutions
- All Front/Back End TSYS
- Paid On **All Income** Streams

Own Your Own Agent/ISO Program



(800) 863 - 5995



**Let us help you navigate
your transaction processing needs.**

Call 800.334.1692 today.

Inspiration

WaterCoolerWisdom:

"Individual commitment to a group effort - that is what makes a team work, a company work, a society work, a civilization work."

- Vince Lombardi



Face off to boost sales

Like it or not, reality TV is a staple in many households. At just about any hour of the day, one can flip through channels and find at least one show that involves people competing for something (usually money), and most of the time, it's not a pretty sight. But we can take a valuable lesson from this type of entertainment.

Consider reality shows that involve teamwork. Friends and strangers are coming together to motivate one another, win prizes and meet their goals (lose weight, build a house, make money and so forth).

Is your office up for a little friendly sales competition? Here are some tips to help you develop a contest that brings out the best in all participants.

Create a goal

The most important part of planning a competition is deciding the objective. As a group, players will need to determine the goal of the game and then use a measurement that accurately records progress related to it.

Make frequent tallies of accounts sold or transaction volumes to keep tabs on the reigning contest leaders. Use a measurement (dollars, whole numbers or percentages) that works for all groups involved. This is also the time to determine the competition's duration.

Pick teams

A major benefit of competing in groups is team members motivate one another. Participants will be striving to reach individual sales benchmarks, as well as the ultimate prize, but they will also be part of a group working to reach combined goals.

Showcase trophies

Offer prizes and incentives throughout the competition, as well as at the end. Before the contest begins, query participants, and see what types of gifts they would like and what prizes will motivate them the most. You want to make sure the incentive has significant value to those you are trying to encourage.

During the game, most participants will find their drive and dedication waning. Prizes such as cash bonuses, vacation days and gift cards along the way will encourage them to cross the finish line.

Even when people are competing in teams, there should be an individual grand prize winner in the end (think of it as a most valuable player award). Announce before the contest starts what the grand prize is, and make sure it is something each player actually wants, so it will serve as a motivational tool. Any expense you incur on the grand prize will be minor compared to the increased sales and revenue you will enjoy.

Get support

Each team needs to find a coach who will be an inspirational leader. This could be someone in management. Coaches can help team members devise realistic plans, identify their goals and list steps to reach those goals. If coaches notice their team struggling to maintain progress,

Inspiration

they can make adjustments to the game strategy to get everyone back on track.

Bring it on

Before the competition begins, spread the word. Tell everyone and anyone who will listen. Send out press releases or announce it at the next industry tradeshow to generate excitement and support for the event.

Part of the reason these competitions work is that participants are not just accountable to their teams, they are also accountable to everyone who knows about the event. Post signs around the office indicating who is participating, what the prizes are, the competition dates, and when and how progress will be communicated.

Schedule practice

Ideally, all team members should attend an industry event together, such as a regional acquirers association meeting or an education seminar. If this would stretch your company's budget a little too far, scour local listings for an appropriate free or low-cost event.

Check out local organizations, community centers, local universities and community colleges. Such entities sponsor a wealth of events and seminars covering such topics

as time management, stress relief, tax help or guest speakers. These conferences are likely to have tips and tricks that can benefit anyone, regardless of the industry.

Check progress

Establish a predetermined time and day of the week to go over individual records and overall progress. Tally results and post team totals in a location where the entire company can view them. This way everyone can congratulate those who are doing well and motivate those who may need a little push or extra assistance.

It is important to reward headway and dedication to boost team morale. Prizes can be motivating, but so can something as quick and simple as an e-mail to the company about the leader's progress. If a poster board with gold star stickers inspires staff, do that. Now that you've got the guidelines, there's only one thing left to do: Players, on your marks, get set, go.

Good Selling!SM



Paul H. Green, President and CEO

Smart Solutions for your Electronic Check Application

MAGTEK[®]
THE TECHNOLOGY BEHIND THE TRANSACTION

STX



- ◆ Single feed
- ◆ Dual-sided scanning
- ◆ Front and back printer
- ◆ MSR with MagnePrint[®]
- ◆ Built in ID Card Scanner

- ◆ Batch feed
- ◆ Dual-sided scanning
- ◆ Back printer

EXCELLA[™]



MICRIImage[™]



- ◆ Single feed
- ◆ Single-sided scanning
- ◆ Optional MSR
- ◆ Certified with all major POS terminals
- ◆ PC Connectivity

For Additional Information Please contact:
800 - 788 - 6835
www.magtek.com

MagTek's Check Readers and Scanners Support ALL Electronic Check Applications, including Remote Deposit, BOC, POP, ARC, and Check 21

