



News

Industry Update.....	14
Heartland settles some, loses one.....	42
U.K. checkless by 2018?.....	43
Diners Club: New brand, new voice.....	44
A new level of protection.....	45

Features

Selling Prepaid:

Prepaid in brief.....	30
Understanding prepaid's target audience.....	33
Ciao prepaid.....	33
Brush up on terminology for 2010.....	34
Research Rundown.....	68

First Look:

International Payments Corp.

A capital idea for growth.....	69
--------------------------------	----

Views

To checklist or not to checklist By Biff Matthews CardWare International.....	26
---	----

Education

Street SmartsSM

New year, new plan By Jon Perry and Vanessa Lang 888QuikRate.com.....	56
Manipulation is good By Daniel Wadleigh Marketing Consultant.....	61
Effective tradeshow marketing By Peggy Bekavac Olson Strategic Marketing.....	62
Digging into PCI – Part 7: Restrict access to cardholder data by business need to know By Tim Cranny Panoptic Security Inc.....	66

January 11, 2010 • Issue 10:01:01

A new era in digital marketing

Wherever people communicate, businesses can advertise, and out of the digital age have emerged a number of channels that support marketing efforts. In the coming years, a big challenge for the payments industry – for merchants trying to entice consumers and ISOs selling them new ways to do it – will be to market its services using a broad spectrum of media, and to do it in creative and resourceful ways.

Observers say those who readily adapt to changing modes of advertising will be uniquely positioned to thrive.

Three dynamic platforms for advertising are today generating the most interest among payment professionals: e-mail, text messaging and social networking. Insiders say how, and to what extent, industry professionals use these platforms in the coming years will play a substantial role in their success.

The new snail mail

Of the three, e-mail is by far the most tested and widely used among businesses that advertise. Many say e-mail's influence is waning because it has reached an oversaturation point: spam and other forms of mass messaging have deluged inboxes to the point that even potentially useful e-mails often go unread.

"E-mail was very popular in the late '90s when it came into favor as a way to reach out and touch someone," said Doug Hardman, founder and Chief Executive Officer at SparkBase, a company that provides private-label, stored-value programs to ISOs. "When you got an e-mail, you opened it, and everybody was excited about it. It's gotten to the point now where it's no longer such an effective way to reach customers."

Others echoed Hardman's opinion that the excitement surrounding e-mail at its inception has dissipated, but it remains a viable advertising option if only because it is fast, easy and cheap. And not everyone is convinced of e-mail's declining effectiveness.

Vaden Landers, CEO of merchant services provider ProfitPoint Inc., said the emergence in recent months of better spam blockers has spurred a rejuvenation of the medium.

"I think it's more effective [than it has been] because people are paying attention to the e-mails," Landers said. "Now more than ever they're getting only the e-mails they want to receive. You still get spam, but there's more ways now than ever to control the amount that comes in. I'd say in the last 12 to 18 months it's gotten under control, and prior to that it was truly out of control."

Spam, a lot

An awareness of the pitfalls exposed by unpopular e-mail practices like spamming could inform the cultivation of emerging marketing channels, which will

Finally, a powerful
TOOL
to help you run with the
BIG DOGS

Tony Dobson
NAB SALES AGENT



Susan Cooper
VETERINARIAN



STATEMENT ANALYSIS

STATEMENT ANALYSIS

INTRODUCING FREE STATEMENT ANALYSIS – ONLY FROM NAB.

Want to land the most lucrative merchants? With North American Bancard's powerful Statement Analysis tool, closing the big deals with the big merchants is easier than ever. Simply fax us your prospective merchant's statement and we'll give a detailed analysis including:

- **Historical versus NAB pricing recommendation**
- **Your monthly profit**
- **Your merchant's monthly savings**
- **All within 24 to 48 hours**

Now, knowing what you'll make and what your merchant will save is easier than ever! Are you ready to close more deals? Statement Analysis is your best friend.

**To make the switch to NAB today, call
1-877-201-4833 • www.GONAB.com/gs**

North American Bancard is a registered ISO/MSP of HSBC Bank USA, National Association, Buffalo, NY and Wells Fargo Bank, N.A., Walnut Creek, CA. American Express and Discover require separate approval. Names have been altered to protect the privacy of our agents and merchants.

Advisory Board

- » Tony Abruzzio—Global Payments Inc.
- » John Arato—MagTek Inc.
- » Adam Atlas—Attorney at Law
- » Clinton Baller—PayNet Merchant Services Inc.
- » Audrey Blackmon—TASQ Technology
- » Steve Christianson—AAMonte Bankcard
- » Steve Eazell—Secure Payment Systems Inc.
- » W. Ross Federgreen—CSRSI
- » Ed Freedman—Total Merchant Services
- » Marc Gardner—North American Bancard
- » Russ Goebel—Quantus Health Solutions LLC
- » Matt Golis—YapStone Inc.
- » Curt Hensley—CSH Consulting
- » Jared Isaacman—United Bank Card Inc.
- » Kevin Jones—First American Payment Systems
- » Jerry Julien—Equity Commerce LP
- » Lazaros Kalemis—Alpha Card Services Inc.
- » Dee Karawadra—Impact PaySystem
- » Rod R. Katzfey—Comdata Processing Systems Inc.
- » Allen Kopelman—Nationwide Payment Systems Inc.
- » Mitch Levy—Merchant Cash and Capital
- » Dan Lewis—AmeriBanc National Ltd.
- » Douglas Mack—Payex
- » Paul Martaus—Martaus & Assoc.
- » Biff Matthews—CardWare International
- » Tim McWeeney—WAY Systems Inc.
- » Patti Murphy—The Takoma Group
- » Michael Nardy—Electronic Payments Inc. (EPI)
- » Steve Norell—US Merchant Services
- » Bulent Ozayaz—VeriFone
- » Michael Petitti—Trustwave
- » Bill Pittman—SoundPOS LLC.
- » Steve Rizzuto—TransFirst
- » Charles W. Salyer—Ladco Leasing Inc.
- » Jeffrey I. Shavitz—Charge Card Systems Inc.
- » Lisa Shipley—Ingenico North America
- » Dave Siembieda—CrossCheck Inc.
- » Rick Slifka—Exec-Links LLC
- » Anna Soloman—Fast Transact Inc.
- » Ted Svoronos—Group ISO
- » Scott Wagner—GO DIRECT Merchant Services Inc.
- » Dan D. Wolfe—Teledraft Inc.

Notable Quote

Strategic planning provides a look ahead to the next three to five years. Five years down the road might be a bit fuzzy, but the next 12 months should be reasonably clear. Strategic planning is at the 60,000-foot level; it's the broad strokes of where you want your business to be.

See story on page 56



**Inside this issue:
CONTINUED**

Company Profiles

mPay Inc.

Mobile payments, viable alternatives37

New Products

An ATM for all types of weather70

Inspiration

Courting curmudgeons73

Departments

Forum.....5

Datebook.....76

Resource Guide.....80

Advertiser Index94

Miscellaneous

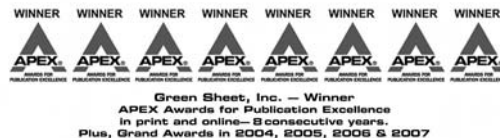
QSGS: Quick Summary Green Sheet 8

Bottom Lines 14

10 years ago in The Green Sheet72

Water Cooler Wisdom73

2010 calendar of events74



NOW IS THE TIME
FOR NEW ADVERTISING

IDEAS



CALL TODAY AND
BRAINSTORM WITH US

DANIELLE THORPE
707-586-4737

RITA FRANCIS
866-429-8080



www.greensheet.com



The Green Sheet Inc.

www.greensheet.com

President and CEO:

Paul H. Greenpaul@greensheet.com

General Manager and Chief Operating Officer:

Kate Gillespiekate@greensheet.com

CFO/Vice President Human Resources & Accounting:

Brandee Cumminsbrandee@greensheet.com

Assistant VP, Editorial:

Laura McHale Hollandlaura@greensheet.com

Senior Editor:

Patti Murphypatti@greensheet.com

Senior Staff Writer:

Dan Watkinsdan@greensheet.com

Staff Writers:

Michael Millermike@greensheet.com

Joe Rosenheimjoe@greensheet.com

Ann Wilkesann@greensheet.com

Assistant VP, Production and Art Director:

Troy Veratroy@greensheet.com

Production Manager:

Lewis Kimblelewis@greensheet.com

Assistant VP, Advertising Sales:

Danielle Thorpedanielle@greensheet.com

National Advertising Sales Manager:

Rita Francisrita@greensheet.com

Advertising Coordinator:

Kat Dohertykat@greensheet.com

Circulation Assistant:

Vicki Keithvicki@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 togreensheet@greensheet.com

Send press releases topress@greensheet.com

NOTE – Please do not send PDF versions of press releases.

Print Production:

Hudson Printing Company

Contributing Writers:

Tim Crannytim.cranny@panopticsecurity.com

Vanessa Langvanessa.lang@888quikrate.com

Biff Matthewsbiff@13-inc.com

Peggy Bekavac Olsonpeggyolson@smktg.com

Jon Perryjon.perry@888quikrate.com

Daniel Wadleighmorenewcustomers@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 GSQ. 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.

Copyright © The Green Sheet, Inc., 2010. All rights reserved.

Forum

Portfolio purchases anyone?

The Green Sheet has published articles in recent years about how to negotiate portfolio sales, from both the buyer's and seller's perspectives. I want to prepare for when the economy rebounds and portfolio sales pick up again. Can you tell me where I can find those articles and which companies are involved in this activity?

Sam Heilbraun
Sales Absolute LLC

Sam,

The entire backlist of stories published in The Green Sheet since 1995 is available on our Web site, at www.greensheet.com. Our search engine, Fast Finder, will help you locate any subject or company we have covered.

Try entering "portfolio sale" in the search field. Then try "portfolio purchase." Links to many relevant articles will appear on the results page. That should give you a good start.

I cannot tell you whether companies operating in the portfolio sales sphere a year or two ago are still active. You'll have to try contacting them to find out.

Thank you for relying on us as a source of useful information in your payments industry career.

Editor

Which ISOs do you recommend?

A friend of mine started working as a merchant level salesperson for an ISO about a year ago and, after several dry months, is starting to see some residual income. This appeals to me. I'm considering following in her footsteps. I'm going to check out the ISO she works with but I'd like to know if there are specific companies you recommend to newcomers to the industry.

Frank Winnokur

Frank,

The Green Sheet is dedicated to the education and success of ISOs and merchant level salespeople in the ever-changing payments industry. However, we do not recommend specific companies to our readers.

You can use our Web site (www.greensheet.com) for research, though. You could begin at our Resources page where you'll find our Resource Guide, which is a comprehensive listing of top payment organizations and service providers. It contains links to company Web sites and e-mail contacts.

Our Publications page contains links to current and past issues

of The Green Sheet, as well as our quarterly publication, GSQ. You'll also find links to profiles of companies and individuals, book reviews and archives of popular columns.

In addition, joining GS Online's MLS Forum will enable you to ask questions of those who are established in the industry. You'll need to register on our Web site first. Just click on "Register Today!" in the upper right-hand corner of our home page, and follow the prompts from there. After you've registered, click on "General Information" for information on accessing the MLS Forum.

Welcome to the payments industry; may you enjoy the same kind of success as your friend.

Editor

Untangling interchange

I was told you had an informative series of articles called "Interchange untangled" a while back. Is there a way I could get hold of those articles? I am new to the industry and am confused about what interchange is, how it works and what all the different interchange categories mean.

Mel Everhart
Gruner Payment Solutions

Mel,

If you search for "interchange untangled" using the Fast Finder search engine found on The Green Sheet's Web site (www.greensheet.com), and limit the search to Green Sheet issues, you will be given links to all nine articles in the series, which ran in 2003 and 2004. You will also see links to subsequent articles that mention the series.

I suggest that you search for the term "interchange" by itself, too, because much has changed in the industry since 2004, and many contributing writers have touched on the subject since that time.

Also, we provide links to Visa Inc.'s and MasterCard Worldwide's current interchange rates on the Resources page of our Web site: www.greensheet.com/resources.php.

Good luck in your new career.

Editor

Call us, write us

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



FREE EQUIPMENT

FREE

equipment for **THEM!**



**AN UNBEATABLE SELECTION OF
FREE EQUIPMENT FOR EVERY INDUSTRY!**

FREE PIN PAD!



CR1000i



**Desktop Solution
PC Charge**



**Wireless Solution
VeriFone Vx670 GPRS**

**Premium Solution
VeriFone Vx510**

North American Bancard is a registered ISO/MSP of HSBC Bank USA, National Association, Buffalo, NY and Wells Fargo Bank, N.A., Walnut Creek, CA. American Express and Discover require separate approval.



FREE

money for YOU!

 **SELL.**  **LEASE.**  **PLACE.**

GET WITH NAB AND GET A BONUS ON EVERY DEAL!

No one gives you the flexibility to sell, lease or place FREE equipment like North American Bancard...and still receive a bonus on every deal. That way, you can choose the option that makes the most sense for your merchants and the most dollars for you.

- All of our PCI compliant equipment arrives:**
- **Preloaded with your merchant's information**
 - **Preprogrammed for their specific needs**
 - **Pretested to ensure functionality**

HELPING
**AMERICAN
BUSINESS
PROSPER**

Ready to put the best sales tools and the best equipment in the industry to work for you?



To make the switch to NAB today, call
1-877-201-4833 • www.GONAB.com/gs

QSGS

A quick summary of key articles in this issue to help keep you up-to-date on the latest news and hot topics in the payments industry .

Cover Story

1

A new era in digital marketing

Dynamic new marketing platforms are suddenly generating major interest throughout the payments industry. Insiders say how, and to what extent, professionals use these platforms in the coming years will substantially influence their business success. How will these digital tools be employed, and what lessons can be drawn from trends in e-mail marketing?

News

42

Heartland settles some, loses one

In December 2009, Heartland Payment Systems Inc. agreed to settle the consumer cardholder class-action lawsuits that emanated from the District Court for the Southern District of Texas. According to the court, this settlement resolves all actions and proceedings that were asserted, or could have been asserted, against Heartland in relation to the breach.

View

26

To checklist or not to checklist

The merchant level salesperson (MLS) community has begun 2010 in disaster control mode. For MLSs, this is the ideal time to step back and regroup, take a critical look at their professional and personal lives, and get organized for the upswing of the business cycle – yes, there will be one.

News

43

U.K. checkless by 2018?

It's been 400 years since the first businessman issued a signed document that eventually became known as a check, and policymakers and bankers in the United Kingdom have decided enough is enough. The country's Payments Council's board recently set a sunset date for check clearing. But will it hold?

Feature

33

Understanding prepaid's target audience

The unbanked and underbanked consumer segments are under increasing scrutiny to understand what they want and need in prepaid card products. Why do some consumers choose prepaid cards while others do not?

News

44

Diners Club: New brand, new voice

Diners Club International introduced a new global branding campaign that includes a refreshed logo, redesigned card art and Web site, and new print and broadcast advertisements. This is the company's first major rebranding effort in more than six years.

MAKE A RESOLUTION TO

GROW

YOUR BUSINESS WITH FIRST AMERICAN IN 2010!

Our deep roots offer the foundation for our partners to expand their businesses. We have all the products and services to meet your needs, including our own proprietary front and back-end systems, an extensive in-house product line, and a 24/7 in-house customer support and help desk.

When you partner with First American, you will have access to all the tools to help you grow.

- A dedicated Client Relations Consultant who will provide training, analytical assistance, strategic advice, and competitive analysis.
- Customized Sales and Marketing support targeted to help your business grow.
- Potential to allocate capital for strategic growth and/or acquisition.
- A customized program to help cultivate your growth and success.



**MAKE 2010 A MEMORABLE YEAR
BY PARTNERING WITH FIRST
AMERICAN.**

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

sales@first-american.net

www.first-american.net/FAPSAgentProgram

Member Bank: KeyBank National Association, Cleveland, Ohio Member FDIC



Adding Value

EQUIPMENT DISTRIBUTION

DEPLOYMENT SERVICES

SOFTWARE SOLUTIONS



- > POS Equipment and Supplies
- > Deployment Services
 - Downloads
 - Injection
 - Repair
- > Rentals/Lease Programs
- > Deployment Management System
- > Dedicated Sales Representatives
- > Distribution Centers in Sacramento, CA and Louisville, KY
- > Next-Day Delivery for orders placed before 7:00pm ET (M-F)
- > Customer Service Available from 8:00am to 8:00pm ET (M-F)



DON'T FORGET TO FOLLOW US ON twitter: [POSPortal_Sales](#)

CALL or E-MAIL for more information: 1.866.276.7289 email: sales@posportal.com
Visit us at www.posportal.com and sign-up for e-mail specials!

Lower Prices. More Inventory. Exceptional Service. POS Portal.

News

45

A new level of protection

The Online Trust Alliance, a nonprofit organization representing more than 1 million businesses and 500 million consumers worldwide, submitted public comments supporting the Federal Trade Commission's goals to eliminate the abuse and theft of consumer data and redefine the term "consumer privacy" to raise levels of protection.

Education

61

Manipulation is good

As ISOs and MLSs, when you are talking up the advantages of your product or services, you are trying to guide your prospective customers' thinking toward what you offer. This guiding is a type of manipulation, and there are two different ways of going about it.

Education

56

Street SmartsSM: New year, new plan

The challenges of 2009 fostered many pearls of wisdom that are waiting to be capitalized on. Yet people often skip the step of formally committing to implementing all of the great lessons learned from a trying year. This article looks at ways to create a roadmap for the upcoming year.

Education

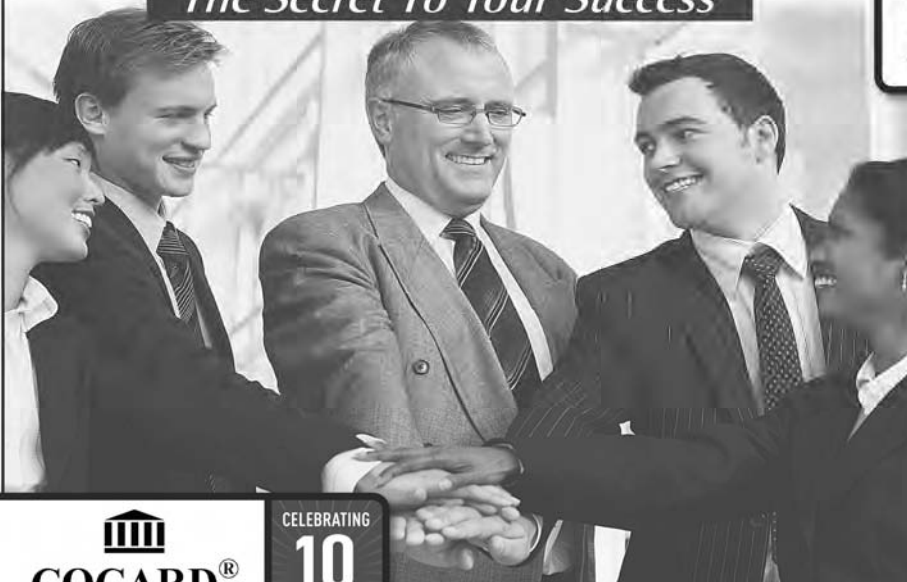
62

Effective tradeshow marketing

Tradeshows offer a lucrative selling environment by providing access to a captive audience of prospects under one roof. Tradeshow experts agree that while attendance may be lower than in past years, attendees' interest is high and their quality and buying authority is stronger than ever.

PARTNERSHIP

The Secret To Your Success



*Achieve your business success
by Partnering with a Leader,
CoCard® the #1 Emerging
ISO in the country.**

Built on the principles of Partnership
and teamwork

Residuals paid **CORRECTLY**, on time
every time

Built by sales offices for sales offices

- No Risk and No Liability
- Reliability, Dependability and Stability
- Experts that will share their knowledge
and help you grow
- YOU CONTROL YOUR OWN BUSINESS

*According to the Strawhecker Group
"Emerging ISO's of America" 2008 ranking


An ISO for ISOs

CELEBRATING
10
YEARS OF
PARTNERSHIPS

Come for the partnership and stay for the success!

www.cocard.net 800-882-1352

Education

66

Digging into PCI - Part 7: Restrict access to cardholder data by business need to know

Requirement 7 is one of the more "high-level" parts of the Payment Card Industry (PCI) Data Security Standard (DSS). This installment of a multipart series drills down on the seventh of the 12 requirements of the PCI DSS.

Feature

69

A capital idea for growth

When David McMackin, President and Chief Executive Officer of payment solutions provider AmericaOne Merchant Services Inc., realized ISOs across the United States were struggling to access funding to continue their operations during the recession, he saw a niche that no other ISO occupied.

Feature

68

Security threats to Uncle Sam

To determine the biggest information technology (IT)-based security threats to U.S. federal organizations over the next few years, research firm Ponemon Institute LLC interviewed 217 executive-level IT security experts. Here is what the report found.

Inspiration

73

Courting curmudgeons

Though you'll deal with far more congenial than curmudgeonly individuals during your career, certain prospects are bound to try your patience. Yet other service providers' discomfort in dealing with such clients is an opportunity to snare merchant accounts. This article discusses the best ways to approach merchants who seem least approachable.

**How do I select a company who can provide the best
Remote Deposit Capture Service for my clients?**

EZ.

Turn to EZCheck®. With it's unique EZDeposit Service, you can offer any prospect a complete turnkey remote deposit capture solution.

- ✓ Unlimited markets, prospects and residual opportunities
- ✓ All check types can be processed
- ✓ Web based service with imager
- ✓ EZ pricing, EZ paperwork, EZ set-up

Let EZCheck® show you how EZDeposit can help you expand sales.

Call EZCheck® today at **1-800-797-5302, ext. 3313**

or email ezsales@ezchk.com.

EZ
EZCheck™

www.ezchk.com



Expand your knowledge and improve your success by participating in Merchant Warehouse's Educational Webinar Series. Presented by industry experts, these free, one-hour webinar events are held monthly and open to all. Topics include:

- Advantages of Being an Independent Contractor - Tax Tips and More
- The Real Deal on PCI - What You Really Need to Know
- What Makes Your Portfolio Valuable & How to Sell It

Register today at merchantwarehouse.com/webinars

MerchantWarehouse®
CAPITAL BANKCARD® ISO PROGRAM

You Have Questions.

How can I save on taxes?
How can I sell my portfolio?
Why should I care about PCI?

We Have Answers.

**EDUCATIONAL
WEBINAR SERIES**

Security of a Financially Sound ISO
Up to 70% Residuals
Guaranteed Lifetime Residuals
6X Conversion Bonus - Paid Weekly
\$3000 Signing Bonus
\$1000 Rep Referral Bonus

Join the Merchant Warehouse Agent/ISO Program Today | 800-743-8047 or www.merchantwarehouse.com/iso

MerchantWarehouse.com is a registered ISO/MSP of the following banks: US Bank-Minneapolis MN, HSBC Bank USA, National Association Buffalo, NY, and Wells Fargo Bank, N.A.-Walnut Creek CA.

IndustryUpdate

Proudly sponsored by



NEWS

Visa, FTC, BBB talk scams

Visa Inc., the Federal Trade Commission and the Better Business Bureau held a press conference to educate consumers about online scams that employ free trials with a negative option feature.

Negative option schemes require consumers to opt out to prevent being automatically enrolled in additional services or programs for which their payment cards are charged. An online Visa survey estimated these scams victimized 29 percent of American consumers.

Visa continually scans its payment network, looking for merchants with large numbers of cardholder disputes, because this often points to deceptive marketing techniques. Perpetrators typically have 20-times more consumer disputes than the average online retailer, according to Visa. When Visa detects excessive consumer disputes, it requires the offending merchant and its bank to correct the problem or risk losing Visa acceptance privileges.

The FTC provided five guidelines for the appropriate use of negative options:

- Disclose material terms in a concise, easy to understand manner.
- Display disclosures in easy to read fonts and in a prominent location on the page.
- Disclose the terms before the consumer incurs a financial obligation.
- Require consumers' active consent without a pre-checked box or other means of assent by default.
- Do not impede or ignore requested cancellations.

Hypercom to raise a Phoenix

Hypercom Corp. and The McDonnell Group LLC, a technology-focused investment fund, signed a letter of intent to establish a joint venture, Phoenix Managed Networks LLC. The new company will equip payment processors, banks and retailers worldwide with data communication services for transaction-based applications.

PMN will acquire and operate Hypercom's HBNet transaction transport enterprise, and John McDonnell Jr. will serve as the joint venture's Chief Executive Officer.

"We believe that the combination of Hypercom's HBNet business and Jack McDonnell's in-depth knowledge and expertise in data communications will significantly enhance our ability to expand market share and deliver strong returns for Hypercom's shareholders and business partners," said Philippe Tartavull, CEO and President of Hypercom.

PayPal launches BlackBerry app

PayPal Inc.'s Send Money application is now available for Research in Motion Ltd. BlackBerry smart phones. The application can be downloaded for free at BlackBerry App World (<http://na.blackberry.com/eng/services/appworld>). With this application, BlackBerry users can send money to people listed in their phones' address books. Recent activity and account balances can also be accessed directly from the BlackBerry smart phone. "We're thrilled that BlackBerry smart-phone users now have an easy way to send money to almost anyone with a phone number or e-mail address anywhere in the world, directly from their phones," said Eric Duprat, General Manager of PayPal Mobile. PayPal, an eBay company, boasts more than 78 million active accounts in 190 markets and 24 currencies worldwide.

BOTTOM
LINES

HEADLINES
FROM THE
RETAIL
WORLD

THANK YOU, PLEASE READ AGAIN!
TRANS ID:460465 EMP:120400

- According to the 2009 **MasterCard Advisors'** SpendingPulse, e-commerce between Nov. 1 and Dec. 24, 2009, experienced a 15.5 percent increase over 2008 totals for the same period. Men's apparel was up 3.9 percent; women's apparel was down 3 percent, compared to 2008.
- Online consumer marketplace **eBay Inc.** reported that the number of transactions conducted via mobile phones during the 2009 holiday season was three times that of 2008. Customers used cell phones to buy items ranging from designer handbags to a \$75,000 car, according to eBay.
- **Edmunds.com** expects car and light truck sales between Jan. 1, 2009, and Nov. 30, 2009, to total approximately 10.4 million units, representing the lowest yearly total since 1970. Sales declined by 36.4 percent from 2007 to 2009.



**Target Your Success
with Pivotal Payments
\$1,000 per Merchant Program**

**Contact us today
to get complete details.**

1 866 467-2688

www.isoagentprogram.com

🇨🇦 Ask about our Canadian Program!

**No limits.
No caps.
Weekly payments.
The most lucrative program
available today!**



ANNOUNCEMENTS

BluePay serves nonprofit organizations

Naperville, Ill.-based **BluePay** released a payment processing solution to help nonprofits streamline donations with an online payment solution that accepts credit cards and automated clearing house payments. The solution employs a customized, hosted Web form that matches the appearance of the organization's Web site.

Bottomline awarded for cloud computing

Bottomline Technologies received a UK IT Industry Award for "innovation and strategic value derived from cloud computing deployed to transform its order to cash process." The awards are a joint venture between the British Computing Society and *Computing* magazine.

Comodo CEO speaks on Cybersecurity

In a segment of **Comodo's** Internet Security Insider video blog series, Comodo CEO Melih Abdulhayoglu responded to an Internet Crime Complaint Center press release that reported "the FBI is aware of an estimated loss to victims in excess of \$150 million" from rogue anti-virus attacks.

In another video blog in the **Comodo** series, Abdulhayoglu offers advice to the newly appointed White House Cybersecurity Coordinator, Howard Schmidt. Both videos can be accessed on Comodo's site at www.comodo.tv.

CRE Secure releases two new interfaces

CRE Secure Payments LLC launched two interfaces to simply and securely integrate Internet-based retailers and Web-based applications with its online payment acceptance and security services. The new developer tools are said to help reduce the burden of Payment Card Industry (PCI) Data Security Standard (DSS) compliance by isolating cardholder data from the online store or application.

Federated procures Toys for Tots

Federated Payments Systems LLC's U.S. Marines Toys for Tots campaign netted more than 1,000 pounds of toys for underprivileged children. "I'm truly proud of all our employees who share the same sense of community and honorable values that my family and I continue to hold so close," said Federated CEO Jon Levitt.

ILD celebrating several successes

ILD Teleservices, an alternative payment processing company and division of **ILD Telecommunications Inc.**, is celebrating the rollout of several initiatives, including enhancements to its bill-to-phone merchant platform and a new multifeatured Web site. **ILD** was also selected this year for the *Inc.* 5,000 list of fastest growing American companies and processed its one-billionth transaction.

Intrix upgrades TranScend Paper

Intrix Technology Inc. released an updated version of its electronic invoice and bill presentment application, **TranScend Paper**, an Internet-based payment processing system that enables businesses to send links to electronic invoices via email and process payments online. One feature enables buyers to pay for undisputed invoice items while others are in dispute.

mFoundry at no. 1

Bank Technology News named Larkspur, Calif.-based **mFoundry** as the top company in its 8th Annual Innovator Awards ranking. **mFoundry** has made this list for three years running. "While we continue to add new features to our three-mode mobile banking solution, it's our work in payments that will ultimately have the most profound impact for our banking and retail customers," said Drew Sievers, CEO and co-founder of **mFoundry**.

Monitise adds two partners

International mobile banking and payment provider **Monitise PLC** welcomed two enterprises into its roster

**STREAM
CASH**

Looking to cash in your chips?
Need capital for a growing business?
Stream Cash should be your first call!



- Paying top dollar for residual streams or merchant portfolios
- ISO industry veterans providing free expert portfolio analysis
- No purchase considered too large or too small
- Transactions closed in days

Contact Jay Rice or David Edelen at 866-976-9666
streamcashresiduals.com

Never ever do this...

lose a customer.

If you want to know the secrets of a system
that helps retain customers and your hard-earned residuals,
IBC has it. Stay tuned here for more.



Call Mark Gorge, EVP 800.827.4880 ext. 7300
www.intlbancard.com

Industry Update

of clients using its Mobile Money Network: First Eastern Investment Group, a Hong Kong-based direct investment firm and U.K.-based The Carphone Warehouse Group PLC.

Neovia adds eight online

Global online payment provider **Neovia Financial PLC** signed agreements with eight online, luxury goods merchants for the Neovia Payment Suite. Dan Starr, Executive Vice President of Sales, Marketing and Products at Neovia, said, "The Neovia Payment Suite provides the reassurance of the highest levels of security and makes shopping simple for customers."

ScriptLogic to make PCI easier

The latest upgrades to two **ScriptLogic Corp.** products, Enterprise Security Reporter 3.7 and File System Auditor 2.5, feature enhancements that the company says will help information technology administrators and their companies with regard to PCI DSS compliance requirements. Both programs are for Microsoft Corp. Windows-based networks.

VeriFone moving into media

Leveraging its current and future payment assets, **VeriFone** intends to enter the payment-enabled media

marketplace. The company is kicking off this initiative by adding media advertisements to its payment systems in New York taxicabs in June 2010.

Wright Express on Forbes

Payment processing and information management services provider **Wright Express Corp.** ranked 26 in *Forbes* magazine's America's 200 Best Small Companies for 2009. South Portland, Maine-based Wright specializes in commercial and government fleet solutions.

PARTNERSHIPS

AmEx launches AcceptPay

Through a partnership with **PaySimple**, **American Express OPEN**, the small business division of American Express Co., rolled out an online invoicing and payment solution called AcceptPay. The solution promises to improve cash flow for small businesses by providing more ways for businesses to get paid and get paid faster, while tracking invoices end to end.

Blazing the Tetherball trail

Blaze Mobile Inc. joined mobile marketing applications service provider **Tetherball LLC** to provide a solution



NETWORK MERCHANTS INC

..... nmi.com

Building Payment Gateways - One Partner at a Time

- Automated PCI Compliance Tools
- PCI Compliant Customer Vault™
- Encrypted Retail Swiped Solutions
- Multi-MID Transaction Routing
- ISO / MLS Transparent Branding
- Non-Compete Guarantee



For more information call: 1-800-617-4850
Visit: www.nmi.com or Email: sales@nmi.com

BUSINESS IS A CONTACT SPORT

HUDDLE UP WITH TRANSFIRST®



If you want to score big in today's competitive market, you need a team with hard hitting power. You need TransFirst®, a leading provider of transaction processing technologies and services. Currently serving more than 175,000 merchants nationwide and hundreds of ISO/Agents, our unique suite of products and services offers you the tools to play – and WIN.

Small enough to give you the support you need, big enough to give you the technology you demand!

- Aggressive revenue share program
- Timely and accurate residuals—targeted to pay monthly by the 10th
- True interchange pass-through including mid & non-qualified surcharges
- 96%+ merchant application approval rate
- Proactive support team each averaging 10+ years experience
- Proprietary terminal gateway and retention tools
- State-of-the-art training

Contact TransFirst at 866.969.3350, salesrecruiting@TransFirst.com, or visit www.TransFirstSales.com.

Trust. Innovation. Collaboration. – TransFirst.



Industry Update

for consumers to redeem mobile rewards and coupons, and pay for their purchases using mobile phones. According to Michelle Fisher, CEO of Blaze, Tetherball's loyalty solution will get consumers in the store, and Blaze will allow them to also pay using their mobile phones, rounding out their mobile experience.

Cardinal playing it Safe

CardinalCommerce Corp. entered into an agreement with NYCE Payments Network LLC to offer NYCE's SafeDebit solution for online purchases to its merchant clients through the Cardinal Centinel platform. With Centinel, merchants can, with a single installation, offer multiple payment brands.

Element partners with Trustwave

To provide a Level 4 PCI DSS compliance program to its merchants, Element Payment Services Inc. partnered with Trustwave. Element's merchants will now have access to Trustwave's TrustKeeper 3.0 Web portal.

ePN strengthens GETI bond

Software development company eProcessing Network LLC certified Global eTelecom Inc.'s Checks-By-Web and Check 21+ solutions. "Expanding our existing relationship with ePN through the addition of these new

product lines enhances the offerings for both our companies' sales channels," said Chris Brundage, President of GETI.

Fifth Third Bank extends TSYS agreement

Extending a relationship of more than a decade, Fifth Third Bancorp renewed its processing agreement with Total System Services Inc. (TSYS). Fifth Third Bank Director of Bankcard Services Jon Groch said, "The company's TS2 platform has enabled us to consistently deliver the broad range of products with increased flexibility and superior service that our customers have grown to expect from Fifth Third Bank."

First National taps Jack Henry

Hope, Ark.-based First National Bank selected Jack Henry Banking's CIF 20/20 core processing system. "We are confident that Jack Henry Banking provides the technology we need to better serve our customers, expand our product offering, compete more aggressively and increase our operating efficiency," said Carol Smith, Senior Vice President of Operations for First National Bank. Jack Henry Banking is a division of Jack Henry & Associates Inc.

HSBC preferred by BHF-BSAA

HSBC Merchant Services, a wholly owned subsidiary of Global Payments Inc., entered into a preferred processor agreement with the newly merged BHF-BSSA Group (formerly the British Hardware Federation Group and the British Shops & Stores Association) which comprises 7,000 small and mid-sized enterprises in the United Kingdom.

Macatawa Bank selects Fiserv

Holland, Mich.-based Macatawa Bank elected to outsource its account processing with Fiserv Inc.'s Premier bank platform and chose other value-added solutions from Fiserv, including AML (anti-money-laundering) Manager, Activity Manager, Business Analytics, Customer View and HSA for Premier. The bank's relationship with Fiserv goes back 11 years.

WER taps Tempo for affinity debit

The World Emergency Relief organization chose Tempo Payments Inc. to power its affinity debit solution. "Thanks to Tempo's Web-based platform, our members can now effortlessly generate more funds to support our cause," said Gary Becks, WER Chief Executive Officer.

ACQUISITIONS

Xiring belongs to Gemalto

Gemalto NV completed its acquisition of the bank-

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



NTC

NATIONAL TRANSACTION CORPORATION

Now in
Canada

WE WILL PROCESS
HIGH RISK MERCHANTS
that most others won't!
including:

- Travel
- Bail Bonds
- Companion/Dating Service
- Legal Gambling
- Sports Forecasting/ Oddsmaking
- 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

Talkin' about that lean, mean...

MEAN GREEN.



100%

the split as you know it is history.

866.845.6026



EMSAGENT.COM

Industry Update

ing activity of **Xiring**, a security solutions provider for remote transactions specializing in chip card interoperability authentication solutions.

The price was 20 million euros. Also included in the acquisition were Xiring's technical and commercial team and all associated products, Internet protocols and technologies.

APPOINTMENTS

Blouin, Fielder join CO-OP Financial

CO-OP Financial Services named **Jim Blouin** its Regional Sales Manager – Northeast. Blouin has more than 20 years' payments processing sales and relationship management experience. **Bruce Fielder** joined CO-OP Financial as Regional Sales Manager – Credit Union ATM Services. He has more than 30 years' experience in sales and sales management.

ClickandBuy promotes Doron

Online payment system provider, ClickandBuy, operated by ClickandBuy International Ltd. promoted **Michael Doron** to its Vice President of the Americas. He formerly served as the company's Vice President of New Media.


MRC hires managers

The Merchant Risk Council, a Seattle-based trade association for merchants concerned with the risks of electronic commerce, hired **Paul MacKay** as Program Manager and **Liz Sundquist** as Education Manager. MacKay has more than 30 years of retail operations experience. A licensed attorney in the states of Wisconsin and Washington, Liz Sundquist held training and instructional design positions in the software and insurance industries for more than 10 years.

VeriFone taps Ozayaz, Polos

To lead its new payment-enabled media initiative, VeriFone appointed former General Manager of VeriFone's U.S. Wireless Business, **Bulent Ozayaz**, to General Manager of the new initiative and hired **Chris Polos** as Vice President, U.S. Media Sales.

Sage SVP joins W.net Board

Christine Scappa, Senior Vice President of Operations for Sage North America's Sage Payment Solutions division, joined the 2010 board of directors for Women Networking in Electronic Transactions (W.net). The organization, founded in 2005, exists to inspire and empower women in the payments industry. 

Attention New Agents: Get your 1st Month Free.

Free Processing...and we mean it!

TriSource Solutions is offering **free processing** for your 1st month as part of our special **Satisfaction Guaranteed** program: If you aren't satisfied with our program for any reason, *we'll let you move your accounts or we'll buy out your portfolio!* **Now with rates below \$0.06!** Give us a call today.

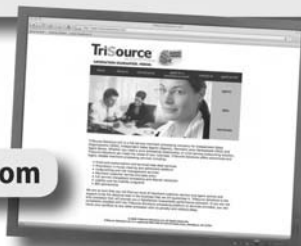


We're so confident that you'll find the processing relationship you've been looking for with TriSource Solutions, we'll give you **100% portability** if we don't meet your expectations.
No questions asked.



Call Bret Baumann at (512) 829-4094
or Tom Dunn at (843) 785-9140.

www.TriSourceSolutions.com



TriSourceTM
SOLUTIONS LLC
SATISFACTION GUARANTEED. PERIOD.

READY TO SHUFFLE THINGS UP?



**Call Central Payment and
Raise the stakes!**

Not everyone plays the same game. Producing the kind of profits that make the game really worth while won't happen without an organization that is designed to cater to the most talented, career-minded, professionals in the Bankcard Industry.

Make the call and discuss a custom compensation package with Account Executive support channels that yield consistent results and life changing financial success.

*Registered ISO/MSP of First National Bank of Omaha.

Central Payment

Call us at (800) 449-8014 to learn more or visit
www.centralpaymentcorp.com to join today!



Have you heard the news?

iMax Bancard has a

\$1,500

per merchant program!!



call today
for more
information!!

877-771-4629
(IMAX)

www.imaxbancard.com

iMax Bancard's "No Catch" Program



“waive any fee”

minimums, statement, annual
& PCI Compliance!

easy to use

lifetime residuals

“no mark-ups”

mid and non-quals
and still get your bonuses!!