POScript

ShortStack

The U.S. Department of Treasury issued the first round of **tax refund stimulus** rebate checks on April 28, 2008, a week earlier than planned. ... Thin Battery Technologies introduced two **disposable carbon-zinc** batteries for use in active and passive RFID applications. ... Barnes & Noble LLC took another step beyond online publishing, introducing Quamut.com, a Web site that offers **how-to advice** on topics ranging from football rules to building a Web site. ... The U.S. Labor Department stated **fewer jobs** were lost nationwide in April 2008 compared to economists' projections, which raises hopes that an **economic downturn** is losing steam. ... Physical rehabilitation centers across the United States are using **Nintendo Wii's** interactive tennis and boxing video games as therapy for patients. ... The Federal Trade Commission wants clarification on which holiday trees are the **green choice** for consumers. The National Christmas Tree Association insists real trees are eco-friendly, while **plastic tree retailers** state their products are kinder to the environment. ... Mac computers aren't just for students and artists anymore; more companies are tossing PCs in the **e-waste bin** and ordering Apple Inc.'s latest wares. According to Yankee Group, **87 percent of companies** utilize at least one Mac computer. ... A 45-year-old Oregonian filed a lawsuit alleging that the **recording industry snooped** through peoples' computers and uncovered private files and photos in its effort to combat online music piracy. ... The U.S. government will use a **random computer lottery** to hand out 85,000 work visas this year for the non-immigration H-1B program. The roster of 163,000 applicants reportedly includes some of the world's **best and brightest minds**. ... Adobe Systems Inc. unveiled plans to install **Open Screen** on mobile devices. As a Flash player update to Flash Lite, the new application **reduces the restrictions** on what content can be viewed on mobile handhelds.

MLScapes

A wealthy investor walked into a bank and said to the bank manager, "I would like to speak with Mr. Reginald Jones, who I understand is a tried and trusted employee of yours."

The banker said, "Yes, he certainly was trusted – and he will be tried as soon as we catch him."

Source: www.ahajokes.com

ISO-Q Test

Which of the following statements is true?

1. A recent survey revealed that 43 percent of office workers do aerobics in their cubicles while they participate in conference calls.
2. Disappointed in declining iPhone sales, Apple Inc. and AT&T Inc. have scrapped the updated version of the phone due out this summer.
3. Scientists are turning to viruses, silkworms, salmon sperm and potatoes to build better parts for consumer electronics.

The third statement is correct.

Loopy laws

Beware, paparazzi. Rousing a bear to snap its picture will get you jailed in Alaska.



Biz bytes

Receivables turnover is the ratio of net credit sales to average net receivables.

Inventory turnover is the ratio of cost of goods to average inventory.



DateBook

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



NACHA – The Electronic Payments Association

Payments 2008

Highlights: Technological, economical and legal developments are driving significant changes to the payments industry, altering how consumers and businesses use electronic payment tools.

The conference, with over 130 sessions and workshops, is expected to deliver insight on corporate payments solutions, automated clearing house, electronic checks, global focus and card solutions.

Along with receptions and luncheons, Payments 2008 boasts a wealth of networking possibilities after each session.

When: May 18 – 21, 2008

Where: MGM Grand, Las Vegas

Registration: Visit www.nacha.org/conferences/Payments2008.



Center for Financial Services Innovation

Underbanked Financial Services Forum

Highlights: This forum's objective is to teach participants how to recognize and attract underbanked consumers and expand their presence in the market. Marketing and distribution, products and pathways, and risk management will be the main focus.

The three-day conference will include such topics as researching for solutions, pioneering financial institutions, savings programs, innovation in distribution channels and meeting regulatory requirements through prevention.

When: June 8 – 10, 2008

Where: Doral Golf Resort and Spa, Miami

Registration: Visit www.sourcemediaconferences.com/CFSI08.



Canadian Acquirers Association

Founding Cocktail

Highlights: The Founding Cocktail was specifically planned as a low-key gathering where patricians can meet each other, discuss matters of common interest and lay the groundwork for the new organization.

The Canadian Acquirers Association serves Canadian payments professionals and will be modeled after the U.S. regional associations. Adam Atlas, a Montreal-based Payments Attorney, organized the effort. Versapay Corp. is the principal

sponsor. Attendance is expected to be roughly 100 individuals from Canada and the United States.

When: June 12, 2008

Where: Hilton Toronto Airport, Toronto

Registration: Visit www.acquirers.ca.



SourceMedia Inc.

Mobile Commerce Summit

Highlights: The second annual summit will inform financial institutions about the benefits, risks and opportunities in mobile banking and payments.

Banks that are already in the mobile banking field will have the opportunity to share their experiences. Analysts will also provide industry insights.

The event will address how to enhance the mobile experience for customers. Attendees will hear about the variety of mobile applications.

Featured speakers will be Steve Kietz, Executive Vice President, Global Growth Ventures and Innovation, Citigroup; and Bob Egan, Chief Analyst, TowerGroup.

When: June 22 – 23, 2008

Where: Caesars Palace, Las Vegas

Registration: Visit www.sourcemediaconferences.com/MCS08.



The Prepaid Press

The Prepaid Press Expo'08

Highlights: This Roman forum-themed event will focus on the latest market trends in the prepaid industry, including the calling card, prepaid wireless and payments processing arenas.