“electronic signature application”

one year in use (rave reviews)
Instant Merchant App (IMA)

“lifetime residual contract”

(designed by an agent for agents)

fast approvals

**free equipment
program**

**“bonuses,
bonuses,
and more
bonuses!”**



To checklist or not to checklist

By Biff Matthews

CardWare International

The merchant level salesperson (MLS) community has begun 2010 in disaster control mode. Few businesses are considering changing credit card processors or upgrading equipment. All noses are to the grindstone; attention is focused on sales ... and self-preservation.

For MLSs, this is the ideal time to step back and regroup, take a critical look at your professional and personal lives, and get fully organized for the upswing of the business cycle. (Yes, there will be one.)

Organize and educate

On the professional side, organization means reviewing sales materials to make sure they're current and have a consistent appearance and message. You'll make the best impression with a look that is crisp and consistent. Now is the time to get rid of mismatched fonts, misspellings and other minor errors you're too busy to tackle when the pace of business is more rigorous.

Sales material is often produced by large companies; the task here is to use the most current information and discard the rest. Also, Microsoft Inc. PowerPoint presentations and flip folders are often personalized, and when they become outdated, it reflects negatively on you. This is a fast-evolving industry where regulatory and other references change continuously. Make sure your support materials communicate the latest developments.

And make sure the marketing tool over which you have the most control – your Web site – sings from the same hymnbook as your print and presentation materials.

While you're online, review your LinkedIn and Facebook profiles, and make sure contacts are current and correct.

The next item on the checklist is your work space: Do you have what you need to work efficiently? Are e-mails and other correspondence organized within system files? If

so, are they backed up? The best information and greatest intelligence is of little use if lost.

Next, ask yourself if you have the technology to accomplish your work effectively. An excellent article from a recent issue of *The Green Sheet* suggested that tools for the mobile MLS usually include two cell phones, a laptop and a remote printer – all in good condition and technologically current. Does this describe your tool set?

Few business situations are more tragic than a salesperson who spots the mastodon, reaches back to his quiver and discovers ... no arrow. (When did you last replace your mobile device batteries?)

Factors critical to your work space include appropriate and ergonomic lighting for day and evening. You won't have the time or impetus to change it later, so evaluate it now.

And while you're at it, now is the best time you will have all year to catch up on reading and correspondence. Writing thank-you notes for past events you attended, or to new accounts, is a good place to start.

Also, do research on sources for new leads. Start planning during the year's first and second quarters, and get everything in place. The good (and bad) news is that there will never be a better opportunity to do these vital, but often-postponed, tasks.

Manage your slice

The business bestseller *Who Moved My Cheese?: An Amazing Way to Deal with Change in Your Work and in Your Life* by Spencer Johnson and Kenneth Blanchard suggests that if you continue doing business on the same path, in the same way, your outcomes will be static or will decline.

Who Moved My Cheese? is a parable that sums up, in 94 pages, the nature of our world: things change. They always have changed and always will change. And while there's no one way to manage change, the consequence of pretending it won't happen is always the same: The cheese runs out.

This is the seminal lesson for 2010. Circumstances beyond our control have created a different climate that is

BREAK FREE!



**Are you still hooked on upfront cash and free equipment?
(That is so last year.)**

NPC can help you kick the cash-up-front habit.

We have a program that breaks that dependency. We can build your residual portfolio enabling you to break free of the cash-up-front dependency. NPC's ISO program will enable your company to grow and hold onto a meaningful residual portfolio; one that will take care of you and your company for years to come.

Do you realize you're getting peanuts while your processor is getting rich?

Every dollar they pay you up front is a dollar they keep of your potential residuals, building their enterprise value instead of yours.

Are your residuals growing the way you would like them to? Of course not.

You're giving up too much up front and can't break free. Your provider is telling you what a great deal you have—Ha!
The truth is, they're getting rich and you are settling for peanuts.



NPC®

Join one of the largest, most respected companies in the bankcard industry and let us show you how to kick the habit and get off last year's model.

Call TODAY! | (877) 453-5933

View

intensely competitive. To succeed, we need every advantage. And one of the most powerful advantages is being prepared for the task ahead, with no needless obstacles in the way, such as dead batteries, bad lighting and outdated software.

Checklists, arguably somewhat of a relic, have made a resurgence, thanks to several compelling and well-publicized examples in medicine and elsewhere. An excellent book was released in December 2009 by Atul Gawande called *The Checklist Manifesto: How to Get Things Right*. Gawande formerly authored *Better: A Surgeon's Notes on Performance*, which discusses the importance of checklists in hospital infection control.

Perhaps most dramatic is the story of Dr. Peter Pronovost, a critical-care specialist with The Johns Hopkins Hospital, who was named one of the 100 Most Influential People of 2008 by *Time Magazine* for his work in patient safety. In 2001, he created a simple checklist for medical personnel to follow when putting IV lines into patients, with the goal of avoiding infections. The checklist outlined standard procedures, and the required steps were well known. However, some thought the checklist was foolish, unnecessary or both.

Pronovost asked nurses working in intensive care to observe for 30 days the personnel doing this procedure and record when each step was completed as described on the checklist. Pronovost found that personnel skipped over one or more steps in more than a third of the cases.

Given the results, Pronovost was able to convince hospital administrators to authorize nurses to stop personnel if they observed them skipping an item on the checklist; nurses were also to ask each day if any lines should be removed,

so they would not be left in place longer than needed.

Pronovost and his team monitored their test for one year. The results were stunning: the line-infection rate plummeted from 11 percent to zero. They then followed patients for another 15 months.

Just two infections occurred during this time. It was calculated that, in just this hospital, the use of Pronovost's simple checklist had prevented 8 deaths and 43 infections. It also had an economic impact, saving the hospital \$2 million.


Checklists work. Sometimes they save lives – and dollars. They always improve efficiency and effectiveness.

Check yourself

So let's move on to your personal checklist. January is the time to implement a sensible health regime: more sleep, less caffeine, fewer cigarettes. Reach out to friends you've lost touch with.

Take time to consider whether your family's emotional needs are being met, and ask (and be prepared for) the answer. Don't find yourself reflected in a sad country western song because you weren't paying attention. Your family is the backbone that lets you do what you do.

Look further and do a check of your spiritual and moral well-being. (Clue: if your wife has recently come after your SUV with a golf club, you may need to make changes.)

Finally, check the condition of your transportation, your wardrobe and your briefcase. If you are not fully prepared when this economy turns around, you'll have to ramp-up fast – on a timetable that is not your own. Do the personal and professional groundwork now, and enjoy the competitive advantage of readiness. 

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



Times Are Changing

Has your leasing provider adapted?

If your leasing partner isn't looking out for you, who is?

- Full Service Leasing
- No Delays, Same Day Funding
- POS, ATM and Restaurant Equipment
- Customized Programs

Contact Azura Today

888-424-7142

info@azuraleasing.com



Are You Open to Other

Opportunities?

i \$10,000 signing bonus
(Call for Details)

i Lifetime residuals

i Most competitive revenue share

i Upfront Bonus Plans

i Faxed & Online Applications

i Same day approvals & Live TIDs

i One of the highest approval rates

i Next day funding available

i Agent loan program

i Residual buyback

i Multiple platforms available

i Free Equipment to place or lease

i Online Tools

i Dedicated relationship managers

i Free training

i Customer service & Tech support
in multiple languages

i Over \$30 billion processed
annually

i A company with instant
credibility

Call today!

Let us customize a program for you.

iPayment[®]

GET STARTED TODAY

1-888-519-9466

VISIT US ONLINE

www.ipayment-agent-iso.com

ISO@ipaymentinc.com

Selling Prepaid



Prepaid in brief

NEWS

Fed urged to limit gift card fees

In a letter to the Federal Reserve Board, four consumer groups urged the Fed to regulate and curb gift card fees and address terms and conditions that undermine the value of gift cards. The Fed is reviewing a set of proposed gift card regulations as part of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act). New regulations are scheduled to go into effect Feb. 22, 2010. The letter was penned by **Consumers Union, Consumer Action, Consumer Federation of America** and the **National Consumer Law Center** and can be viewed online at www.consumersunion.org/pdf/gift-card-comments1209.pdf. The consumer groups advised the Fed to cap the amount issuers can charge for inactivity, limit fees on low-value cards, limit when the inactivity fees can be charged, provide protection from early expiration dates on gift cards, and provide loss prevention for lost or stolen cards.

Virtual Visa a first in Canada

Following an agreement between **VendTek Systems Inc., Peoples Card Services** (an affiliate of Peoples Trust Co.) and **3V Transaction Services Ltd.**, VendTek launched the 3V Virtual Visa card in Canada, which VendTek claims is the first virtual, Visa Inc.-branded prepaid card to be issued in Canada. Peoples Card Services will act as the card issuer; VendTek will control marketing and distribution.

ANNOUNCEMENTS

7-Eleven's game card sales soar

7-Eleven Inc. reported that its sales of prepaid game cards in 2009 doubled over the past year. In response to that demand, 7-Eleven doubled the number of titles it carries. Using the game cards, gamers can spruce up avatars (virtual personae in online games) or purchase virtual weapons or enhanced abilities.

Virtual gift cards at virtual mall

E-Gift Cards, **Blackhawk Network's** virtual gift card program, is now available at GiftCardMall.com. The cards can be purchased online and delivered via e-mail;

they can also be printed for use at brick-and-mortar retailers.

Sharing Card donates unused balances

Conestoga Bank launched a patent-pending gift card solution that allocates unused balances on cards to charities. Richard A. Elko, Conestoga Bank President, said fees can deplete balances on gift cards. "Our creative team decided to take this behavior and transform it into positive action that would benefit the community," he added.

MoneyGram prepays \$40M

MoneyGram International arranged to pay to its debt holders \$40 million on its tranche B term loan under the senior secured credit facility, which brings the total the company has paid on its outstanding debt obligation in 2009 to \$187 million.

ONE launches age-specific card

Open Network Entertainment Inc. unveiled the ONE SafeCard, an age-specific prepaid card for online gamers and social network users. "The ONE SafeCard not only ensures that children are provided access to age-appropriate gaming sites, but also enables parents to be able to control where and when their children make in-game purchases," said Pete Grubb, Vice President of Sales and Marketing for ONE.

Commonwealth card wins Ocard

The Commonwealth Bank Travel Money Card won the Best International Prepaid Card Ocard award in Paris. The card, available at any Commonwealth Bank branch in Australia, can be used wherever MasterCard Worldwide-branded cards are accepted.

Western Union extending reach

The Western Union Co. launched transactional Web sites in Belgium and Portugal. "Our international sites posted 40 percent transaction growth in the third quarter of 2009," said Gail Galuppo, Executive Vice President and Chief Marketing Officer at Western Union.

Trustcash to add white-label option

Trustcash Holdings Inc. is developing a white-label option for its e-commerce checkout system. The new solution, which will be offered for a fee, will allow merchants to customize elements such as headers, footers, cascading style sheets and buttons with logos.

Univision launches gift card

Univision Communications Inc., a U.S.-based, Spanish-

Look at us now...



Headquarters | Melville, NY
State-of-the-Art Facility



The Ultimate Boarding
and Tracking System

EVO has built a strong foundation of proprietary products and services that are second to none in the payment processing industry. We recognize the value of these tools to our partners and centered our goals on long term prosperity and giving you the foundation you need.



Growth Capital

Despite the economic environment, EVO has sustained steady growth and built an infrastructure that is here to stay. EVO has the strength and stability that you look for in a long term partner.



Specialized Computer POS Software

Over 200,000 merchants
300 million transactions
\$20 billion transaction volume



Transaction Detail
and Reporting Platform

Join the EVO family today.



Online Merchant Statements

Ownership/Portability Rights • BIN Relationships • First Rate Pricing



Go Direct. Go EVO.

Visit us online at www.goevo.com

CALL TODAY TO DISCUSS A GROWTH PLAN AND TO SCHEDULE A VISIT TO OUR CORPORATE HEADQUARTERS.
CALL JIM FINK @ 1.800.CARDSWIPE (1.800.227.3794) ext.7800, and reference code AD0909A

Selling Prepaid

language media company, launched the Univision MasterCard Gift Card. Cardholders can use it wherever Debit MasterCard is accepted.

The card, issued by Bancorp Bank, can be purchased at Univision's Web site in \$20 to \$500 denominations. The purchaser is given four card designs to choose from.

VoiceCash Group launches bank

VoiceCash Group's subsidiary, **VoiceCash Bank Ltd.**, received a European banking license. The new bank is registered in Malta. "For us, this is a logical and important step forward, toward providing worldwide access to mobile banking," said VoiceCash Group Chief Executive Officer Michael Kramer.

Top off with a tap

Wildcard Network Inc. rolled out a gift card application for Apple Inc.'s iPhone. The free application, available in the online iTunes Store, allows users to buy, store, give and use gift cards on touch-screen iPhones.

PARTNERSHIPS

7-Eleven renews with Heartland

7-Eleven Inc. inked a seven-year extension with **Heartland Payment Systems Inc.** "Over the past two years, 7-Eleven has realized the benefits of Heartland's efficient, state-of-the-art card processing capabilities – and importantly, its responsive service," said David Seltzer, 7-Eleven's Vice President and Treasurer.

Prime shoots Arroweye to market

Chicago-based **Arroweye Solutions Inc.** employed **Prime Factor Inc.**'s Bank Card Security System to help it gain membership in the Visa Approved Card Vendor Program. The implementation assisted the company's project in launching faster and at 75 percent of anticipated cost.

CPNI, eCommLink join for mobility

Prepaid card processor **eCommLink Inc.** and **CPNI Inc.** formed a strategic partnership to extend the card programs of eCommLink's existing program manager and financial institution customers to include mobile capabilities. Using CPNI's Phone Authorized Transfer technology, the cardholders of eCommLink's clients can manage their cards, check balances, view transaction histories and perform person-to-person money transfers.

Galileo, PreCash sign extension

Salt Lake City-based **Galileo Processing Inc.** and **PreCash Inc.**, a cash-based alternative payment provider, agreed to a five-year extension of their partnership.

Galileo processes for PreCash reloadable prepaid cards.

InComm, NetSpend partner for distribution

InComm and **NetSpend Corp.** entered into a distribution agreement in which many of InComm's retail partner locations will be able to sell and reload NetSpend general-purpose, reloadable debit cards. In return, InComm will gain access to NetSpend's 93,000 reload network locations.

MoneyGram growing

MoneyGram formed an alliance with **Alpha Bank Srbija A.D.** to add MoneyGram's money transfer services to 165 Alpha Bank locations in Serbia. Serbians received an estimated \$5.5 billion in remittances in 2008, according to the World Bank.

Additionally, **MoneyGram** partnered with **Smart Communications Inc.**, a wireless services provider in the Philippines, which will enable Smart Money account holders in the Philippines to receive money transfers on mobile phones.

Vesta powers NetSpend's reloads

NetSpend employed **Vesta Corp.**'s Web reload service for its prepaid products geared toward underbanked consumers. With the new online service, NetSpend customers can reload prepaid cards from bank-issued debit cards.

Prepay Nation, Digicel team for refills

Prepay Nation joined with Caribbean mobile operator **Digicel Group** to offer Prepay Nation's international top up program to Prepay Nation's global partners.

To reload Prepay Nation customers' accounts, retailers enter the amount paid and the Digicel mobile number into the Prepay Nation portal and the amount is instantly credited to the prepaid card account.

Travellex updates Communication

To manage e-mail marketing for its Cash Passport product, **Travellex** chose **Communicator Corp.**'s new version of the Communicator Enterprise Email Management platform, which features an integrated relational data structure.

APPOINTMENTS

MoneyGram CFO exits

Citing personal reasons, **Jeffrey R. Woods**, MoneyGram's Executive Vice President and Chief Financial Officer, resigned from his position. However, Woods will reportedly be available to MoneyGram on an as-needed basis. ☞



Features

Understanding prepaid's target audience

The unbanked and underbanked consumer segments are under increasing scrutiny to understand what they want and need in prepaid card products. In a December 2009 impact note entitled *Prepaid Debit Cards: Barriers to Adoption*, payments industry advisory Aite Group LLC analyzed why some consumers choose prepaid cards while others do not.

In November and December 2008, Aite surveyed 400 frequenters of eight check cashing stores in urban and rural communities in Virginia. For the purposes of its research, Aite delineated checking account holders (underbanked) from those that lacked checking accounts (unbanked). Aite then segmented respondents into five categories: adopters, rejectors, unreached prospects, purchase intenders and lapsed owners.

Adopters

This segment represented 30 percent of respondents. Aite found that adopters have embraced prepaid cards; not only do they try them but they reload them as well. According to Judy Fishman, Aite Analyst and co-author of the report, adopters consider themselves technologically savvy and willing to try new things. Consequently, they have incorporated prepaid cards into their lives.

Rejectors

Unlike adopters, rejectors have no interest in prepaid cards; because they make up 43 percent of Aite's research, prepaid providers might take heed regarding why.

"They feel the cards are either a problem or a mystery," Fishman said. "And they know about them. They know they're there. But at this moment in time, they don't have any interest in trying them." Fishman attributed rejectors' reticence to a lack of technological sophistication, as opposed to lack of education. "I think the adopters are more willing to use products that are a little higher up in the hierarchy of complexity," she said.

Fishman advises providers to reach rejectors by conveying to them clearly and concisely the benefits of prepaid cards, such as that they are safer to carry than cash. "And in what ways does it give them an opportunity to participate in

channels that are currently not available to them if they rely fully on cash or money orders," she said.

Unreached Prospects

Seventeen percent of research participants were put in the unreached prospects category. These consumers are unaware of prepaid cards and tend to be both younger (25 and under) and older (over 45) than adopters. They are more involved with technology than rejectors but prefer to pay with cash.

According to Fishman, for the younger unreached prospects, the idea of a prepaid debit card has not sunk in; for the older consumers, debit cards are a newer product and have yet to recognize prepaid cards as a natural extension to them.

The report recommends mass marketing and in-store demonstrations as ways to familiarize unreached prospects with prepaid cards.

Prioritize efforts

The other two categories, purchase intenders (5 percent) and lapsed owners (4 percent) were not analyzed in the report because these groups are small and "appear to be already sensitive to the product [and] would be apt to be caught in a broad category," Fishman said.

She recommends that prepaid card providers continue to reinforce brand and product adoption, as well as the reloading of the cards by adopters.

Additionally, providers should focus on convincing unreached prospects to try prepaid cards by providing them simple and relevant information. 🌐

Ciao prepaid

As part of Retail Banking Research's *Payment Cards Western Europe 2010* report, RBR tracked the development of the European prepaid card industry. While prepaid cards represent only a fraction of total card payments in the area, it is an industry on an overall upward trend, RBR said.

According to Chris Herbert, Project Manager at RBR, 866 million payment cards were in circulation in 2008 in the 17 Western European countries surveyed. Of that total, 9 million were prepaid cards. In 2008, 33 billion electronic transactions were made, with 21 billion using debit and prepaid cards, for a total value of just over 1 trillion euros, Herbert said.

The Italiane way

According to the RBR study, the leader in prepaid is clearly Italy, where 90 percent of prepaid cards in the region exist – roughly 8.2 million cards, or 9 percent of

Selling Prepaid

the total number of cards in the country. RBR said the total number of payment cards in Italy grew 16 percent between 2007 and 2008, with much of that growth driven by prepaid card adoption. Herbert cites several reasons for this phenomenon.

"One of them is security," he said. "It's an issue in Italy for people feeling comfortable using payment cards, and it has been suggested by banks in Italy that people feel more comfortable using prepaid."

Another factor is that paying for purchases with cash is preferred in Italy, as opposed to credit. Using prepaid cards as a cash equivalent has become habitual for Italian cardholders, Herbert noted. Additionally, prepaid cards have been marketed toward a younger demographic: individuals who traditionally lack incomes and bank accounts, he said.

Sixty percent of prepaid cards in Italy are issued by the Italian postal system, Poste Italiane, which allows for easy distribution and top-ups (reloads), according to Herbert. Of the other countries surveyed, Herbert believes Greece might hold the greatest potential for prepaid card expansion. "It's another country where debit cards are typically used for cash withdrawal rather than payment at the point of sale. A bit like in Italy, the fact [is] that people think that prepaid cards offer more security than mainstream debit cards," he said.

Paycards, bellissimo

General purpose, network-branded, reloadable cards are getting the most attention in the region, Herbert said. But another product with great potential is the payroll card, whereby employers can help employees control spending, Herbert said. But he added that the payroll card market is still in "the very early stages."

Herbert predicts prepaid card growth in all of the countries RBR analyzed, but slightly lower potential in Denmark, Finland, Norway and Sweden, where consumers are comfortable with debit card use, even for low-value purchases. "They all rank below average in the region for the average value of a card payment," Herbert said. "Prepaid cards would therefore appear not to have the same potential as an alternative to cash in these countries as they do in markets such as Italy and Greece." 🌐

Brush up on terminology for 2010

If you're new to the prepaid card industry or you need a refresher on the terminology in this ever-changing industry, the following prepaid-specific terms, courtesy of Global Prepaid Exchange, (formerly Giftex Prepay Ltd.), will set you in the right direction.

aggregator: A company that manages the commercial relationships, physical transactions and physical distribution of prepaid cards sold in a destination retailer through a gift card mall on behalf of issuers. Also called a distributor.

breakage: The unredeemed or unspent funds on a gift or prepaid card.

closed-loop: Cards (such as retail gift cards) issued by a single corporate entity. Such cards can only be redeemed within that entity or within a series of entities that have agreed to take the cards.

expiration date: Date after which a card can no longer be used. Most network-branded cards have an expiration date. Some closed-loop cards expire after a certain period of inactivity or after a certain date, although this is becoming increasingly rare.

general purpose/general spend card: An open-loop or network-branded card whose sole purpose is to facilitate normal spending transactions, with functionality similar to a debit card but without the need for a bank account.

gift card mall: A physical or virtual rack or display unit that allows customers of a destination retailer to buy a prepaid card issued by a range of different prepaid card issuers. Also referred to as "gift card center" and "gift card shop."

network-branded: A prepaid product that can be accepted as payment by any merchant subscribing to that network's service. Also called open-loop.

non-reloadable: A prepaid product with a fixed value. Additional funds cannot be added to the existing value.

payroll card: A reloadable, network-branded prepaid card on which is deposited an employee's salary (usually through a bank transfer). Used as an alternative to cash or check where the employee does not have a bank account or prefers this method of payment.

program manager: The entity responsible for managing the core attributes of a prepaid card program. Program managers can either manage for other companies, or be responsible for issuing their own prepaid card products. For MasterCard Worldwide, entities are required to have an ISO/MSP license in order to become program managers.

remittance card: A card that enables the user to transfer funds to another party, normally overseas, and often in another currency. No bank is required to transfer the money, and the recipient has instant access to the funds made available, either to spend in a retail outlet or to obtain cash through an ATM.

restricted authorization network: Pertains to cards issued by a corporate entity, or group of corporate entities. They can only be redeemed within a restricted selection of corporate entities, defined by geography, type of business, type of terminal et cetera. Also known as restricted loop card or semi-open-loop cards. 🌐

Before you commit to buying through a distributor, you need to ask what -- or who -- they are? Are they owned by a competing processor or outside investment groups? Who are you competing against and is your supplier owned by that competing entity? At the Phoenix Group, we are **truly independent** in every sense of the word. We are not owned by a processor or an investment group. Our interests lie in providing you the best service and pricing every day.

DICTIONARY

in·de·pend·ent

Pronunciation: _in-d_-pen-d_nt\

Function: *adjective*

1 : not dependent: as **a** (1) : not subject to control by others : **SELF-GOVERNING** (2) : not affiliated with a larger controlling unit **b** (1) : not requiring or relying on something else : not contingent (2) : not looking to others for one's opinions or for guidance in conduct

NOTE: *An independent organization or other body is one that controls its own finances and operations, rather than being controlled by someone else.*

Synonyms: absolute, autonomous, nonaligned, nonpartisan, on one's own, self-contained, self-determining, self-governing, self-reliant, self-ruling, self-sufficient, self-supporting, separate, sovereign, unconnected, unconstrained, uncontrolled, unregimented

Antonyms: dependent, subordinate, subservient

THE PHOENIX GROUP

Call toll free 1-866-559-7627
www.phoenixgrouppos.com

The industry's largest **INDEPENDENT** P.O.S. distributor

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

CompanyProfile



mPayy Inc.

ISO/MLS contact:

Kimberley Lewis
Vice President, Business Development
Phone: 312-346-2421, 847-531-6366
E-mail: kLewis@mpayy.com

Company address:

101 N. Wacker Drive
Chicago, Ill. 60606
Phone: 312-346-7090
Web site: www.mpayy.com

ISO/MLS benefits:

- Mobile payment specialists
- In-house proprietary debit processing platform
- Security and anti-fraud experts
- Developing ISO reseller channel partnerships
- Recurring and subscription billing, P2P, and micropayment services

Mobile payments, viable alternatives

It is ironic that the United States, a leader in technological innovation, is lagging behind much of the rest of the world (especially in the Asia-Pacific and European markets) in the adoption of mobile payment technology.

This circumstance is due mainly to the success of telecommunications technology deployed across the nation in the latter part of the 20th century. Because of its efficiency over the past 30 years, the telecom industry has inhibited mobile payment application development in the United States in the last decade.

But Conrad Sheehan, founder and Chief Executive Officer of mobile and alternative payment solutions provider mPayy Inc., has spent the last three years determined to change the U.S. mobile payment landscape. Sheehan founded mPayy in 2007 when he saw the alternative payment and smart phone worlds expanding simultaneously, but no "real players" in the payments industry to bring these technologies together.

"Prior to founding mPayy, I was an SVP [Senior Vice President] responsible for the consumer payments business at JPMorgan that included all paper-based and electronic payment systems outside of credit cards," Sheehan said.

"So we had our ACH [automated clearing house], retail lockbox and check conversion products, and the knowledge I gained there was invaluable for a young executive at the time.

"My experience at JPMorgan gave me an early foundation with creating companies and commercializing payment products. So when the opportunity and the idea started to come together around an alternative payment network that didn't use Visa or MasterCard, it was actually at the same time that the first uptick was beginning with smart phones, the early BlackBerrys and the first spots of the 3G network."

New trails, new trials

Sheehan said mPayy is developing and deploying new mobile and alternative payment solutions in a market that has seen limited movement in the United States. He added that payment and other financial organizations have talked about implementing mobile payment technology for a long time, but no one has really figured out a way to do it securely, easily and cost-effectively.

What Sheehan found was a patchwork of payment networks and inadequate solutions that were not secure; for the most part, systems were too complex to use for both merchants and consumers.

"The networks didn't communicate the same exact way across different systems, even within the same bank, much less across huge acquirers and issuers," Sheehan said. "What inspired me to start mPayy was the desire to fill a gap that was missing for an easier, simpler payment system for e-commerce that could work on the Web and on today's phones – as well as tomorrow's future devices."

Company Profile

Debit payments, secure options

Sheehan noted that mPay provides a comprehensive set of debit options on mobile devices and the Web. The company targets lower average ticket commerce sites and enables mPay to serve a market he felt was greatly underserved – and where debit payments are preferred.

"There are very few people in our space and really no one exactly in the space we are in and providing the services we are," Sheehan said. "Naturally we do mobile payments and believe we are forerunners in the development and deployment of that technology, but we have built out a multifeature, multipayment type platform that can handle e-commerce, P2P [person-to-person], micropayments and recurring and subscription payments on the Web and on social networks."

Sheehan and his team of information technology (IT) specialists have developed and implemented an in-house proprietary platform for multichannel payment processing and settlement.

Additionally, mPay has built its own Triple Data Encryption Standard security and anti-fraud solutions that alleviate many of the complex interchange rates and Payment Card Industry (PCI) Data Security Standard

(DSS) requirements for mPay merchants. Sheehan believes keeping sensitive data in one controlled space is the key to survival in today's payments arena.

"We felt there wasn't a first-rate security solution for consumers and merchants, especially in the periodic billing segment," Sheehan said. "Now we of course generally lean toward the merchant, where the card issuers massively lean toward the consumer. Customers want to buy things in the card-not-present world and how they pay is not a key part of their decision-making process.

"They are concerned only with whether the Web site they're on is safe and if they might be susceptible to identity theft. So we focus on the merchants and their security first. We can add value to any retailer of any size, so by streamlining our merchants' costs, protecting their data from stem to stern and simplifying their platforms, the consumer can't help but benefit – and consequently spend more money with that merchant."

Indigenous stateside, soon worldwide

Sheehan said mPay's operations are currently limited to the United States, but his team has been architecting a multicurrency conversion solution that will extend to the Single Euro Payments Area, which covers 22 European countries, as well as the Asia-Pacific region over the next

EXPERIENCE ▾ TRUST ▾ STRENGTH



Humboldt
Merchant Services
A DIVISION OF MONERIS SOLUTIONS, INC.
© 2009 Moneris Solutions Inc.®

Up to 75%

Residual

\$5k

Signing Incentive

Direct Bank

Relationship

Up to \$200

Account Conversion Bonus

ISO/MSP

Sponsorship

GRNSHT0509

www.hbms.com

(877) 635-3570

year. Additionally, the Chicago-based company launched both Google Inc. Android and Apple Inc. iPhone applications in December 2009 and Sheehan believes this will significantly expand mPayy's geographic and demographic segments.

"When we look at our customer base, the mobile channel skews younger," Sheehan said. "So in terms of mobile payments and the potential in the Gen Y segment, it's absolutely massive.

"Everything is mobile-centric with them, whether it's mobile banking, text messaging or social networking. The potential for mobile payment applications and the revenue streams it can generate is there simply because we're seeing exponentially more activity on smart-phone devices."

Expanded footprints, reseller opportunities

In addition to mPayy's direct sales force, the company is in the process of expanding its geographic footprint and partnerships. Sheehan is in discussions with merchant acquirers in an effort to establish an ISO reseller channel. "We are certainly open to exploring any channel where it helps us sell our products and services," Sheehan said.

"We understand that the ISO reseller channel is coin-

operated – that is just how the payments industry makes its money and how sales agents make their living. But I do know that mPayy's solutions are unique from what is out there on the market currently, and I believe our offerings will enable MLSs [merchant level salespeople] to differentiate themselves when competing for a merchant's services."

A large part of mPayy's consistent growth is the team of veteran professionals that Sheehan has been able to attract. The company's executives have nearly 100 years of aggregate experience – a unique trait for such a small, young startup company, Sheehan said.

Kimberly Lewis, mPayy's Vice President of Business Development and a 20-year payment veteran, met Sheehan during her seven-year tenure as a sales executive at Chase Paymentech LLC.

Lewis' expertise is in the U.S. and international card-not-present arenas. It was out of conversations she had with Sheehan about the potential in the card-not-present and mobile payment spheres that enticed her to join mPayy's team in October 2008.

"I knew Conrad had started his own company, and periodically we'd get together and talk about the industry,"

TELEDRAFT
PAYMENT PROCESSING SPECIALISTS

For information on our program please call: **1-800-848-5826**
Or email us at: resellers@teledraft.com
www.teledraft.com

Specialists in High Risk Merchant Accounts & ACH Processing

Expertise and Specialization in...

- Mail Order / Telephone Order
- High Volume Moto / Ecommerce
- Adult Digital Content & Products
- Memberships & Subscriptions
- Dating & Social Networking
- Bail Bonds & Insurance
- Furniture & Future Delivery
- Travel, Charter, Seminars, Education
- Continuity, Nutrition, Health & Beauty
- Non-US Based Merchants
- Complex, Non-Traditional & Start Ups
- Excessive Chargeback Merchants
- Business Opportunity
- Web Services
- Warranties
- Collectibles

And other unique Merchants requiring special attention or specialized programs

**Conventional Agent/Office programs starting at 70% over Interchange*

Exceptional Sales Partner Program

- Expert Sales & Technical Support
- Direct registered BIN Bank relationships
- Lifetime, Fully Owned Residuals
- No Cost Multifunctional Gateway
- Costs at Interchange
- Zero Liability
- Non- Exclusive
- No Minimums
- Individual Training



Company Profile

Lewis said. "He'd kind of pick my brain, though at the time I didn't realize he was trying to recruit me. And I thought, 'You know, if there is a time to control your destiny and decide what to do with your career, now is it.' I also feel that alternative and mobile payments are really up and coming, so I said sign me up."

Keeping priorities, addressing complaints

Lewis is responsible for expanding the company's market and vertical segments and developing its ISO reseller channel. And she added that though mPay is planning cross-border expansion through 2010 and beyond, the United States will continue to remain the priority market for mPay, where

it will also address merchants' biggest complaints: issues surrounding fraud, PCI mandates and interchange fees.

"We work outside the credit card space as an alternative payment provider, and it's incumbent upon us as a new company to help them control the lion's share of their costs, which is interchange from Visa and MasterCard," Lewis said.

"Additionally, we provide secure debit and ACH solutions that are low cost to the merchant and guaranteed against fraud – which is more appealing than anything else in today's market."

Lewis noted that mPay's biggest challenge may also be its greatest asset, which is the company's size.

"We're a smaller organization," she said. "We certainly don't have the name recognition of a Chase, but unlike Chase or PayPal or Bill Me Later, we're small enough that we can quickly identify the market needs and trends in order to build the products and services based on client demands. We've got the latest technology and a great team of folks who can create innovative payment solutions as the market stipulates."

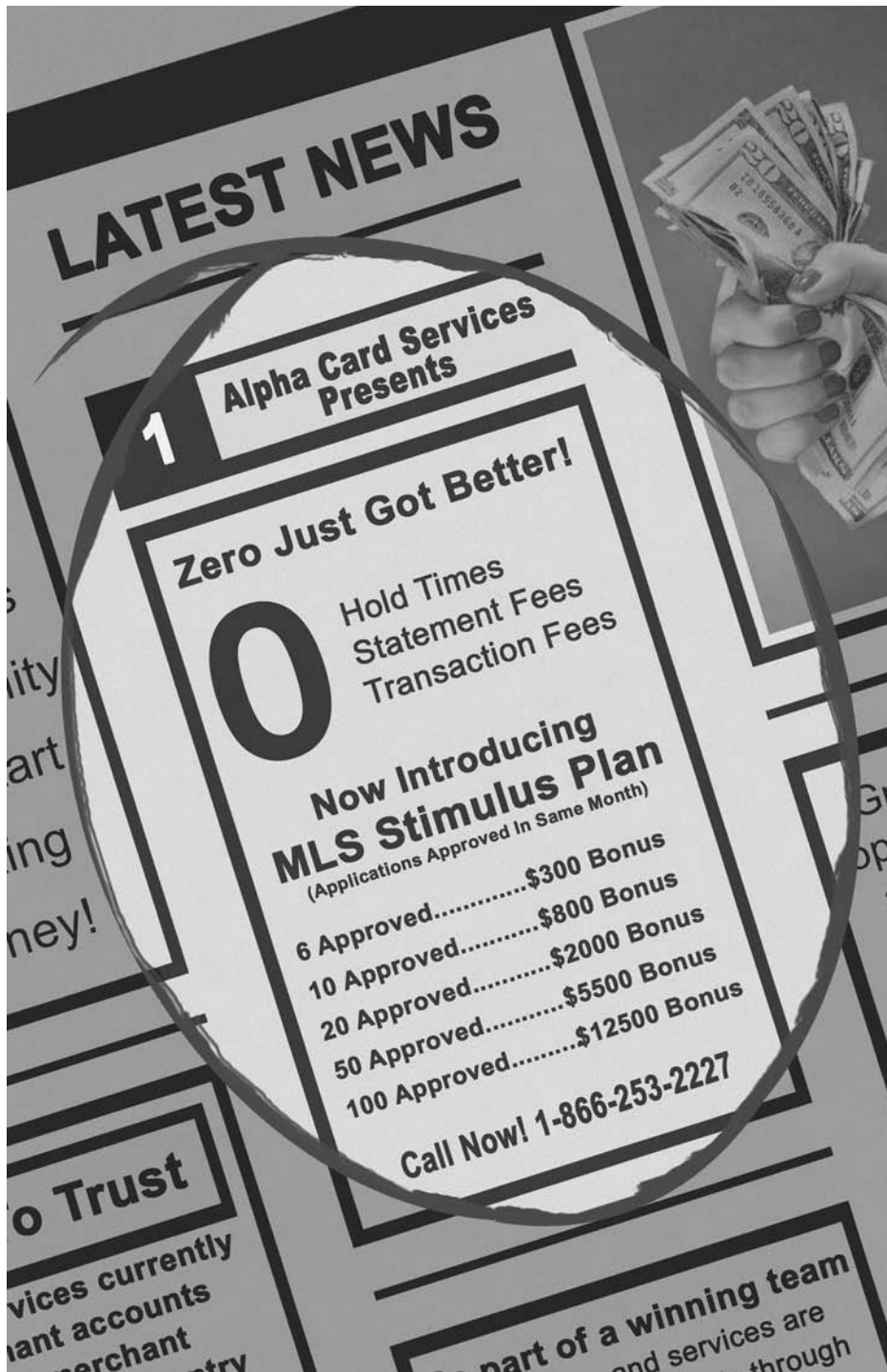
Staying genuine, always fair

As a payment and IT specialist, Sheehan said he will always strive to help mPay's team create new and more secure payment applications; however, the customer- and staff-centric focus will continue to remain at the core of mPay's infrastructure and business model.

"I think everyone here at the company believes in what we're doing and what we're accomplishing in terms of providing the best deal to merchants and consumers," Sheehan said.

"We take the approach that we have a great system, we're priced fairly and we don't ever take our merchants for granted.

"In order to prevail in this industry, it's paramount that we're genuine and fair to each other as well as to all our merchants and vendors," he shared. ☒



Happy Holidays to you and yours!



From your friends at



paymentsgateway.com | 866.571.0800

News

Heartland settles some, loses one

On Dec. 21, 2009, Heartland Payment Systems Inc. agreed to settle the consumer cardholder class-action lawsuits that emanated from the District Court for the Southern District of Texas. The suits involve claims arising from the data breach of the Princeton, N.J.-based processor's payment system reported by Heartland in January 2009.

In accordance with settlement terms, Heartland will pay between \$1 million and \$2.4 million to class-action participants who submit valid claims for losses as a result of the breach. According to the court, this settlement resolves all actions and proceedings that were asserted, or could have been asserted, against Heartland in relation to the breach.

No transparency disparity

Heartland will also pay all costs associated with the administration of the class-action settlement, including up to \$1.5 million to notify affected cardholders of procedures to be followed for making claims or opting out of the settlement. A Web site dedicated to disseminating this information is included in Heartland's obligations.

The company has also agreed to pay up to \$760,000 of the attorneys' fees and costs of attorneys representing cardholders victimized by the breach. Lastly, Heartland will submit the report of an independent expert on the processor's actions and its plans to enhance the security of its payment system.

"We are pleased to have reached a fair and reasonable settlement agreement that helps cardholders recover losses they may have incurred directly related to the criminal intrusion," said Heartland's Chairman and Chief Executive Officer Robert O. Carr. "We are committed to providing our merchants and their customers with a secure processing solution that protects them from the growing threat of cybercrime."

A December to remember

The resolution of this class-action suit follows on the heels of two other cases settled regarding the Heartland compromise. On Dec. 7, 2009, the United States District Court for the District of New Jersey granted Heartland's motion to dismiss a consolidated shareholder class-action lawsuit filed against Heartland.

Additionally, ten days later Heartland agreed to pay American Express Co. \$3.6 million, which completed all "intrusion-related issues" between the two companies. Carr commented that the settlement with AmEx marked the first agreement with a card brand related to the breach.

VeriFone prevails

Concluding a tumultuous 2009, VeriFone reported that Heartland's action to block VeriFone from providing direct support to Heartland merchant customers was rejected by a federal court.

After VeriFone filed a lawsuit in September 2009 alleging Heartland had infringed on a VeriFone patent gained through the acquisition of Lipman Electronic Engineering Ltd., VeriFone said it would provide support to Heartland merchants to prevent disruptions and maintain optimal service levels. One week later, Heartland requested an injunction to prevent VeriFone from doing just that.