The exhibit hall will have a unique layout to maximize the interaction of exhibitors and attendees and feature an imperial rostrum, a center stage for product demonstrations, and prize drawings.

TppExpo'08 has conference tracks designed to maximize the experience for participants, presenters and attendees. Attendees will learn from industry experts, be able to attend all the sessions for a single track and still spend time viewing exhibits and networking.

When: Aug. 19 – 21, 2008

Where: Caesars Palace, Las Vegas

Registration: Visit www.prepaidpresseexpo.com.



Western Payments Alliance 2008 Payments Symposium

Highlights: WesPay's seventh annual event brings leading industry experts together to share their insights and stimulate an exchange of ideas on challenges facing the payments industry.

This event facilitates networking between financial services decision makers and solutions providers.

The symposium will examine electronic payments issues and trends as well as feature keynote addresses, panel discussions and specific topics for each day.

More than 300 senior-level managers and payments professionals and approximately 30 corporate exhibitors are expected to participate.

When: Sept. 7 – 9, 2008

Where: Harrah's Las Vegas Hotel and Casino, Las Vegas

Registration: Visit www.wespay.org.



Electronic Transactions Association Strategic Leadership and Networking Forum

Highlights: This event offers high-level interactive discussions focused on issues driving the industry and unstructured opportunities for connecting with colleagues and potential partners. Join the payments industry leaders for three days of interactive strategic discussions and face to face networking at this year's forum.

A cocktail reception will kick off the event; industry experts will share their ideas and insights; and attendees will have the opportunity to generate new strategies for the payments industry.

The event will also have a networking room that features Wi-Fi and Internet service. This will be the hub of business and social activity throughout the event.

When: Oct. 21 – 23, 2008

Where: The Fairmont Resort Hotel, Chicago

Registration: Call 800-695-5509 to find out when registration opens.

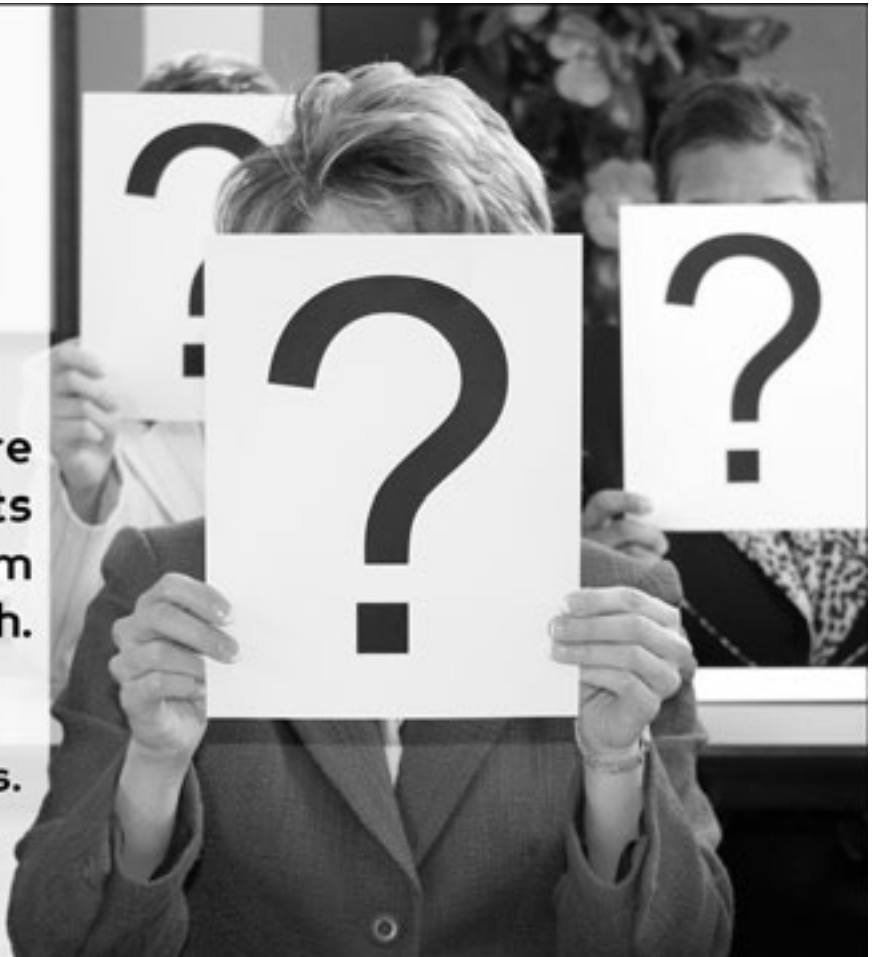
This is a confusing industry.

No wonder there are
nearly a million visits
to our MLS Forum
every month.

Get answers, give answers.



www.greensheet.com/forum



ResourceGuide

To add your company to our expanding listing, call 866-429-8080 today.

ACH - Check 21 BOC

Creative Cash Flow Solutions
(866) 691-0666 x166
www.ilovechecks.com



ACH - PROCESSING SERVICES

BluePay Inc
(866) 579-6690
www.BluePay.com

Creative Cash Flow Solutions
(866) 691-0666 x166
www.ilovechecks.com

Smart Payment Solutions
(800) 320-7258
www.smartpaymentsolutions.com

AGE / ID & OFAC VERIFICATION

ID Chex
(800) 875-6680
www.IDCheX.net

ATM / SCRIP ISOs LOOKING FOR AGENTS

Access 1
(866) 764-5951 x207



Data Capture Systems Inc.
(800) 888-1431
www.msi-sd.com

Nationallink
(800) 363-9835
www.nationallink.com

United Cash Solutions
(800) 698-0026 x1430

BANKS LOOKING FOR AGENTS

BluePay Inc
(866) 579-6690
www.BluePay.com

Comerica Merchant Services
(800) 790-2670



Group ISO, Inc.
(800) 960-0135
www.groupiso.com

Humboldt Merchant Services, L.P.
(877) 635-3570
www.hbms.com

Redwood Merchant Services
(707) 569-1127
www.redwoodmercantservice.com

BANKS LOOKING FOR ISOs / MSPs



Group ISO, Inc.
(800) 960-0135
www.groupiso.com

Integrity Payment Systems
(888) 477-4500
www.integritypaymentsystems.com

CANADA CC CASH ADVANCE LOOKING FOR AGENTS

Rock Solid Funding Solutions
(888) 519-2525

CASH ADVANCE LOOKING FOR AGENTS



CHECK COLLECTIONS

CybrCollect, Inc
(888) 340-9205
www.getmychecks.com

What's your portfolio worth?

call us...

MERCHANT
PORTFOLIOS
.COM

866-448-1885

ResourceGuide

**CHECK GUARANTEE /
VERIFICATION**

CrossCheck, Inc.
(800) 654-2365

EZCheck
(800) 797-5302
www.ezchk.com

Global eTelecom, Inc. (GETI)
(877) 454-3835
www.checktraining.com

Global Payments Inc.
(800) 801-9552
www.globalpaymentsinc.com

Secur-Chex
(866) 464-3277

COMPLETE POS SYSTEMS

Cyndigo
(877) 296-3446

**CONSULTING AND
ADVISORY SERVICES**

Adam Atlas Attorney at Law
(514) 842-0886

First Annapolis Consulting
(410) 855-8500
www.firstannapolis.com

Integrity Bankcard Consultants, Inc.
(630) 637-4010
www.integritybankcard.net

DEBIT TRANSACTION PROCESSING

Global Payments Inc.
(800) 801-9552
www.globalpaymentsinc.com

EQUIPMENT

ATT Services
(714) 999-9566
www.attpos.net

BANCNET
(713) 629-0906
www.banc.net

Budget Terminals and Repair
(985) 649-2910

CardWare International
(740) 522-2150



General Credit Forms, Inc.
(800) 325-1158
www.gcfinc.com

Ingenico
(800) 252-1140
www.ingenico-us.com

JRs POS Depot
(877) 999-7374
www.jrposdepot.com

MagTek, Inc.
(800) 788-6835
www.magtek.com

POS Portal
(866) 276-7289
www.posportal.com

TEERTRONICS
(800) 856-2030

The Phoenix Group
(866) 559-7627

TSYS Acquiring Solutions
(Formerly Vital Processing)
(800) 686-1999
www.tsysacquiring.com

VeriFone
(800) VERIFONE

FINANCING**FINANCING FOR ISOS**

ISO Funding
(800) 781-5007
www.isofunding.com

**FREE ELECTRONIC
CHECK RECOVERY**

ACCESS CHEX
(866) 746-CHEX
www.accesschex.com

GIFT / LOYALTY CARD PROGRAMS

Electronic Payments (EPI)
(800) 966-5520 x221
www.epigiftcards.com

FLEXGIFT/UMSI
(800) 260-3388

Global eTelecom, Inc. (GETI)
(877) 454-3835
www.giftcardtraining.com

SWIPE IT TECHNOLOGY
(888) 794-7348 X116
www.swipeit.com

HIGH RISK

AVP Solutions
(800) 719-9198
www.avpsolutions.com

International Merchant Solutions
(800) 313-2265 x106
www.officialims.com



SOME MAY CALL THIS A
SYMBOL OF STRENGTH

OUR CLIENTS CALL THIS

A THE CUTTER
ADVANTAGE.™

With over twenty-five years of unparalleled client success stories, shouldn't you consider the Cutter financial advantage? From superior portfolio valuation to unmatched speed-of-service, David Daily and the team of Cutter professionals continue to build an impressive trust-based reputation for providing clients with maximum value from the purchase of Agent/ISO residual streams and merchant portfolios.

Call or email today and join the thousands of sales agents and ISOs who consider Cutter financial their first call for successful acquisitions.