However, on Dec. 28, in the U.S. District Court for the District of New Jersey, Judge Mary L. Cooper denied Heartland's injunction request on the grounds that the processor's contentions "contradict its own claims in this case" regarding its ability to service clients who use VeriFone systems.

The judge said Heartland's assertions in previous court filings "suggests an ongoing dependence and foreseeable adverse consequences upon withdrawal of such support." Cooper also rejected Heartland's assertion that VeriFone made untrue statements.

"We are pleased that Judge Cooper saw fit not to block



1st AMERICAN

L E A S I N G

One Vision

Our goal is your success.



LOOKING AHEAD

Times like these call for a cool head and a steady hand. Partnering with us allows you to concentrate on your business instead of looking for deals.

Call 1st American today.

TOLL FREE
888 884 6111

- Credit Card Equipment
- Fax and PDF Leases
- Approvals In Hours
- Same Day Funding
- No Manufacturer Restrictions
- Wireless Terminals
- ATM Financing


our efforts to offer continual support to Heartland's merchants for VeriFone systems and to find our statements correct," said VeriFone's CEO Douglas G. Bergeron.

"Despite Heartland's considerable efforts, we believe the right thing to do is to ensure that those merchants do not experience any disruption or degradation in the support they receive for their VeriFone system."

As of press time, Heartland was unavailable for comment on this ruling.

As a result of Judge Cooper's decision, it appears the only way Heartland merchants who use VeriFone equipment and systems can ensure continued support for same is to register with VeriFone by Dec. 31, 2009.

Perhaps these two companies will be able to put legal disputes behind them in 2010 and devote even more attention to their core competencies: securely processing and settling payment transactions and providing the highest quality customer service.

After all, providing the very best products and services to merchants is what has made Heartland and VeriFone two payments industry Titans. 

U.K. checkless by 2018?

It's been 400 years since the first businessman issued a signed document that eventually became known as a check, and policymakers and bankers in the United Kingdom have decided enough is enough. Following nearly 20 years of declining check usage among businesses and consumers in the U.K., the Payments Council's board, which sets strategies and directives for U.K. payment systems, has set a sunset date for check clearing: Oct. 31, 2018.

The decision applies across the U.K. and Northern Ireland.

According to *Checks at the End of the 20th Century ... and Beyond!* by Paul H. Green, President and Chief Executive Officer of The Green Sheet Inc., the first "check" was written by Mr. Dalboe, a man doing business with London goldsmiths, in 1659. Checks were created to facilitate trade (especially international trade) without having to include chests of gold and coins with individual shipments.

After a nearly four-century run, however, check usage

Wireless Point-of-Sale Solutions.

Managed.

Secure Devices
Reliable Service
Exceptional Support

Apriva is the single source provider for all of your wireless point-of-sale needs. When you activate wireless devices with Apriva, you'll receive:

- Complete end-to-end processing solutions
- One-stop shop for all wireless POS needs
- 24/7 customer service

Call 480-421-1200 or click www.apriva.com to learn more.

APRIVA
SECURITY. CONNECTIVITY. MOBILITY.™

News

in the U.K. began to decline in 1990, and in the past 5 years alone, dropped a significant 40 percent, according to the Payments Council. In 2008, just over 1.4 billion checks were written in the U.K. and Northern Ireland, according to data published by the Bank for International Settlement. Based on data from the BIS and the Payments Council, it costs banks in the U.K. an estimated \$1.40 (USD) to process one check.

Unchecked

The decision to phase out checks in the U.K., announced on Dec. 16, 2009, follows 18 months of consultations and deliberations and a decision by the Payments Council to take an active role in the transition to a checkless U.K.

The Payments Council is a private sector watchdog group for policy and enforcement actions involving payment schemes; its membership includes major banks and inter-bank payment exchanges.

"The Payments Council wants to ensure that consumers and businesses are not left high and dry when the closure of the clearing [system] occurs," the council stated. "This announcement marks the start of extensive work that we need to do to ensure that everyone has a viable alternative, should the check clearing close."

The council said it will "revisit" its decision in 2016.

"[T]he real challenge lies ahead if we are going to be comfortable to wave good-bye to the check, which undeniably occupies a unique place in British culture," said Payments Council Chief Executive Officer Paul Smee. "The payments industry will have to react positively and take the lead on delivering solutions which suit all their customers." ☒

Diners Club: New brand, new voice

In December 2009, Diners Club International introduced a new global branding campaign that includes a refreshed logo, redesigned card art and Web site, and new print and broadcast advertisements. This is the company's first major rebranding effort in more than six years. It symbolizes the continued fulfillment of the Diners Club promise: to empower card members through access to superior services and exclusive privileges.

"This new campaign really came about because of the acquisition of Diners Club International by Discover Financial Services in July of 2008," said Janice Alfini, Diners Club Senior Vice President, Global Brand and Marketing. "We immediately began working on building a new brand position, a new brand voice with all of our franchisees and franchises. Both companies felt that we really needed to up the profile of our brand and increase our voice in the marketplace."

Discovering new revenue streams

Alfina said that Diners Club now has tremendous new resources as a result of the Discover acquisition. The company is currently expanding its global offerings to airport lounge products that include rewards programs and concierge services.

"We've got a number of other launches planned as well, which just shows the kind of resources and talent that our new owner brings to our entire network," Alfina said. "We are currently rolling out the brand campaign in eight countries. We want to revitalize our brand with the younger generation because there is a huge range of activity with new product and service innovations."

Diners Club charges from international card members now go through the Discover Network, so merchants can leverage all of the benefits Discover offers in partnership with Diners Club North America.

"Historically we've been known as the T&E [travel and entertainment] card, especially in the U.S.," Alfina said. "But overseas we have a full and broad product line. In addition to our standard consumer product, we have

Cash advances made simple.

- ✓ Direct Funding Source
Cash to Advance Now
- ✓ Responsive Underwriting
Common Sense Approach
- ✓ We'll Work with Your Processor
No Need to Switch
- ✓ Dedicated Sales Support
We'll Help You Fund Deals
- ✓ Competitive Commissions
Up front paid weekly

Call today for more information!

grp
FUNDING LLC.

Toll Free: 877-571-7999

info@grpfinancing.com ♦ www.grpfinancing.com ♦ Fax: 800-823-2175

premium consumer cards, corporate cards and travel accounts, various co-branded card products, rewards and loyalty programs, as well as card programs targeted to young professionals, to name a few."

Expanding North American footprint

Several recent events highlight Diners Club's efforts to expand its geographic footprint and suite of offerings in the United States and Canada.

In August 2009, Interac, the Canadian debit network, and Pulse, Discover's debit network, signed an agreement to give Diners Club, Discover and Pulse cardholders the ability to withdraw money from ATMs of participating Canadian acquirers.

In September, Diners Club signed a merchant acquiring agreement with payment processor Elavon Inc. Under terms of the partnership, Elavon will add Diners Club card acceptance to its portfolio.


This relationship is designed to create more payment opportunities for Diners Club card members, who eventually will be able to use their cards at Elavon merchants in the United Kingdom and Western Europe.

And in November, Citigroup Inc. sold its Diners Club North America card business to Montreal-based BMO Financial Group, which gives BMO exclusive rights to issue Diners Club cards in the United States and Canada. According to Alfani, these moves are significant strides in the company's mission to achieve higher brand visibility and strengthen its offerings in the North American market.

"We have had the T&E space since our inception 60 years ago, which is really part of the DNA of the business, and we continue to expand into everyday card use as a part of our new brand campaign," Alfani said.

"We will continue to develop new products as a result of the Discover acquisition of Diners Club International.

"Additionally, with the announcement of the acquisition by BMO, I think we'll have new momentum in the North American market.

From a merchant outlook, I think it maybe very good timing for them if they're looking for additional payment options. And we're happy, ready and able to provide viable payment alternatives through the acceptance of Diners Club and Discover card products." 

A new level of protection

In December 2009, the Online Trust Alliance, a nonprofit organization representing more than 1 million businesses and 500 million consumers worldwide, submitted public comments supporting the Federal Trade Commission's goals to eliminate the abuse and theft of consumer data and redefine the term "consumer privacy" to raise levels of protection.

The comments will be presented at the FTC's Roundtable in Berkeley, Calif., on Jan. 28, 2010.

The OTA is dedicated to developing best practices and providing educational resources for merchants and financial institutions. The aim is to create a trusted global online ecosystem. Additionally, the OTA hopes to help eradicate e-mail and Internet fraud, abuse and cyber crime.

The organization has regional chapters in the United States, Canada, the Asia Pacific and Europe. It is governed by a board and steering committee that

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

News

includes representatives from Bank of America Corp., Cisco Systems Inc., VeriSign Inc., Microsoft Corp. and Symantec Corp., to name a few.

The FTC's roundtable discussions will explore the privacy challenges posed by the array of technology and business practices employed by retailers, data brokers, third-party applications and a diversity of other businesses in the collection and use of consumer data.

Information is collected via social networking, cloud computing, online advertising and mobile marketing, in addition to traditional e-commerce Web sites.

Three-sided coin

According to Craig Spiegle, the OTA's Executive Director, the organization recommended a three-pronged approach to the FTC: advancing a standardized Privacy & Data Collection Statement, increasing integration of privacy-based browser controls and encouraging businesses to advise consumers to upgrade to secure Web browsers.

"A network which empowers consumers to make informed decisions when it comes to sharing their data and the use of a browser with integrated privacy controls is essential to the vitality of the digital lifestyle," Spiegle said.

"In this period with online trust being eroded by cybercrime and deceptive business practices, those businesses who are early adopters will realize a trust dividend in the eyes of the consumer and in the wallets of stockholders."

Spiegle added that legitimate businesses recognize consumer trust and online confidence as a valuable resource; like the environment, it must be protected.

"It is our responsibility collectively to adopt practices and policies which can help to stem the tide of ever-eroding online trust and promote the vitality and promise of the Internet," he said.

"Companies who do the right thing will yield trust dividends, benefiting their customers and investors."

A house undivided

OTA officials said that not unlike a health department rating for restaurants or nutrition labels on food products, a standardized framework to protect consumers and the Internet landscape is required to enable consumers to make informed choices regarding requests they encounter for collection of their data during online activities.

To this end, the OTA recommends a uniform Privacy & Data Collection Statement for all Web sites, e-mail marketers, and retail points of collection that store and track consumer data.

We've connected all the D.O.T.S.



Deployment • Ordering • Tracking • System

- Place & Track Orders *Online*
- Repair Authorization & Status *Online*
- Management Reports/History *Online*
- Manage Your Deployments & Repairs ***ANYWHERE..ANYTIME!***



Equipment

All Major Manufacturers
Terminals • Wireless • Pin Pads
Multi-Lane • Check Scanning



Deployments

Downloads • Drop Shipments
Welcome Kits • Supplies
Custom Configurations



Service

On-Line Ordering • Encryptions
Certified Repairs • Exchanges
Same Day Shipping











(877) 999-7374

5249 N. Hiatus Road
Sunrise, FL 33351

www.jrposdepot.com

All company names are trademarks or registered trademarks of their respective companies.

Advancing consumers' controls and right to notification is central to the OTA's core objectives, which include providing consumers a concise and comparative view to how Web sites will use their data, an understanding of the value and assurances consumers are receiving when doing business with any given site, and the ability to manage the data they submit or which may have been previously collected.

"The problem today is that many browsers offer some sort of controls, but unfortunately all too often they are not intuitive, and in some cases not discoverable, due to the conflicting priorities of the companies that develop them," Spiegle said.

"And currently over 60 percent of Internet users are using an outdated version of their current browser.


"All leading browsers are provided free of charge, but consumers often do not know or understand the need to upgrade their systems and assume that if it's not broken, don't fix it.

Consumers simply need to visit their browser sites and download updated security software, which provides added protection from phishing, malware and online threats."

Critical issues

OTA officials encourage browser vendors to continuously innovate for the benefit of consumers, while allowing Web sites to know when new browser features are enabled. To maximize consumer controls, the OTA recommends features be integrated into browsers, which helps all segments of users to easily benefit from them.

Spiegle added that outdated browsers are fine for protection from last year's threats but not today's. While upgrades are not a silver bullet, updated browsers, patched application software, and virus and malware software are all critical components to help protect both consumers and their business/employer data, he said. "Consumer protection needs to be accelerated, and the OTA is calling on all commerce, financial services and government sites to support users when it comes to upgrading their outdated and insecure browsers," Spiegle said.

"So through a combination of standardized notice, integrated browser controls and teachable moments, the OTA's recommendations support the FTC's goals, while helping to maximize online trust and confidence and the long-term vitality of online marketing, advertising and consumer services." 

Over 3,500 attendees from 25+ countries
in the past two years, making
Prepaid Expo USA 2010
THE premier Expo
in the US.

February 22-24, 2010 • Rio, Las Vegas

PREPAID
EXPO
USA

PRESSING LEGAL, REGULATORY & ENFORCEMENT COVERAGE
Speaker Ky Tran-Trong of the Federal Reserve Board CARD'09, Regulation E, AML issues and the creation of the CFPA

EXCLUSIVE KEYNOTE SPEAKERS

NEW! BUSINESS DISCUSSIONS. PRIVATE MEETINGS.
Integrated into the program to ensure you don't miss sessions. Prepaid Meeting Concierge Service available to all attendees.

THE PREPAID MARKETPLACE
Prepaid Expo USA 2010's exclusive social networking site available to attendees before, during and after the Expo.

Driving Smart Solutions To Maximize Market Share

BOOK EARLY AND SAVE: please use priority code **XU2348GRS** when registering

Gold Sponsors






WWW.PREPAIDEXPOUSA.COM

GIVING IT TO YOU STRAIGHT.

I switched to Total Merchant Services 3½ years ago so I could take advantage of the Free Terminal Placement program. I have over 500 merchants now.

It's great! If I don't need a terminal to close a deal, or if I have a really large processing account, I can maximize my income by selecting the higher 70% split instead.

Now, everything is transparent. I always know the exact costs of taking a free terminal and upfront bonus.

I love the new lower cost structure— 3.5¢ dial-up and 2.5¢ IP! I'm able to earn more money on every deal, and it's really helping out on closing the big ones!

The level of detail with the AMPlify reporting system is phenomenal. I can trace and check every cent that comes into my account. It is better than any other processor I've ever worked with!

**REAL REPS.
REAL SUCCESS.**

Santiago Medina

*With Total Merchant Services,
I know – down to the penny –
where I am making my money.*



**See the difference for yourself.
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

Add Value with our complete line of Check, ACH, and Gift & Loyalty Card Solutions



Ask us about our API's for integrating
payment Gateways and Virtual Terminals



877-454-3835
www.CheckTraining.com
www.GiftCardTraining.com
Sales@GlobaleTelecom.com

SMS marketing from page 1

challenge advertisers to devise marketing platforms that are impactful but not overzealous or intrusive.

The lessons of spam apply most patently to text messaging. Otherwise known as short message service (SMS), it is a medium that has, especially among young people, revolutionized interpersonal communications. Many experts predict the impact it has had on society will soon be replicated on the marketing side of the payments sphere and that its widespread use among ISOs and merchants depends only on the willingness of sales forces to adopt it.

"Not a lot of ISOs are using it yet," Hardman said, adding that SparkBase has begun to emphasize the use of text message marketing with the ISOs it serves. "In the last three months we've really seen it take off. It's been one of those things where it was a great idea ... but nobody knew what to do with it.

"We've spent the last several months really working on educating our ISOs so they do use it. Now they have to go out and educate their merchants, which doesn't happen overnight."

Hardman believes text messaging will soon supplant e-mail as the preferred digital marketing tool among merchants.

"When a retailer can, with a few clicks of the mouse, send a text message directly to every single one of their customers that they have information on within 30 seconds about something happening in their store right now, that goes way beyond what traditional direct mail or e-mail can do," Hardman said.

SMS on the rise

Several factors appear to be driving a heightened interest in SMS marketing. First, of course, is the explosion of texting in social realms. Second is the appeal of a channel that communicates instantly, alerting recipients upon message receipt and making messages immediately accessible.

"Text messages are very pervasive and they [provide] instant gratification," said Dyson Barnett, founder and President of merchant service provider LIFT Network. Barnett said studies show

that texts are opened 96 percent of the time. "Compare that to anything that's out there," he said.

A third factor driving the use of texting is the increasing popularity of gift card and loyalty programs, which have provided a context for devising ever more creative marketing strategies using digital mediums. In today's retail world, customer loyalty is the name of the game.

"Any method having to do with getting out to your customer base and increasing not just retention but repetitive use of that customer – that's where the sales growth is," said Tim McWeeney, Vice President of North American Sales for POS solutions provider WAY Systems Inc. "One customer using my service 10 times over is much easier than finding 10 customers who are using it once."

In place of traditional gift and loyalty programs whose only meaningful feature was the plastic card, more evolved programs are cropping up that employ various mediums, feature communiqués to consumers and allow cardless transactions at the POS.

"Not only do loyalty programs really work, but what we really see is that the merchants that are properly executing a loyalty program are by an order of magnitude more successful than the ones that have it that aren't using it properly," Hardman said. "Secret gift card programs don't work; secret loyalty programs don't work. You have to actively use them."

In contrast to misapplied stored-value programs, some loyalty providers have fixated on communications between customer and merchant that promote participation in stored-value programs.

For example, customers on the SparkBase network can check balances and loyalty point accruals by visiting a Web portal, where they are asked to provide e-mails and phone numbers (often in exchange for discounts or other promotional offers).

For customers who opt in to a retailer's promotional offerings, merchants are provided the contact information they need to send such offers – by either e-mail or text message.

"It gives them the opportu-



CoverStory

nity to collect data not only for loyalty cardholders but also the gift cardholders," Hardman said. "So that when I give you a gift at Christmas time, that merchant may or may not know that I bought the card, but they certainly don't know who I gave it to.

"So now there's something on the back of it that says, 'Register your card here and get 10 percent off your next order.' Well, now the recipient of that gift card has an incentive to go online and update their information."

According to Barnett, LIFT Network similarly employs a creative, multipronged approach. Among other things, it establishes platforms that allow consumers to win items or participate in polls through text messaging, which helps merchants in multiple ways. It is a way to obtain customer feedback and contact information, as well as to draw customers into the store through deals or announcements of new offerings.

Hardman forecasted a three- to five-year honeymoon period for SMS marketing, during which time merchants and ISOs would stand to reap the greatest rewards from its use. After that time, he said, it is likely the medium will grow stale, as some say e-mail has, or get eclipsed by the next, new technological fix.

Still, most industry insiders (Hardman included) doubt that text inboxes on mobile devices will ever be saturated by advertising to the extent that e-mail inboxes have been.

For one, texting is governed by stricter regulations, including tighter restrictions on mass messaging and easy opt-out provisions for consumers.

Because texts travel over the airwaves, they are subject to regulation by the Federal Communications Commission, along with that of the cell phone companies and text message aggregators (intermediaries for inter-company text messages and mass messages sent from computer platforms).

Virtually social

The growth in text-based marketing has been accompanied by that of another advertising medium long since discovered by the teenage set but, as yet, foreign to many advertisers: online social media, including social networking sites like Facebook and Twitter, and professional networking platforms like LinkedIn.

"I see those two [SMS and social media advertising] harmoniously working with each other," Barnett said. "There are applications coming out that are combining the efforts ... Let's say you're a Facebook fan and you're using our mobile message platform. We'll be tying the two of them together.

"You send out a message on the text platform, and you can have it, at the same time, integrate down into the Facebook community, so that your wall has a similar tone as your mobile definition or mobile marketing."

While almost all retailers, large and small, now have at least some advertising presence online, sources say that, among merchants, online social media has to this point been used almost exclusively by corporate giants like Target Corp. and Wal-Mart Stores Inc., both of which have Facebook "followers" that number in the hundreds of thousands.

Businesses that advertise on social networks can do it by creating a profile for others to visit and by spreading information within online discussion settings. One unique advantage of social network advertising involves the "viral" phenomenon of cyberspace: the potential for information to fan out through interactive platforms, ultimately bringing increased traffic to the Web site where it originated.