CUTTERLLC
WWW.CUTTERFINANCIAL.COM

304 Gainsway Court, Franklin, TN 37069

Phone: 615.604.3886

davidd@cutterfinancial.com



ISO RELATIONSHIPS AVAILABLE

AmericaOne Payment Systems
(888) 502-6374

BluePay Inc
(866) 579-6690
www.BluePay.com

CoCard Marketing Group
(800) 882-1352
www.cocard.net

Comdata Processing Systems
(866) 806-5016

Electronic Payments (EPI)
(800) 966-5520 x223
www.epiprogram.com

EVO Merchant Services
(800) CARDSWIPE x7800

First American Payment Sys.
(866) GO4 FAPS
www.first-american.net

Global Electronic Technology, Inc (GET)
(877) GET 4ISO
www.gettrx.com



Global Payments Inc.
(800) 801-9552
www.globalpaymentsinc.com

Group ISO, Inc.
(800) 960-0135
www.groupiso.com

iPayment Inc.
(888) 519-9466
www.ipaymentinc.com

MSI-Merchant Services, Inc.
(800) 351-2591

North American Bancard
(800) BANCARD x1001

NOVA Information Systems
(800) 819-6019 x6
www.novainfo.com

IRN Payment Systems
(800) 366-1388 x210
www.partner-america.com



United Bank Card (UBC)
(800) 201-0461

ISOs / BANKS PURCHASING ATM PORTFOLIOS

Global Payments Inc.
(800) 801-9552
www.globalpaymentsinc.com

ISOs / BANKS PURCHASING MERCHANT PORTFOLIOS

AmericaOne Payment Systems
(888) 502-6374

BluePay Inc
(866) 579-6690
www.BluePay.com

Global Electronic Technology, Inc (GET)
(877) GET 4ISO
www.gettrx.com

iMax Bancard
(866) 702-8801
www.imaxbancard.com

Merchant Portfolios.Com
(866) 448-1885 x308
www.MerchantPortfolios.com

North American Bancard
(800) BANCARD x1001

NOVA Information Systems
(800) 819-6019 x6
www.novainfo.com



ISOs / PROCESSORS SEEKING SALES EMPLOYEES

iMax Bancard Network
(866) 702-8801
www.imaxbancard.com

ISOs LOOKING FOR AGENTS

Advanced Merchant Services, Inc
(888) 355-VISA (8472)
www.amspartner.com

AmericaOne Payment Systems
(888) 502-6374

BluePay Inc
(866) 579-6690
www.BluePay.com

Cyndigo
(877) 296-3446

Electronic Payments (EPI)
(800) 966-5520 x223
www.epiprogram.com

EVO Merchant Services
(800) CARDSWIPE x7800

EXS-Electronic Exchange Sys.
(800) 949-2021
www.exspartner.com

Card Processing – More than money, **it's more opportunity.**

There's more to processing with Comdata – more proprietary solutions, more service, more security, more experience and more possibilities. Whether your focus is credit card acquiring, credit card issuing, gift, loyalty or payroll, we have a solution to suit your needs. Our product depth, along with nearly 40 years of experience in credit card processing, allows us to respond quickly to your business needs and industry trends. Call 866-806-5016 to learn more.



www.comdata.com



ResourceGuide

First American Payment Sys.

(866) 604-FAPS
www.first-american.net

Frontline Processing Corp.
(866) 651-3068

Global Electronic Technology, Inc (GET)

(877) GET 4ISO
www.gettrx.com



Global ISO LLC
(800) 757-1538
www.giso.com

Group ISO, Inc

(800) 960-0135
www.groupiso.com

iMax Bancard

(866) 702-8801
www.imaxbancard.com

Impact Payscale

(866) 884-5544 x1555

Innovative Merchant Solutions
(800) 397-0707

iPayment Inc.

(888) 519-9466
www.ipaymentinc.com



Merchants' Choice Card Services
(800) 478-9367 x5
www.mccs-corp.com

Money Tree Merchant Services

(800) 582-2502 x2
www.moneytreerewards.com

MSI-Merchant Services, Inc.

(800) 537-8741

Netcom PaySystem

(800) 875-6680
www.netcomsouthern.com

North American Bancard

(888) 229-5229

Premier Payment Systems

(630) 932-1661
www.ppsbankcard.com



Premium Card Solutions
(888) 780-9595
www.premiumcardsolutions.com



Reliant Processing Services
(877) 650-1222 x101
www.reliantprocessingservices.com

Signature Card Services

(888) 334-2284
www.signaturecard.com

TIPS Merchant Services Inc.

(866) 856-4232
www.tipsmerchantservices.com



Total Merchant Services
(800) 84-TOTAL x9727
www.upfrontandresiduals.com

United Bank Card

(800) 201-0461 x 136

United Merchant Services, Inc.

(800) 260-3388



VMS
(888) 902-6227
www.getvms.com

Xenex Merchant Services

(888) 918-4409 x511

LEASING


A-1 Leasing
(888) 222-0348
x 3012
www.A-1leasing.com

ABC Leasing

(877) 222-9929
American P.O.S. Leasing Corp.
(800) 349-6516



BARCLAY SQUARE LEASING, INC
(866) 396-2754
www.barclaysquareleasing.com

First Data Global Leasing

(800) 897-7850

GlobalTech Leasing, Inc

(800) 414-7654
www.globaltechleasing.com

International Lease Center

(800) 236-2317

LADCO Leasing

(800) 678-8666

Lease Finance Group, LLC

(888) 588-6213
www.lfgleasing.com

Lease Source Inc.

(877) 690-4882
www.gotolsi.com

LogicaLease

(888) 206-4935
www.logicalease.com

Merimac Capital
(866) 464-3277

Don't go broke. Go Global.



- **\$90 Commission**

AND

- **Monthly Residuals**

(You receive 100% above buy rates!)

Check Guarantee – 1% rate / \$0.10 trans / \$5 mo/fee / \$10 mo/min

Check Conversion – 1% / \$0.20 / \$5 mo/fee / \$10 mo/min

ARC 90-Day In-House Finance – 1.3% / \$0.20 / \$5 mo/fee / \$10 mo/min

Payroll Guarantee – 0.6% / \$0.10 / \$5 mo/fee / \$10 mo/min

Other commission/residual plans and services available.

Sales training and marketing materials available!

GLOBAL

CHECK

Visit us at www.GLOBALCHECK.com

or call 800-988-6221

ResourceGuide

Northern Leasing Systems, Inc.
(800) 683-5433
www.northernleasing.com

TimePayment Corp.
(877) 938-5231
www.timepaymentcorp.com

LENS / KEYPADS / POWER SUPPLIES

Sierra Enterprises
(866) 677-6064

MERCHANT CASH ADVANCE / PORTFOLIO PURCHASERS

E-Commerce Exchange OC
(800) 418-9285 x210

MULTI - CURRENCY PROCESSING

DCC Merchant Services
(888) 322-8632 x1805
www.DCCtoday.com

First Atlantic Commerce
(441) 294-4622
www.firstatlanticcommerce.com

PAPER ROLLS & RIBBON SUPPLIES / DEALERS

THERMAL PAPER DIRECT
(877) 810-5900
www.thermalpaperdirect.com

PAYMENT GATEWAY

APRIVA
(480) 421-1210
www.apriva.com



ProCharge
(800) 966-5520 x221

USA ePay
(866) 490-0042
www.usaepay.com

PAYMENT GATEWAY / SERVERS / ISPs

BluePay Inc
(866) 579-6690
www.BluePay.com

eProcessingNetwork.com
(800) 296-4810
www.eProcessingNetwork.com

Global Electronic Technology, Inc (GET)
(877) GET 4ISO
www.gettrx.com

Network Merchants
(800) 617-4850
www.networkmerchants.com

PCI DSS COMPLIANCE



POS CHECK CONVERSION

CrossCheck, Inc.
(800) 654-2365

EZCheck
(800) 797-5302
www.ezchk.com

Global eTelecom, Inc. (GETI)
(877) 454-3835
www.checktraining.com

Secur-Chex
(866) 464-3277

POS CREDIT CARD EQUIPMENT REPAIR

ATT Services
(714) 999-9566
www.attpos.net



New Image P.O.S.
(954) 581-6200
www.newimagepos.com

TEERTRONICS
(800) 856-2030


POS SUPPLIES

CardWare International
(740) 522-2150

Central Point Resources
(800) 935-7844
www.centralpointresources.com

General Credit Forms, Inc.
(800) 325-1158
www.gcfinc.com

TSYS Acquiring Solutions
(Formerly Vital Processing)
(800) 686-1999
www.tsysacquiring.com



Introducing a New Concept
in Payment Processing:

Earn Percentage Points Instead of Basis Points

FastCapital
The New Leader in Merchant Funding

Fast Capital's generous commissions mean MORE MONEY for you. Call us today to find out about:

- High Commission and Closing Rates
- Unlimited Growth Opportunities
- Lead Generation
- Recurring Commissions on Renewals
- Extensive Training Program

Call **Fast Capital** today at:

1-800-952-1494

and start earning more money. What a concept!

www.fastcapital.com
sales@fastcapital.com

ResourceGuide

**PROCESSORS
LOOKING FOR ISOs**

Comdata Processing Systems
(866) 806-5016

First National Merchant Solutions
(800) 354-3988
www.fnms.com

Global Payments Inc.
(800) 801-9552
www.globalpaymentsinc.com

NOVA Information Systems
(800) 819-6019 x6
www.novainfo.com



NPC
National Processing
Company
(877) 300-7757
www.npc.net

TSYS Acquiring Solutions
(Formerly Vital Processing)
(480) 333-7799
www.tsysacquiring.com

SITE SURVEYS

PRN, Inc.
(800) 676-1422
www.prn-inc.com

Spectrum Field Services
(800) 700-1701 x286
www.spectrumfsi.com

**SUPPORT DESK FOR POS
TERMINALS & PC SOFTWARE**

CardWare International
(740) 522-2150

TSYS Acquiring Solutions
(Formerly Vital Processing)
(800) 686-1999
www.tsysacquiring.com