That said, chatter isn't always good, and thus going viral has the potential flip side of an unflattering comment or bit of information gaining wide circulation.

Marvelously m-commerce

Tying together and facilitating the adoption of new

PCI-DSS Compliance: July 2010
Time Is Ticking Away On The PCI-DSS Compliance Deadline. **Available NOW**

Will You Be Ready?

Carpé Charge is PA-DSS Certified. Act now and protect your business.

- Low annual license fee
- Store & Forward capability
- No per-transaction based fees* and unlimited transactions
- Supports credit and PIN debit**
- 24/7/365 in-house tech support for merchants and/or ISO's
- Multi-threaded communication for the fastest possible transactions
- Free API development assistance
- Private label solutions available for qualified ISO's



Carpé Charge™
Credit Card Software

Seize the Charge!



For PC's or Windows based POS applications with broadband Internet connection.

Find out more at: www.carpecharge.com

* Carpé Charge does not charge transaction fees. Only the normal credit card processor fees apply as set forth by the card processor/ISO. ** Pending your choice of merchant accounts. Carpé Charge requires an annual subscription and a valid merchant account. See your Carpé Charge sales rep or contact CarpeCharge.com for a list of approved merchant processing gateways.

marketing platforms are today's ever-evolving mobile phones, onto which every last technological marvel seems to be converging.

"I believe the growth of this industry is mobility," McWeeney said. "Anything you can do in a mobile environment will be big. ... As this continues to grow, be it mobile applications, networking, social networks, no matter what it is, if you can do it in a mobile environment, it's going to increase the value of that device."

Indeed, as more and more consumers buy Internet-based mobile phones, complex new advertising campaigns will develop a common destination no matter what channel they run on: the customer's pocket.

"They expect mobile marketing is going to be literally in the trillions of dollars, surpassing Internet advertising," Barnett said. "And why? Because it's connecting to you – to your person."

There is little doubt that such accessibility will help drive merchant advertising campaigns and the loyalty programs which increasingly accompany them. Finding effective ways to communicate with customers will become even more crucial in a landscape dominated by digital media. In the new mobile phones, the information age has a focal point; that will likely become the focal point for advertisers, too.

One of the newest revolutions in phones has accelerated their integration into the payments space. In December 2009, within a week of each other, Twitter co-founder Jack Dorsey and payment equipment and systems vendor VeriFone unveiled separate card swipe terminals, Square and PAYware Mobile, respectively.

These can be retrofitted to existing Apple Inc. iPhones, which will almost certainly accelerate the adoption of cell phone payment acceptance devices. A corollary will be more phone-to-phone communications between retailers and consumers, and thus more marketing opportunities.

"If you can combine the loyalty component with mobile payments, you're really going to have some powerhouse marketing capabilities," said Peggy Olson, founder of the marketing and communications consulting firm Strategic Marketing.

According to Olson, the trick is to build loyalty from the moment of the first payment.

"A scenario is you can have [a merchant] and they attach the Square device or VeriFone jacket and they conduct a payment," she said. "At that point they're going to ask the purchaser for an e-mail or a phone number that they're either going to text message or e-mail a receipt to. So now they have that information and can later promote that I've got the latest, greatest thing."

Tap and touch

Then there is the untold impact of near field communication (NFC) technology when it hits the American market, essentially giving phones the same capabilities as payment cards.

When such phones are finally deployed on a large scale, and more consumers use phones as payment vehicles, retailers will have unprecedented access to consumer data, according to Mohammad Kahn, President and founder of NFC technology firm ViVOtech Inc.

ViVOtech is conducting NFC trials in the United States and Europe using special NFC "tags," or chips, that adhere to the back of a cell phone and make it NFC-enabled. Kahn said NFC phones would significantly enhance loyalty programs by simplifying the process of sending coupons and other promotional offers and having them redeemed at the POS.

ViVOtech's back-end software enables merchants to send offers to customers through SMS messages. When customers come in to redeem the virtual coupon, at the time of transaction they tap their NFC-tagged phones on the reader and the coupons are redeemed automatically. "I call it the machination loyalty program – loyalty 2.0," Kahn said.


Kahn noted that consumers with NFC tags on their phones tend to use coupons more frequently. "Often they don't carry all their loyalty cards in their wallet or pocket, and even when they do, they don't go through the extra effort to take it out," he said. "But having that in the phone makes it a lot more accessible. And because I'm receiving a text message on the phone, there's a linkage that makes my phone a lot more lively."

Live wire act

On the merchant's end, NFC networks will provide retailers with a wealth of reporting on their customers' purchasing habits, with specific information about who opts into promotional programs and what their shopping histories are.

With that information, merchants will be able to send promotional text messages tailored to individual preferences, Kahn said.

Such a vision of merchant marketing contrasts sharply with the spam that has dominated the digital advertising sphere. While spam is sent indiscriminately, the NFC ads that Kahn describes would target individuals in an informed way, using customer-specific research to create the most enticing offers possible.

This is only part of what promises to be a new, more sophisticated era in payments industry advertising. And it seems as close as the touch of a button. 

WITH CYNERGY DATA
BY YOUR SIDE,
WHO NEEDS A
RICH
UNCLE?

STRONGER RELATIONSHIPS. DEEPER POCKETS.

Welcome to the new Cynergy Data. We're now leaner, faster and more adaptable. And with \$35 million in backing from our new strategic partner, The ComVest Group, we're poised to bring even greater levels of our services, solutions, technology and innovation to the marketplace.

We invite you to take a fresh look at Cynergy Data and experience the transformation for yourself.

Call or email us today.

Paul Oswald, Vice President of Third Party Acquiring | (800) 933-0064 ext.1177 | paulo@cynergydata.com

Tim Vint, Vice President of Third Party Acquiring | (800) 933-0064 ext.1178 | timv@cynergydata.com

Tom Della Badia, Senior Vice President | (800) 933-0064 ext.5140 | tomd@cynergydata.com

www.cynergydata.com



Education

StreetSmartsSM

Proudly presented by



New year, new plan

By Jon Perry and Vanessa Lang

888QuikRate.com

With the end of the holiday season and the return of daily routines, it is important to make sure to set aside time for strategic planning. The challenges of 2009 fostered many pearls of wisdom that are waiting to be capitalized on. Yet, people often skip the step of formally committing to implementing all of the great lessons learned from a trying year.

We recently finished a week-long strategic planning session that included not just reviewing our own business but also our key sources of referrals, vendors and prospective partners. At the end of the session, we had a road map for 2010 that will take us to the next level and keep us from making costly mistakes.

We asked GS Online's MLS Forum participants if strategic planning was important in 2010. Coach Bob believes so. "This is a time where everyone in this business needs to open their eyes, ears and minds to change," he wrote.

Steps in strategic planning

Having a vision of where you will be next year at this time puts you ahead of the competition and focuses attention on your goals and desires. To create your roadmap, try the following:

1. Set aside time to actually do it. Find a location free of distractions. Shut off the phones and close your e-mail program. Focus solely on the task at hand.
2. Break out your business plan. If you don't have one, create a simple two- or three-page plan that lists your differentiators, the market you are trying to reach and how you are going to reach prospects in

Education index

Daniel Wadleigh	61
Peggy Bekavac Olson	62
Tim Cranny	66

that market. A simple business plan lists three key elements:

- Strategic objectives: Where do you want your business to go?
- Tactics: How are you going to get there?
- Budget: What will it cost?

Strategic objectives

Strategic planning provides a look ahead to the next three to five years. Five years down the road might be a bit fuzzy, but the next 12 months should be reasonably clear. Strategic planning is at the 60,000-foot level; it's the broad strokes of where you want your business to be.

Tactics

Tactics support the strategy. Your tactical objectives should be specific and measurable. For example, "increase top line revenue 15 percent" and "decrease customer attrition to below 3 percent" are specific and measurable.

Strategic objectives outline your plan of where you want to go. Your tactics are precise and tangible; they detail how you will achieve that strategy. Tactics often have to be flexible. As we experienced with the economic downturn, conditions change and tactics must be adapted accordingly. If you know where you want to go, your tactics involve working out the most practical, simplest or cost-effective route.

We **Value** our Partners, You'll Value the **Benefits**.

- Extensive Partner Support • Fast Expert Statement Analysis
- 50% - 70% Residual Splits - You Choose Merchant By Merchant



**Now Offering Bonuses on ALL
Eligible Accounts - No Monthly
Production Requirements**

Join Our Team. Contact Us Today!
800.582.2502 ext. 2
www.moneytreerewards.com



Money Tree Merchant Services (MTS) is a registered ISO/MSP for HSBC Bank USA, National Association, Buffalo, NY

StreetSmarts

Budget

Your budget puts numbers to your strategy. Whether it entails a future business or personal loan, this is the part of the plan that financial folks will read with the greatest attention. Create 12-month cash-flow and profit forecasts that have an estimated two-year projection. If you have been in business for more than two or three years, you have a history of annual growth that can provide a more accurate projection.

Look at your monthly expenses. Write down every expense you can think of. Even if you work out of your home, costs are associated with electricity, phone service and office supplies. Be realistic and pessimistic. A wise banker once told us, "Once you are finished with your sales forecast and expenses, then double your expenditures and halve your forecast."

Completing your business plan

Start your business plan with a brief business profile that provides:

1. A description of your business, along with the products and services you offer
2. The physical makeup of the business, including profit margins, number of employees and location

3. Your business growth to date
4. The markets you serve and your geographical scope
5. A description of your competitors and your competitive advantages

As you work through the three key elements just mentioned, the goal is to outline how you plan to move your business from where it is now to where you want it to be.

Importance of market research

An area overlooked by many businesses is market research. It is too often a weak link in their business plans. Market research needs to address:

1. Financial, economic and market conditions
2. Key suppliers
3. Potential customers and competition
4. Issues that do or can affect your industry (for example, the need for Payment Card Industry Data Security Standard compliance)

Your business plan should clearly indicate that you have done this research.

SWOT

A great way to provide a summation to your research

	<h2>Netcom Payment System</h2>	
<p>Netcom - United - ID CheX Join Our Team and Grow with Netcom 800-875-6680</p>		
<p style="text-align: center;">ID CheX 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>Netcom Check Service</p> <p>NetCheck 21 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 style="text-align: center;">Netcom Merchant Services <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>www.idchex.net</p>	<p>www.unitedchecks.com</p>	<p>www.netcomsouthern.com</p>
<p>Your portfolio is safe with Netcom</p> <p style="text-align: center;">A Netcom Payment System Company</p>		

is to conduct a condensed strengths, weaknesses, opportunities and threats (SWOT) analysis. Strengths and weaknesses pertain to your internal organization. Opportunities and threats refer to the external marketplace.

Boil down your SWOT analysis to these three simple questions:

1. Who will provide merchant services with you?
2. Given the thousands of other companies in the industry, why should businesses get their services from you?
3. How will you provide service to your customers? (There are various front-ends and back-ends in processing. Which will you choose and why?)

Above all, it comes down to differentiation. What makes you different? If you list "low price," "great service" and "24/7 service," those can be claimed by any company and therefore are not differentiators. Differentiators are unique.

Strategic planning

Much of the business plan noted above can be accomplished internally. In strategic planning it is important to consider other organizations that impact your business and get them involved.

For us, we have organizations in one of four groups:

- Direct and indirect sales channels: employees, contractors, partner banks, chambers of commerce, the Internet and networking business groups
- Product mix: gateways, POS equipment, software and other value-added products and services
- Customer base: clients that best represent our target market
- Operations: elements (such as accountants, legal and Internet services) that help us gain more efficiency, increased revenue or improved quality for the same processing volume

Ask members of these groups for their ideas and thoughts. Determine how the economy is affecting each of their businesses and work to ensure long-term mutual sustainability. No matter how small your business may be, involving your vendors and partners in strategic decisions will result in better relationships and more information to guide your decision-making process.

Change happens

It is hard to know where to go if you don't have a baseline to identify where you started. That is where having a solid foundation of measurements comes into play. Basic financials like your profit and loss will tell you at a high level how you are doing. List all of your expenses, and identify areas for reduction and improvement.

Free to attendees who register before Jan. 15
with a room reservation

Northeast Acquirers Association



2010 WINTER SEMINAR

January 26-28, 2010 at Mount Snow, Vermont.

The only conference this year in the Northeast

The original MLS event

Hot topics that impact your business

Snow Barn event sponsored by



Join The NEAA in picturesque Mount Snow, Vermont for our 2010 Winter Seminar and Outing. The NEAA is the foremost educational forum for financial institutions and every SO/MSP/MLS in the acquiring industry. Our events are widely recognized for their educational value, top vendors exhibiting and exciting recreational activities. This seminar will prove to be the best yet!

NEAA: A Tradition of Excellence

The Northeast Acquirers Association (NEAA), founded by dedicated experts over 20 years ago, has established itself as a foremost educational institution for ISO/MSPs in the acquiring industry. The NEAA is a non-member not-for-profit association that is best known for the informative and stimulating seminars it hosts on a biannual basis.

DON'T MISS THIS ONE-OF-A-KIND EVENT!
For information and registration material, please
visit our website www.northeastacquirers.com

StreetSmarts

Key sales indicators might include number of accounts, profitability by account and the source of each account. Review accounts that were closed and understand why those accounts were not retained. Even if you have never measured anything, the numbers are there in bank statements, residual reports and other documents.

Lastly, if you do not have a written budget in place, make this a priority. We use our budget to ensure we are never late on a payment and never miss our top-line revenue goals. Once your financial and key metrics are organized, you will eliminate much fire fighting and stress caused by finances.

Use all of this information to create formal action items and goals. Get buy-in from key players that they will be proactive in supporting the proposed changes. Assign responsibility for each item and goal and define dates for completion. Create a strategic calendar of events that is monitored and managed.

There are things going on that we cannot impact or change. Health care reform will likely become law. Inflation will hit. While we all have a voice to express our thoughts and concerns, many of these changes are going to happen whether we like it or not.

However, ensure that these items are identified in your plan and that you understand how to react should they occur. Creating a contingency plan will provide flexibility in your organization that is based on more preparation and less perspiration.

Plan to prosper

Donald Harrington on the MLS Forum wrote, "What makes you unique and of value to your merchants? 2010 is going to be a year of reality for many people and businesses. It will not be business as usual."

Our success in the industry is directly attributable to having written planning documents. Many reading this article may not be in this industry come December 2010. Those who have a written plan will have the greatest probability of continued success. ☑

Jon Perry and Vanessa Lang are the owners of 888QuikRate.com, an ISO based in Ft. Worth, Texas, that was named Small Business of the Year by the local newspaper, The Star Telegram. For more information, tweet them at <http://twitter.com/dfwcard>, comment on their blog at <http://merchantservices.cc> or visit their profile at <http://linkedin.com/in/jonperry> or <http://linkedin.com/in/vanessalang>. Alternatively, you can contact Jon and Vanessa by phone at 817-857-3557 or by e-mail at jon.perry@888quikrate.com or vanessa.lang@888quikrate.com.

Take advantage of the most aggressive Bonus & Residual Program:

Bonus

& Free Equipment

- \$300 Per account plus a Free Terminal to place or lease.
- \$400 Per account If You Don't need a Terminal
- 1.5% on conversions or \$400, whichever is greater.
- Residual splits up to 80%.
- Bonuses Paid Weekly.
- Multiple Platforms.
- Petroleum Solutions.
- Faxed and Online Applications.
- Same Day Approval and TID.
- One of the Highest Approval Rates.
- Next Day Funding Available.



**GLOBAL PAYMENT
SOLUTIONS INC.**

Contact info:
888-317-9226 Ext. 703
www.globalpaymentsolutionsinc.com



Education (continued)

Manipulation is good

By Daniel Wadleigh

Marketing Consultant

Whenver two or more people converse, they usually don't agree on all points discussed because people typically have different perspectives and endeavor to convince others of the advantages of their way of seeing things. This can be called convincing others of something new or helping them find a better way of considering what is possible. This is a normal, necessary process if you want worthwhile exchanges of ideas among individuals.

As ISOs and merchant level salespeople, when you are talking up the advantages of your product or services, you are trying to guide your prospective customers' thinking toward what you offer. This guiding is a type of manipulation, and there are two different ways of going about it.

Two halves of a whole

First is the scientifically accurate method of using facts in an understandable, step-by-step way that leads to a rational conclusion. The best technical minds are good at creating an "irrefutable" argument. Technical writers are taught how to do this, and they are usually literate, experienced and intelligent.

Second, and more important than the logical approach, is the inclusion of emotional elements. Marketing professionals are usually aware of this approach. They focus on benefits, which can be spoken of in terms of protection, a beneficial increase or emotional comfort. For example, "Protect your business with our anti-fraud software" or "Save yourself time, grief or money with our unique billing service."

I once sold ground source heat pumps in the Washington, D.C., area. I had all the rational arguments and credibility issues covered, but I wasn't making sales even though the product created a positive cash flow. I consulted my sales manager, and his response was, "Is the wife the problem?" I knew that was not a lucky guess. He said my presentation needed to emphasize subjective benefits like health, comfort and protection, and knowledge of these must reach the people most concerned about them.

I spent two days filling in the void in my presentation and then sold three \$15,000 packages in one day. I'm not trying to impress you with my selling skills; I'm trying to emphasize that this principal works. Another guy replaced me in that sales job, and he was also successful.

It takes equal parts of both elements to run a maximally successful sales effort. This principal also applies to e-mails, handouts and radio ads.

As ISOs and merchant level salespeople, when you are talking up the advantages of your product or services, you are trying to guide your prospective customers' thinking toward what you offer. This guiding is a type of manipulation, and there are two different ways of going about it.

It is important to be affecting a prospect's emotional nature as well as his or her rational nature. People buy what they want (desire) from people with whom they want to do business (like). So, your job is to have not only a rational approach to interest people in buying your product, but also to communicate the "warm fuzzies" of both you and your product or service to soothe potential customers' senses.

Customers' desires

The hard-sell closers incorporate both of these approaches with ease, but you don't have to be a hard-sell closer to get results with this formula. You do not need to stay in control of the process at all times.

The best way to proceed is to ask prospects to tell you what they want and identify what is most important to them. This allows you to tailor your presentation to address what they want to hear. This is not deceptive or negative. It is necessary to gather information about merchants' priorities to determine how your offerings can satisfy their needs and how you can best convey the strengths or exclusives of your products and services.

So, think about how to lead your prospects to a full understanding of what you are offering and a good feeling about doing business with you.

Most people don't know that the reason for singing in church before the sermon is because it reduces fears, creates a communal experience and prepares people to better receive the intelligent or emotional message at the heart of the service. If that isn't manipulation, what is? It's not a bad thing when used appropriately. ☞

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, please call him at 512-803-0956.

Education (continued)

Effective tradeshow marketing

By Peggy Bekavac Olson

Strategic Marketing

Although just one component of the marketing mix, tradeshows can drive sales and build market share in an efficient, effective manner while building brand equity for your company, products and services.

With proper event selection, planning and execution, tradeshows offer a unique and lucrative selling environment by providing access to a captive audience of prospects under one roof.

Tradeshow experts agree that while attendance may be lower than in past years, people who attend in this down economy are there with a specific purpose and mission. They often plan in advance which exhibits they will visit, and when they stop at booths, their objective is to learn and gather information to spur buying decisions. Attendees' interest is high and their quality and buying authority is stronger than ever.

Face to face interaction is what makes tradeshows work. You and your staff have opportunities to meet customers, key prospects and even potential sales agents and partners in person. And compared to other selling tactics, you can show off your organization better and communicate in a more personal business setting in a tradeshow milieu.

Tradeshows provide attendees a visual way to learn about your company through your booth display and create a way to accelerate the sales process by matching prospects', potential sales representatives', sales agents' and partners' needs with your company's ability to fill them.

Tradeshows sometimes get a bad rap because they can be expensive, require significant logistical work, and fail to generate leads or tangible return on investment (ROI). This typically occurs when companies participate in events without mapping out a clear strategy. It's not just about reserving exhibit space, making travel reservations, ordering show services and giveaways, and shipping and setting up the booth.

Steps to success

Having a strategy in place sets your company on the path of making tradeshows a valuable marketing tool. A number of steps must be taken to ensure tradeshow success.

1. Develop strategy

First, define an annual event strategy that supports your corporate goals. Perhaps you will want

to use tradeshows to support achieving your sales and revenue targets, to increase company awareness and sales in a particular industry vertical or market segment, to launch new products or services, or to help reach your objectives in terms of bringing on new sales representatives, sales agents or sub-ISOs.

2. Identify and evaluate

Next, identify and evaluate various tradeshows to assess which ones provide the best opportunity to achieve the strategy you've defined. Conduct research to locate the market verticals you'd like to attack. Talk to your best customers and check out your competition to see which shows they attend. Then analyze demographics to determine if a particular event provides a solid target audience for your efforts.

If building your sales or sales agent team or taking on sub-ISOs is a big component of your annual strategy, consider exhibiting at the Electronic Transactions Association's Annual Meeting & Expo, as well as the quarterly regional acquirers meetings.

If generating merchant leads in a particular market segment is a top priority, research and attend shows within those industry verticals.

For example, if you're targeting petroleum and convenience store merchants, consider exhibiting at NACStech, which is the Association for

Six key points for tradeshow success

1. Tradeshows offer unique, lucrative selling environments with access to many prospects in one location, using personal, face to face interaction to accelerate the sales process.
2. Tradeshow success is driven by implementing a clearly defined strategy.
3. Exhibit structures showcase your organization, build brand awareness and recognition, and create a favorable impression; they don't need to be large, lavish and expensive.
4. Spend as much of your exhibit dollars and personnel resources as you can on sales and promotional efforts at your booth.
5. To justify activities and expenses, define metrics and measure tradeshow results.
6. Take all aspects of exhibiting seriously; your company's image and reputation are on display.



Time to Make Some Money?

With new services, a buy rate program and equipment opportunities, the time is right for check services from CrossCheck, a leader in check processing since 1983.

Services including Electronic Check Processing Plus Recovery, Recurring Billing, Business Office Conversion Plus (with guarantee) and Standard Guarantee offer your merchants the tools they need to stay competitive in today's challenging environment.

Our buy rates, life-time residuals and revenue-sharing programs offer you an additional source of income—from a reliable provider that doesn't compete with your business.

Spend a few minutes talking with us and we'll prepare a program to fit your merchant base and provide you with revenue opportunities. It's time to make money and we can help you do it.

Buy Rates Available on:

Electronic Check Processing Plus Recovery

Recurring Billing

Business Office Conversion Plus

Standard Guarantee



CROSSCHECK.INC.

(800) 654-2365
partners@cross-check.com
<http://www.cross-check.com>

SAY *Yes* TO CHECKS®

Paying lifetime residuals for over 25 years.

Education

Convenience and Petroleum Retailing's major show, and some of the related regional or state shows.

If your company is recommended or endorsed by a particular business group or association, consider exhibiting at any of said organization's events. If exhibiting seems overwhelming or too expensive, seriously consider having one or more members of your sales team attend to network, generate leads and canvas the show floor for business and competitive intelligence purposes.

3. Allocate resources

Once you've firmed up your show list, allocate your budget and create goals and objectives for each event you plan to exhibit at or attend. Ultimately, your event strategy should drive everything you do for each of these events in the tactical phase.

4. Tactical planning

To begin the task of tactical planning for each event, give attention to your exhibit space, as it is the centerpiece of your tradeshow presence. Think of it as a portable, temporary office with the purpose of attracting an elite set of shoppers. Use professionally designed graphic images; your exhibit serves as

a billboard for your company. Signs and advertisements need to be easy to read and understand, and they should properly reflect your brand image and event messages.

Exhibit structures can be large, lavish and expensive, but spending lots of money is not mandatory. Many cost-effective booths are available for purchase or rent, and even using small tabletop displays or simply utilizing banner stand signage can create a favorable impression of your organization.

The next step is to develop a promotional plan based on your event goals. Spend as much of your exhibit dollars and resources as you can on the sales and promotional efforts at your booth. This is where you will realize the greatest benefits from your efforts. Define what to promote so that pre-show, at-show and post-show tactics effectively communicate your company's brand and messaging.

Event tactics should support your tradeshow strategies. There's a lot to consider, decide and tackle in this step: executing pre- and/or post-show direct mail or e-mail campaigns; creating an event Web micro site; developing advertising, press releases and collateral materials; facilitating crowd enticers through giveaways, door prizes, contests and drawings; holding private meetings or lunches and dinners; securing speaking opportunities; preparing product demonstrations, presentations and videos; determining how to qualify leads; the list goes on and on.

The key is to develop memorable promotions that can be executed to realistically achieve your event goals within your established budget. Again, if you're on a tight budget, the best area to concentrate on is planning and preparing your sales and promotional efforts.

5. Define success metrics

Don't forget the important step of defining metrics so you can measure tradeshow results against your goals while justifying event activities and expenses. Some of the questions you should answer in the process of defining metrics include:

- What does success look like?
- What needs to take place over time to make the event a success?
- What do we need to do to get the results we expect?
- Can we do what's required?
- What constitutes a qualified lead?
- How do we measure each activity and tactic?

Borrow Against Your Residuals

We also buy portfolios.

Private Party (No Red Tape)

Close Transactions in as few as 5 Days

We Don't Switch Merchants from Existing Processors

We Buy Portfolios & Make Loans

We Purchase Small & Large Portfolios



Call Darrin Ginsberg

800.631.2423

darrin@supergfunding.com
supergfunding.com

Some metrics you may want to define and track include booth traffic, sales leads, cost per lead, brand exposure, media coverage and estimated ROI – if you know how many qualified leads it takes to make a personal sales call and then turn those into a closed sale.

Pre- and post-show musts

Take exhibiting seriously because your company's brand, image, reputation and overall business are on public display. Put your best salespeople in the booth. Preparation and planning are essential, but booth staffers make or break the event and are the key to your success.


So provide preshow training covering event goals, expectations, responsibilities, and rules and behavior. Teach booth staffers to listen to people as they visit your booth and how to quickly qualify or disqualify them as prospects. Prepare succinct messaging about your featured products and services so staffers can successfully deliver these messages, handle questions and concerns, and identify opportunities while differentiating your company from the competition.

Identify in advance key customers that will be attending, and prepare to engage them in some way. Determine the hottest prospects in advance, and set appointments to

meet them. Instruct staffers to accurately record information so sales opportunities can be followed-up on, and – this seems intuitive but is often forgotten or neglected – make sure to follow up on show leads in a timely manner. Finally, you'll want to measure and evaluate results in a post-show report and make recommendations for future improvement.

The time is now

Now is a good time to make sure your tradeshow strategy, plans and goals are in place for the coming event season. Remember, companies that continue to market themselves in down times are the ones that capture the largest "share of mind" when the economy turns around.

People remember and like to do business with companies whose products and services are visible. Tradeshows offer an effective means to keep your business top of mind while furthering your business goals. 

Peggy Bekavac Olson recently founded Strategic Marketing, a full-service marketing and communications firm specializing in financial services and electronic payments companies, after serving as Vice President of Marketing and Communications for TSYS Acquiring Solutions for more than five years. She can be reached at 480-706-0816 or peggyolson@smktg.com. Information about Strategic Marketing can be found at www.smktg.com.



Text messaging. Right now.

Merchants that use Text Messaging as an effective way to focus their limited resources can achieve immediate sales increases from their gift and loyalty card customers. It's one of the many standard features found right now on the SparkBase gift and loyalty network. Call us today to get with the program.



877.797.7275 | sparkbase.com

Education (continued)

Digging into PCI - Part 7: Restrict access to cardholder data by business need to know

By Tim Cranny

Panoptic Security Inc.

In this installment of our multipart series, we drill down on the seventh of the 12 requirements of the Payment Card Industry (PCI) Data Security Standard (DSS). We will talk about what the issues are, what merchants need to do, and what their ISOs, banks or processors can do to help them.

Requirement 7 is "Restrict access to cardholder data by business need to know." It is the first part of the section "Implement strong access control measures."

Requirement 7 is one of the more "high-level" parts of the PCI. Rather than a listing of narrow, specific technical requirements, it is more about having the right general rules in place to control access to cardholder data. While the more specific details are laid out in Requirements 8 and 9, Requirement 7 is the foundation for those details.

What Requirement 7 is all about

The essence of Requirement 7 is that the best security is preventative, not reactive. The best way to ensure that cardholder data is not compromised is to simply make sure as few people as possible have access to it.

This basic idea is often called the "need to know" or "least privilege" principle. People should be able to access the tools and information they need to do their jobs but should have no access privileges beyond that.

For example, bank managers need access to bank vaults and so should have it. But cashiers or janitors don't need that same access privilege and so should not have it.

Another key point is that it does not say security should stop people from doing their jobs. The ideal is that the least privilege principle should be invisible to people doing the right thing; it should only become visible and active when they try to do something wrong.

For instance, bank cashiers should have access to cash drawers and terminals, but security should kick in when they try to enter the bank vault, since they don't need that level of access.

Think of security privilege controls like the safety barriers on the side of a mountain road – they're always there but only interfere with traffic when something goes wrong.

The challenges of Requirement 7

Unlike some other parts of the PCI, Requirement 7 is simple to understand: There is no mystery about the purpose of the requirement, nor is there a cloud of obscure technical issues to confuse the merchant.

Like Requirements 5 and 6 (discussed in "Digging into PCI - Parts 5 and 6: Maintain a vulnerability management program," *The Green Sheet*, Dec. 14, 2009, issue 09:12:01), the challenge is more about having the discipline to do unexciting but necessary things before disaster strikes, as opposed to the psychologically easier task of responding to a disaster that has already happened.

Political will is often needed because merchants may need to improve (that is, change) business processes and how their employees operate. This often triggers active or passive resistance, turning supposedly simple compliance issues into political and psychological ones.

This is a rare case in which smaller organizations have an advantage over larger, more sophisticated companies. The smaller the organization, the simpler these Requirement 7 issues usually are.

For example, in the ultimate case of a one-person operation, there are no internal politics to worry about, and all these "who does what" questions simply get answered with, "I pass all these questions because there's just me, and I'm supposed to do everything."

In larger organizations, the political and organizational costs are likely to be much greater, simply because the issues are more complicated, and procrastination is a bigger danger.

One thing merchants (and their advisors) need to remember is that when this requirement discusses "access privileges," it's not just talking about accessing computer files. Any unauthorized access to cardholder data is a problem, so merchants need to take a proactive approach. Find any problems that exist and fix them, rather than take a minimalist "they didn't specifically say I had to worry about that" approach.

For example, physical access to paper records or POS devices is an issue, and I will cover it in more detail when I consider Requirement 9.

What merchants need to do

As with Requirements 5 and 6, merchants need to focus

Unauthorized or improper access to cardholder data and systems is punishable by management actions up to and including immediate termination.

more on confronting the issues raised by Requirement 7 and doing the right thing, rather than on attempting to avoid the issue. With two main aspects to Requirement 7, there are two main sets of actions called for:

1. The right policy and process framework

Merchants must have a formal security policy that explicitly lays out a statement of least privilege. It need not contain fancy language or be complicated (simple and obvious is better). Something along the lines of:

Access to cardholder information, and access to devices that touch cardholder information (such as POS devices) is restricted to employees who have been formally granted access permission and who need that particular access to do their jobs. Unauthorized or improper access to cardholder data and systems is punishable by management actions up to and including immediate termination.

The merchant also needs formal processes to grant access permissions, but they don't need to be elaborate. A small organization might establish a written rule, such as, "You don't have access privileges unless your name is on the following list maintained by the manager."

That rule can then be combined with a set of rules for the manager, such as, "Only add names to this list if the person needs the access to do his or her job and seems trustworthy after a reasonable background check. Keep the list up to date; remove names of those no longer authorized as soon as possible."


2. The right technology to execute this access control policy

Merchants need an automated access control system, which is typically much simpler than it sounds. The biggest area of concern here is controlling access to computers. All modern computers already have built-in systems for user accounts and privilege controls.


In addition, all modern payment application or POS software must have these sorts of access controls built in, and they should be fairly easy to set up and use. If merchants' payment applications or POS software do not have these sorts of controls built in, they should upgrade their systems as an urgent priority.

What you need to do for your merchants

Again, merchants don't particularly need rescuing from technical nightmares to comply with this part of the PCI, so it should not be a significant pain point in PCI conversations.

Merchants might need assistance in liaising with vendors of payment applications, POS terminals and other PCI devices. They might also require some general advice on security and access control. ISOs can do this themselves, if they choose, but for many, it is simpler and better to partner with a security specialist as part of a broader PCI program that also deals with the other, messier, parts of the PCI DSS. 


Dr. Tim Cranny is an internationally recognized security and compliance expert and is Chief Executive Officer of Panoptic Security Inc. (www.panopticsecurity.com). He speaks and writes frequently for the national and international press on compliance and technology issues. Contact him at tim.cranny@panopticsecurity.com or 801-599-3454.


Change YOUR Point Of View 


Plug Into The Right Solution


eProcessingNetwork
the everywhereProcessingNetwork


*The Most Technologically Advanced,
Feature-Rich Payment Gateway Available*


 **Internet**

 **Mobile**

 **Point Of Sale**

 **Small Business
Financial Software**

 **Advanced Recurring**



**Credit / PIN-Debit / Signature Capture
ACH / Gift Card / Loyalty**

ALL MAJOR PROCESSORS

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

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

Research Rundown


Security threats to Uncle Sam

To determine the biggest security threats to U.S. federal organizations in terms of sensitive and confidential data, core information systems and critical infrastructure over the next few years, Ponemon Institute LLC interviewed 217 information technology (IT) executive-level security experts to find out what security risks are, or should be, a concern for organizations in the federal sector.

Ponemon's November 2009 *Cyber Security Mega Trends Study* focuses on 10 cyber security mega trends and how each is believed to significantly affect an organization's security ecosystem. According to senior-level IT executives surveyed from various federal organizations, developments causing most susceptibility to security risks include the rapid growth in unstructured data assets, mobility of the federal workforce, cyber terrorism, cloud computing and outsourcing.

According to the report, the biggest threats to confidential data and proprietary government systems are cyber terrorism and Internet security weaknesses. The report found the following:


- Seventy-one percent of respondents believe cyber terrorism is on the rise and poses a serious threat to the protection of proprietary systems.
- Fifty-two percent said Web 2.0 applications, such as social networking, social messaging, blogging and wikis, contribute to leakage of confidential or sensitive information, as well as susceptibility to malware and botnet attacks.

For more information, visit www.ponemon.org/data-security. 

A rewarding quest

A December 2009 report from Aite Group LLC looks at U.S. financial institutions' spending on rewards programs through 2013, the trends that will shape that spending and the vendors that are competing for market share. In *Financial Services Rewards Programs: The Quest for Profitability*, Aite found that nearly half of consumers belong to a rewards program, with 70 percent of all credit cardholders owning at least one rewards-based card.


According to Aite, rewards card ownership increases card usage, affects purchase considerations and improves a marketer's ability to target potential customers. Additionally, loyalty program success has resulted in financial services firms seriously considering adding loyalty programs to other financial products.

The report also analyzes how the profitability of debit card rewards programs varies widely depending on penetration rates, program costs and increases in spending levels. 

The roadmap to new revenue


Aite also assesses financial institutions' development priorities for the online banking channel in 2010 in its December 2009 study *Online Banking: Product Development Roadmap 2010*. The report, based on interviews with senior online channel executives from 20 of the 100 largest U.S. banks, reveals that executives are optimistic about their online budgets for 2010. Over half anticipate their budgets to be 15 percent higher than in 2009.

Although individual banks are pursuing different online strategies, one theme prevails: channel integration and financial institutions' need to integrate sales, service and customer experience. Ron Shevlin, Senior Analyst with Aite, said the tide of embracing online alternatives as a primary channel is changing as banks are "waking up to the reality of online potential."

For more information, visit www.aitegroup.com. 

Core offerings for mid-sized banks


In its latest report from December 2009, *Core Banking Solutions for Midsize Banks: A Global Perspective*, Celent LLC examines the opportunities for payment professionals to leverage Internet technology to handle transactions. It also compares the range of solutions available to mid-sized banks worldwide. Core banking systems support operations and payment processing using Internet banking, ATMs, mobile devices and debit cards.

"Banks' increasing need for diverse functionalities has driven core banking vendors to upgrade their products to provide a complete offering on a flexible infrastructure," said Rajesh M R, Celent Analyst and the report's co-author. "Banks are looking for modern solutions that can scale up with their growth and help them handle their customers effectively." 

Protecting the payment stream

Celent also surveyed over 300 payment and insurance professionals to examine the insurance industry's perspective on payments and the processing solutions that support insurers. *Payment Solutions and Insurance: Emerging Opportunities for Leverage*, published in November 2009, found that both insurers and payments industry experts need to recognize payment capabilities as a potential competitive advantage and take appropriate steps to protect transactions.

The key finding is that financial entities typically focus on processing efficiency and unit costs. These factors, while important, should be viewed in conjunction with agent and customer service requirements, process optimization and total ownership costs of solutions, Celent said.

For more information, visit www.celent.com/index.htm. 

FIRST LOOK

A capital idea for growth

When David McMackin, President and Chief Executive Officer of payment solutions provider AmericaOne Merchant Services Inc., realized ISOs across the United States are struggling to access funding to continue their operations during the recession, he saw a niche that no other ISO occupied.

So McMackin, who is a 15-year payment veteran, teamed with other leading merchant services executives to found International Payments Corp. in August 2009. IPC is backed by more than \$150 million in private funding. It acquires other ISOs and partners with them to provide comprehensive payment solutions to merchants throughout the United States and Canada.

"While some merchant services acquirers are sitting on the sidelines in today's uncertain economy, IPC has a planned series of acquisitions well underway," McMackin said. "When my brother and I opened AmericaOne in 2003, our model was providing buyout capital to ISOs. So the impetus for IPC was to have the kind of funding that puts us on a different playing field for companies that target the small to mid-sized ISOs" for acquisition.

ISOs but one facet

IPC is also designed to deliver secure, scalable and reliable payment solutions to large corporations, government agencies and all financial institutions involved with payment processing. According to McMackin, IPC provides unique expansion opportunities for ISOs in need of funding, as well as technical and operational support. In addition to purchasing portfolios from targeted acquisitions, IPC will provide capital and share proprietary platforms with select payments industry partners to help increase account sales and merchant retention.

"The credit markets have obviously been stressed, so I think a lot of the money that would normally be flowing to some of these ISOs hasn't been available," McMackin said. "Consequently, there is an abundance of payment professionals who would like to get their hands on some cash at certain levels, and I believe IPC can enable them to take their operations to the next level."

Best of both worlds

IPC also has 15 regional sales teams in the United States and provides payment solutions, including credit, debit,



InternationalPayments™
CORPORATION

David McMackin, Chief Executive Officer
111 N. Market St., Suite 100
San Jose, CA 95113
E-mail: info@intlpay.com
Office: 888-502-6374
Fax: 888-542-0211
Web site: www.intlpay.com

check and gift card offerings, to both brick-and-mortar and virtual enterprises. The company's direct sales force uses e-learning and in-house recruiting to decrease expenses while accelerating growth.

"Our recruiting technologies are unique and can really help any financial services organization to streamline their training and recruiting costs," McMackin said. "Our sales team spends less than 20 percent of their time on training and recruiting, which provides a lot more time for selling for our teams and the ISOs that we acquire.

"And if a company can do that for another organization's sales team – training them and finding new merchant level salespeople [MLSs] – that ISO's sales team would then have significantly more time to sell to their merchants, which I think is unique at this time in the industry. And I believe with the right technologies and economies of scale, an ISO can build an army of competent and efficient MLSs."

Partners complete the picture

IPC works with several third-party processors to provide high-quality, cost-effective payment solutions to the ISOs it acquires. And McMackin is confident these partnerships enable IPC to offer the most comprehensive suite of payment services. "With less acquiring dollars in the marketplace today, I believe it provides IPC with unique financial opportunities," McMackin said. "And if you couple that with the well-rounded and seasoned veterans on our management team, you have the winning combination.