**TELEMARKETING /
LEAD GENERATION**



DRG
Telemarketing
(800) 998-8707 x117
drgtelemarketing.com/merchant.htm

**WIRELESS RETAIL /
KEYED PROCESSING**

eProcessingNetwork.com
(800) 296-4810
www.eProcessingNetwork.com

USAePay
(866) 490-0042
www.usaepay.com

WordSearch
Solution From Page 106

W	E	R	F	U	E	M	S	S	F	H	E	B	O	R	T	Y	S	W	A
P	A	S	P	V	R	S	N	A	P	S	H	O	T	S	V	U	E	N	W
X	D	M	A	L	D	Y	F	N	M	J	L	F	I	S	Y	W	N	T	E
J	V	I	L	Z	C	W	I	R	F	A	M	I	L	Y	O	C	T	Y	U
V	E	T	M	L	R	S	W	E	L	L	U	C	N	W	A	P	R	I	K
U	N	O	T	R	U	D	M	N	E	X	P	L	O	R	E	S	O	K	E
B	T	S	R	L	I	D	U	F	X	I	Y	J	N	W	B	F	E	M	U
F	U	V	E	T	S	P	O	S	T	C	A	R	D	C	R	I	A	Q	O
O	R	G	E	D	E	N	G	N	I	Q	L	Y	Z	T	U	R	N	E	R
K	E	I	S	O	B	T	E	D	M	E	U	Y	G	I	X	O	C	V	F
H	E	T	U	W	T	N	K	L	E	P	Y	B	D	C	P	M	E	Y	O
W	D	S	U	N	T	A	N	R	T	R	H	R	J	K	C	E	B	W	O
U	R	G	E	T	P	O	T	V	L	A	Y	O	V	E	R	M	W	D	X
H	F	E	S	I	X	V	N	L	T	D	C	M	J	T	V	E	O	K	G
Y	E	K	A	M	C	T	G	O	L	F	I	N	G	S	O	H	E	W	S
F	E	R	C	E	N	Y	I	B	G	R	D	M	L	D	E	T	E	C	B
N	F	U	T	V	T	R	O	K	M	H	R	D	R	E	S	O	R	T	N
R	N	O	I	T	A	X	A	L	E	R	B	T	U	I	N	M	B	V	E
N	A	N	U	N	A	N	U	T	R	O	P	I	C	A	L	I	S	M	O
T	R	U	S	H	A	Z	B	O	T	Y	W	N	D	F	Z	U	R	N	V

**YOU NEED TO BE EYE-CATCHING ...
TO STAND OUT FROM THE REST.**

Call Danielle Thorpe at 707-586-4737
or Rita Francis at 866-429-8080 for NEW
advertising opportunities.

**ONE MINUTE OF READING COULD
LEAD TO CAREER PROSPERITY!**



We are aggressively looking to employ professional sales partners for specific territories. Salary, commissions, health insurance and many more benefits go with the position.

We recognize that ISOs and processors are constantly recruiting you to join their organizations but we believe that CCS has created a working environment that will make you more successful. It is built on trust, creativity, integrity and certainly support.

We do not believe in gimmicks to lure you to CCS; rather, we provide exciting programs that include lead generation and appointment setting. This and much more will result in a long term partnership.

The attached link to *The Green Sheet* article, written several years ago (<http://www.greensheet.com/cprofiles/chargecardsystems.html>), will provide a better understanding of our philosophy and strengths. While we have experienced exponential growth since then, our core values remain.

We look forward to hearing from you; following our discussion, and assuming there is mutual interest, we will host you in our corporate headquarters in Boca Raton, Florida, all expenses paid. You will meet our key personnel and explore further this unique opportunity to help you achieve the success to which you aspire.

Very truly yours,

A handwritten signature in black ink, appearing to read 'A. Andreozzi Sr.'.

Anthony Andreozzi Sr.
President

A handwritten signature in black ink, appearing to read 'Jeffrey Shavitz'.

Jeffrey Shavitz
Executive Vice President

1515 South Federal Hwy., Ste. 106 Boca Raton, FL 33432
Office (888) 505-2273 • Fax (888) 505-5444 • www.chargecardsystems.com
Visa/MC • Amex • Discover • ATM/ Debit • Checks • Gift Cards • POS Terminals • Software and E-Commerce Solutions

Call Jeffrey Shavitz, 888-505-2273 x205
jshavitz@chargecardsystems.com
www.chargecardsystems.com

Advertiser Index

2GS LLC.....	50	iMax Bancard.....	57
A-1 Leasing.....	62	Impact MD/Impact PaySystem.....	66
Advanced Merchant Services.....	77	Ingenico.....	93
Advanced Payment Services.....	15	Innovative Merchant Solutions.....	13
Alpha Card Services Inc.....	38, 78	International Bancard.....	87
American Microloan.....	46	International Lease Center.....	28
AmericaOne Payment Systems.....	9	iPayment Inc.....	29
Apriva Inc.....	94	JRs POS Depot.....	96
Authorize.Net.....	10	Lease Source Inc.....	30
Bank Card Depot.....	85	Mag Tek.....	110
BioPay Paycheck Secure.....	84	Merchant Portfolios Co.....	115
Blackstone Merchant Services.....	31	Merchant Warehouse.....	41
Charge Card Systems.....	125	MLS Direct Network Inc.....	37
Chase Paymentech Solutions.....	39	Money Movers of America.....	17
CoCard Marketing Group.....	11	Money Tree Merchant Services.....	75
Comdata Processing.....	119	myARCworld Inc.....	102
Comstar Interactive.....	89	NAOPP.....	70
Credit Cash.....	48	National Bankcard Systems.....	59
Credomatic.....	99	National Transaction.....	45
Cutter LLC.....	117	Netcom PaySystem.....	71
Cynergy Data.....	97	Network Merchants Inc.....	24, 25, 90
Discover Network.....	80	North American Bancard.....	2, 6, 7
DRG Telemarketing Inc.....	44	NPC.....	23
Electronic Merchant Systems.....	34, 104	Optio Solutions LLC.....	43
Electronic Payment Systems.....	107	Payment Alliance International.....	55
Electronic Payments Inc. (EPI).....	72, 73, 127	Paypro Tec.....	95
eProcessing Network LLC.....	36	Pivotal Payments.....	35
Equity Commerce.....	79	POS Portal Inc.....	33
EVO Merchant Services.....	61	Signature Card Services.....	86
ExaDigm Inc.....	49	System Corp.....	12
EXS - Electronic Exchange Systems.....	21	Teertronics Inc.....	54
EZCheck.....	18	The Phoenix Group.....	51
Fast Capital Inc.....	123	Total Merchant Services.....	64, 65
First American Payment Systems.....	53	TransFirst.....	19
First Data Corp.....	108	U.S. Merchant Systems.....	20
First Data Global Leasing.....	16	United Bank Card Inc.....	81, 82, 83
First Funds.....	32	United Cash Solutions.....	91
Global Check Service.....	121	United Merchant Services.....	27
Global eTelecom Inc.....	22	USA ePay.....	105
Global Payments.....	56	Velocity Funding LLC.....	69
Greystone Business Resources.....	52	VeriFone.....	42
Humboldt Merchant Services.....	68	WAY Systems.....	60
Hypercom Corp.....	128		



... THERE WAS AN AD THAT HAD A GUY HOLDING A TERMINAL AND HE WAS WEARING A SPORT COAT AND THE PRICE WAS LIKE \$149 OR SOMETHING AND IT WAS BACK IN THE SUMMER. WHAT WAS THE COMPANY'S PHONE NUMBER ON THAT AD?

FREE PDF ARCHIVES OF ISSUES BACK TO OCTOBER 2001 (ISSUE 01:10:01). LOCATE PREVIOUS ADS, OR RESEARCH YOUR COMPANY'S AD HISTORY.

WWW.GREENSHEET.COM





**Pump Up
Your Profits**

FUELING YOUR FUTURE

With Electronic Payments as your full service acquirer, you can now take advantage of the wide open convenient and pay-at-the-pump market that previously was closed to many ISOs and MLS. With EPI, you have access to 6 different front-end networks and the ability to process supermarket POS and inside/outside pay-at-the-pump.

Our team of ISO support staff knows this market and can help you with pricing proposals, IP/satellite/dial processing options, datacap/datawire setups, and various POS configurations for sales inside the store and outside at the pump. And with Electronic Cash Systems, you even have a turnkey ATM solution at your fingertips for valuable ATM placements and reprograms!

Get Started Today!
Call **1.800.966.5520 x223**
or visit **www.epiprogram.com**



- ▶ **Process Fleet Cards such as FuelMan[®], Wright Express[®] and Voyager[®]**
- ▶ **Full Service Fuel Program – Inside and Out**
- ▶ **3 Day Wright Express and 2 Day Voyager Settlement**
- ▶ **ATM Machine Placements/Reprograms**

Never let a sale go by way of the competition! EPI has a ISO support staff dedicated to helping you with all your pay-at-the-pump sales and installs.



www.epiprogram.com

1.800.966.5520 x223

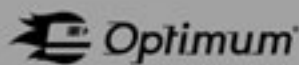
For a complete list of certified hosts, please visit:
www.hypercom.com/library/certifications

Introducing the new PCI-PED Optimum® T4200 Family

Starting right now, there's a whole new line of high-performance countertop POS devices. The Optimum® T4200 family from Hypercom is the next generation of sleek, powerful, adaptable payment terminals. Choose from three communication options:



High-speed dial-up, power-packed and secure Ethernet IP with dial back-up, or portable GSM/GPRS wireless with dial back-up — all using one tool kit and user interface for ease of support and migration.



Now you can simplify support, move transactions faster and more securely than ever, and satisfy the needs of customers across the board. All from Hypercom, the first name in Trusted Transactions.



www.hypercom.com