"And I believe we can enable our ISO partners because we bring the market savvy needed to succeed – and IPC is well-positioned with the financial wherewithal to help sustain and grow an ISO's business while streamlining all the facets of their business." 

NewProducts

An ATM for all types of weather

Product: Triton RL5000, Triton RL1600

Company: Triton Systems of Delaware Inc.

According to Triton Systems of Delaware Inc, photos emerged during the New Orleans Hurricane Katrina storm in 2005 of Triton ATMs standing upright and intact amid scenes of demolished buildings in the ravaged city.

Triton, which manufactures off-premise ATMs for use at places like convenience stores and flea markets, puts great emphasis on the sturdiness of its products, and understandably so. While ATM-threatening hurricanes are relatively rare, ATMs can be the frequent target of thieves looking for a quick windfall; therefore, security is paramount among any ATM's features.

Immovable

An example: The Triton RL5000 was reportedly the target of an unsuccessful raid in a flea market building. The

Features of **Triton RL1600** include:

- Break-in prevention features
- Security alarm alerts to ATM service provider
- Small, ergonomic design
- Advertising and screen customization
- Remote key transfer technology for ATM key loading



ATM's front part was smashed in, but the perpetrators failed to gain access to the money inside owing to a few key security features. One was an installation method that secured the ATM machine to the floor with four anchor bolts, keeping it moored down and preventing its removal from the premises.

"When thieves break into a building, they don't want to

BAI CheckImage
CONFERENCE

BAI PaymentsConnect
CONFERENCE & EXPO

BAI Combating Payments Fraud
CONFERENCE

MARCH 1-3, 2010
Gaylord Palms Resort & Convention Center
Kissimmee, FL

2010

As the industry shifts from traditional transactional payments, TransPay continues to evolve with it. Look to BAI to be your connection to new innovations in emerging payments. In fact, our new name reinforces that we are continually moving forward to bring you the answers you need for today's challenges—**BAI Payments Connect Conference & Expo.**

www.bai.org/paymentsconnect

spend time trying to break into an ATM; they want to remove it," said Phil Suitt, President of ATM ventures, an ATM sales company that sells Triton ATMs. "In this case, they tried to remove it and just couldn't do it."

The machine is also equipped with a vault door that prevents its cabinet doors from being spread open, thus preventing access to the money it contains. Finally, raids on the machine trigger a security signal to the ATM's service provider – ideally giving perpetrators only a small window in which to steal the machine, or its contents, before the arrival of law enforcement.

Remoteable


Triton rolled out its newest ATM, the RL1600, in 2009. The ATM's features include a color display; Internet communication capabilities; an up-to-date Microsoft Inc. Windows operating system that, according to the company, makes for faster transactions; and advertising and screen customizing capabilities that allow ATM owners to create their own marketing messages and coupons to drive customer loyalty.

The machine also uses secure sockets layer technology for sending communications and remote key transfer technology that allows ATM keys to be loaded directly from the machine's host. This avoids the need to call in-person technicians when keys require loading.

The RL1600 is marketed as a cheap, relatively small, ergonomically designed machine that takes up little floor space and is ideally suited to smaller retailers looking to install a cash dispensing machine to attract customers and drive sales.

Revolutionary

In 2010, Triton will unveil Triton Dynamic Language (TDL), a new ATM operating system that the company says will further enhance the functionality of off-premise ATMs "TDL is a radical departure from Triton Standard; it is going to revolutionize the way off-premise ATMs operate," said Bob Douglas, Triton Director of Engineering.

"With customers' needs changing and the demands for more transaction types increasing, TDL will allow off-premise ATMs to better meet the needs of their customers," Douglas said. "Some of the possibilities with TDL include the ability to define screen, receipt and transaction flow based on a specific customer's card and transaction information; to be able to configure changes to the ATM remotely through the host; and to create custom applications for the ATM without extensive development." 

Triton Systems of Delaware Inc.

228-575-3100

www2.tritonatm.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**

1-866-490-0042
www.usaepay.com
resellers@usaepay.com

10 years ago in The Green Sheet



Acquisitions in the works

While payment processor Concord EFS finalized plans to acquire Card Payment Systems, terminal manufacturer Hypercom Corp. signed an agreement to acquire POS terminal leasing organization Golden Eagle/Golden Leasing. (Hypercom sold Golden in October 2003, and Concord merged with First Data Corp. in February 2004.)

One for VeriFone

One Network became the first company to implement VeriFone's e-Gift Card payment application. This enabled One Network, an e-commerce exchange service and back-office transaction processor, to offer brick-and-mortar merchants e-gift card programs that could potentially lower merchants' costs and improve customer service, among other benefits.

Three strikes

IVI Checkmate Corp., which was subsequently acquired by Ingenico, and Microsoft Corp. agreed to develop Windows CE-based platforms for the retail industry. CE is a modular, real-time operating system designed for 32-bit embedded systems and suitable for hand-held devices.

The Green Sheet
was
36
pages.



Read archived issues back to 1995 at
www.greensheet.com; click on Publications.

Inspiration

WaterCoolerWisdom:

Keep cool; anger is not an argument.

- Daniel Webster

Courting curmudgeons

Let's say one of your resolutions for 2010 is to always be positive and persistent when calling on merchants – no matter what. You arrive on time for your first appointment of the day, but after you introduce yourself and hold out your hand in greeting, the merchant blows cigar smoke in your face, sneezes, covers his mouth with his hand and immediately extends the same hand to you.

What if the next merchant on your rounds escorts you to her office door at the hour appointed for your meeting, asks you to wait in the hall while she goes to her desk and makes a phone call, then another and another, and the minutes slip by for more than half an hour before she calls you in?

You can't stand either of these individuals. What do you do? Sure, you could walk away from these sales, but a sale is a sale, and this type of merchant's money is just as good as everyone else's.

So even if the thought of pitching to certain prospects feels like nails on a chalkboard, steel your resolve, and pursue them anyway.

Look behind the behavior

Some people get a kick out of yanking other people's chains, especially during long, monotonous work days. And certain clients look forward to watching you jump every time they voice an objection or request a change. When you're in a situation like this, remind yourself that the rude behavior isn't a personal attack. It's just a flaw in the merchant's character.

Sometimes behavior that seems deliberately exasperating is due to a need for reassurance. You might find it tedious to answer the same questions over and over or to explain aspects of the industry that don't even apply to a particular merchant's processing needs.

But certain prospects need to have every last base covered in excruciating detail before they can begin to contemplate signing a contract.

These types of merchants aren't trying to frustrate you; that's simply how they are.

Make the sale

So, when dealing with annoying prospects, try the following:

- **Embrace the challenge:** While your competitors might flee from ornery business owners, stand your ground. Other service providers' discomfort is your opportunity to snare these merchant accounts – with fewer competing offers to deflect.
- **Maintain control:** Being ill mannered is the way certain people win negotiations. Their behavior is designed to intimidate and confuse so they can manipulate situations in their favor. Stay focused on your presentation; ignore efforts to derail you.
- **Call them on it:** When clients make uncouth or disrespectful comments, repeat the words back to them, and ask if that's what they actually meant to say. If they hear their words coming out of your mouth, they might understand why you consider them to be offensive.
- **Feed their egos:** Being rude is pure theater for some merchants. Their role is to get you to give them what they want. Acknowledge how good they are at what they do and what tough bargainers they are. Be flexible (but not too flexible) so they have the satisfaction of feeling they "won" as you get their signed agreements.
- **End the game:** Some bothersome folks merely like the thrill of the chase. If you notice a prospect is no longer asking relevant questions or is getting off topic, ask for the sale earlier in the process.

Remember, you will deal with far more congenial than curmudgeonly individuals during your career. Treat the cranky ones as you would any other prospect. Besides, the Eeyores and Scrooges of the merchant world aren't going anywhere; you might as well get their business.

Good Selling!SM



Paul H. Green, President and CEO

2010 Calendar of events

To submit your event to this calendar, e-mail a press release to press@greensheet.com. Please include the name, date and location of the event, as well as highlights of planned activities and registration contact information.

2010 Event	Date	Location	Web site
National Retail Federation 99th Annual Convention & Expo	January 10 – 13	New York	www.nrf.com
Northeast Acquirers Association 2010 Winter Seminar	January 26 – 28	Mount Snow, VT	www.northeastacquirers.com/Register.htm
Glenbrook Partners Payments Boot Camp	February 10 – 11	New York	www.glenbrook.com/bootcamp-payment.html
ATM Industry Association Opportunities for Enhanced Value	February 17 – 19	Miami	www.atmiaconferences.com
IIR Holdings Ltd. Prepaid Expo USA	February 22 – 24	Las Vegas	www.iirusa.com/events/index.html
Smart Card Alliance 3rd Annual Payments Summit	February 23 – 25	Salt Lake City	www.smartcardalliance.org
BAL Payments Connect Conference & Expo	March 1 – 3	Kissimmee, FL	www.bal.org/paymentsconnect/index.aspx
Glenbrook's Payments Boot Camp	March 10 – 11	Santa Clara, CA	www.glenbrook.com/bootcamp-payment.html
American Banker National Collections and Credit Risk Conference	March 21 – 23	Miami	www.americanbanker.com
American Banker Retail Financial Services Symposium	March 21 – 23	Orlando	www.americanbanker.com/conferences/retail110/
Southeast Acquirers Association 2010 Annual Conference	March 22 – 23	Atlanta	www.southeastacquirers.com/conference/
Commercial Payments International	March 23 – 24	New York	www.commercialpaymentsinternational.com
Electronic Transactions Association ETA Annual Meeting & Expo	April 13 – 15	Las Vegas	www.electran.org/content/category/6/35/118
TowerGroup Financial Services & Technology Conference & Exhibition	April 14 – 16	Boston	www.towergroup.com/research/events/conferences.htm
Source Media 22nd Annual Card Forum and Expo	May 16 – 18	Orlando, FL	www.americanbanker.com/conferences/cfe10
Glenbrook's Payments Boot Camp	May 19 – 20	Santa Clara, CA	www.glenbrook.com/bootcamp-payment.html
Midwest Acquirers Association 8th Annual Conference	July 21 – 23	Schaumburg, IL	www.midwestacquirers.com/next_event.php



January 26 – 28



April 13 – 15



WSAA
Western States Acquirer's Association

July 21 – 23

GOOD THINGS COME IN FOURS

With Reliable Payment Solutions' Flex Pay Plan, you have an ace up your sleeve for every merchant account. Four compensation structures can be matched to ANY merchant, letting you play the right cards with every account to make the most on every deal.

♠ Option 1:
95% residuals

♦ Option 2:
\$250 per activation,
80% residuals

♣ Option 3:
\$500 per activation,
50% residuals

♥ Option 4:
\$750 per activation



RELIABLE
PAYMENT SOLUTIONS
A Century Payments Company



Visit Us, January 26-28, 2010

Northeast Acquirers • 2010 Winter Seminar • Grand Summit Resort • Mount Snow, Vermont • www.NortheastAcquirers.com

**CALL TODAY TO GET DEALT A BETTER HAND,
AND LEARN HOW MUCH YOU CAN MAXIMIZE YOUR INCOME WITH EVERY ACCOUNT YOU ACTIVATE.**

866-927-9411 x831 • www.ReliablePaymentSolutions.com • Recruiting@ReliablePaymentSolutions.com

Reliable Payment Solutions is a registered ISO of RBS Citizens, National Association, Providence, RI, TransFirst and Columbus Bank and Trust, Columbus, GA.

DateBook

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



Northeast Acquirers Association 2010 Winter Seminar

Highlights: The longest-running regional show in the payments industry, this event offers payment veterans the chance to gain new information and insights that will assist them in taking their businesses to the next level. It also provides those new to the industry resources to help them learn what it takes to succeed in this sphere.

Days will be filled with educational presentations by industry experts. Attendees will also have ample time to network with their peers in the exhibit hall, during opening and closing receptions, over meals and at other events planned.

Vendors will be limited to 80 providers of products and services for acquirers, ISOs and merchant level salespeople. All vendors will have stationary displays; no roaming vendors will be allowed.

When: Jan. 26 – 28, 2010

Where: Grand Summit Resort Hotel, Mt. Snow, Vt.

Registration: www.northeastacquirers.com/Register.htm



Southeast Acquirers Association 2010 Annual Conference

Highlights: The focus of this event is education and providing information on current issues concerning the feet on the street in the electronic payments industry.

The two-day seminar will include various networking opportunities with all vendors and attendees.

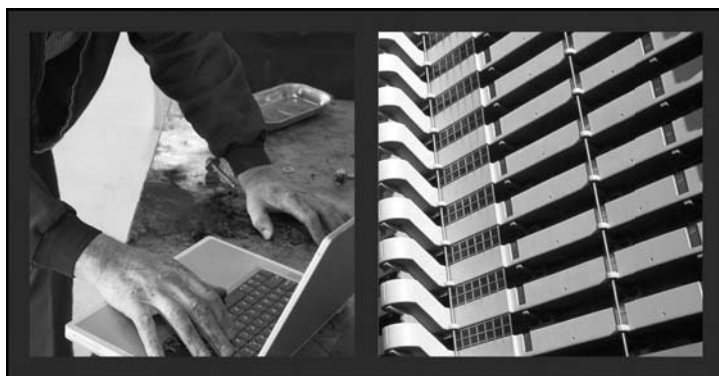
The exhibit hall will feature many of the leading credit card payment processors, equipment manufacturers, leasing companies and other third-party vendors in the industry.

Breakout sessions will provide a collegial forum in which to learn and share information; panel discussions, which have been some of the most heavily attended sessions in years past, will be led by industry leaders.

When: March 22 – 23, 2010

Where: Sheraton Atlanta Hotel, Atlanta

Registration: www.southeastacquirers.com/conference



- 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:

Denise Smith
National Sales Manager
Greystone
Business Resources Corp.
665 Molly Lane, Suite 130
Woodstock, GA 30189

Toll Free: 1-866-813-0616 x4727
Office: 678-813-4700
Direct: 678-813-4727
Fax: 678-813-4701
dsmith@greystonebr.com
www.greycy.com



IRR Holdings Ltd. Prepaid Expo USA

Highlights: Prepaid card industry professionals from the United States and over 25 other countries will converge on Las Vegas to attend the annual Prepaid Expo USA.

Twelve case studies and nine market focus sessions are slated to inform event participants on legal, regulatory and enforcement challenges, industry-specific strategies, and the state of the industry.

Keynote addresses will be delivered by Bill Clinton, 42nd President of the United States, and Arkadi Kuhlmann, President and Chief Executive Officer at ING Direct.

Workshops will be available for industry newbies. An Innovation Showcase on the event floor will highlight the latest technologies, products and services. The expo also promises a golf tournament and a performance by Penn & Teller.

When: Feb. 22 – 24, 2010

Where: Rio All Suites and Casino, Las Vegas

Registration: www.iirusa.com/prepaid/online-registration.xml?state=select_event



Now Serving Hot Leads!

Until now, one of the tenets of being an ISO was that your office was entirely independent, responsible for obtaining your own sales leads. UBC is changing the game with a ground-breaking new leads program*. UBC will be doing all the legwork to deliver hot leads directly to you. Although other processors may have offered marketing lists, new business lists, new phone number lists and so forth, the UBC program will provide you with hot, pre-set appointments with merchants that are specifically interested in our free ECR program. You will also be given online access to a real-time, interactive leads management system to manage these appointments. This system has advanced CRM functionality including text and e-mail alerts. In the past, it was your responsibility to obtain your leads; this program changes everything. Contact your UBC National Sales Manager today for more information.

*A fee will apply for each lead provided. Please contact your National Sales Manager for details.

▶ Turn the page for more



Deloitte
2008
Technology Fast 50
Connecticut, New Jersey, New York

Inc. 500 | 5000
5 YEARS! 2005-2009

Visit www.isoprogram.com for more details

For more information, contact:
Brian Jones, EVP Sales and Marketing: 800-201-0461 x 136
Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145
Max Sinovoi, National Sales Manager West: 800-201-0461 x 219
Brian Fitzgerald, National Sales Manager Central: 800-201-0461 x 257

United Bank Card

► Now there are more ways to make money than ever before.

NEW!

Residual Programs on a Deal by Deal Basis!

UP TO **70%!**

United Bank Card has developed the most flexible revenue sharing program available. With three different options to choose from, you can customize your own residual program by selecting the best option for each deal you submit!

United Bank Card Presents

The \$1 Million Giveaway!

One UBC Sales Partner will win one million dollars - will it be you?

For one year, beginning September 1, 2009, every new merchant account signed with UBC will earn that Sales Partner an entry towards the million dollar prize. With the entries capped at 27,000, each entry will give you an unprecedented chance at one million dollars - better than any lottery or contest you've ever entered. This is an unparalleled chance for one of our valued sales partners to completely transform his or her life!

- United Bank Card CEO Jared Isaacman has personally written a rate and service guarantee stating that rates and fees will not be raised in order to fund this contest and that UBC's high level of service will not be compromised due to this influx of merchant accounts.
- An outside law firm, The Lustigman Firm, has been enlisted to help ensure that the promotion has been structured in a legally compliant manner.
- The contest drawing will be observed by Weiser LLP, an independent accounting firm.

No Purchase Necessary. UBC Million Dollar Giveaway starts on September 1, 2009 and ends on the date in which there are 27,000 entries on August 31, 2010 at 11:59PM ET, whichever is sooner. Promotion is open only to Sales Associates (as defined in the Official Rules) of United Bank Card, Inc. that are located in the fifty (50) U.S. states (and D.C.) 18 years of age or older. For official rules write to United Bank Card, Inc., PO Box 4006, Clinton, NJ 08809. Void where prohibited. Sponsor: United Bank Card, Inc., PO Box 4006, Clinton, NJ 08809.

For more information, contact:

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

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

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

Brian Fitzgerald, National Sales Manager Central: 800-201-0461 x 257

or log on to www.isoprogram.com

▶ When it comes to transaction processing, we've got all the bases covered.



▶ THE ORIGINAL FREE TERMINAL PROGRAM

The newest generation of our revolutionary Free Terminal Program offers the most diverse selection of free equipment available from any processor, including the Verifone Vx510, Hypercom T4210/T4220, Nurit 8020 (wireless), Hypercom T7Plus, Nurit 8320 and Nurit 2085.



▶ FREE ELECTRONIC CASH REGISTER PROGRAM

The industry's first and only fully integrated electronic cash register program, delivered free of charge to merchants. The most popular Casio cash register models integrated with credit card processing technology deliver the ultimate sales tool to our ISO partners.



▶ HARBORTOUCH POS SYSTEMS

Harbortouch offers the lowest pricing in the industry for the highest quality POS system, providing our ISO partners with unmatched commissions and residuals, rejuvenated leasing revenue and the lowest attrition rates in the industry.

PLUS:

New leads program - we deliver hot leads directly to you!

- In-house Gift & Loyalty Program
- Nationwide Petroleum Program
- Merchant Cash Advance Program
- Same Day Approvals
- Registered ISO/MSP Program
- In-house 24.7 Customer Service and Technical Support
- Dedicated Relationship Managers

United Bank Card, Inc. is a top 40 merchant acquirer with an impeccable reputation of excellence in the payment processing industry. UBC provides payment services to over 110,000 businesses throughout the country and processes in excess of 9 billion dollars annually. Consistently recognized for being at the forefront of innovation, our programs will continue to provide our agents with a competitive edge.

Contact United Bank Card now to find out how our dynamic programs can improve your sales performance and increase your earnings!



Visit www.isoprogram.com for more details

United Bank Card

ResourceGuide

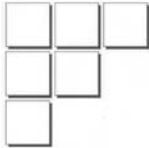
To add your company to our expanding listing, call 866-429-8080 today.

ACH - CHECK 21



(877) 454-3835
www.CheckTraining.com

ACH -CHECK 21 BOC



Netcom Check Services
(800) 875-6680

www.netcompaysystems.com

Convergence Processing Merchant Services
ACH Check21 BOC ARC Age & ID
Recurring ACH Check Verify
All Major Credit and Debit Processing
LifePay Residual No Exit Fees



Check Assist
(888) 436-5101
www.runningdollar.com

- Remote Deposit - BOC
- Point of Sale Check Conversion
- Electronic Check Conversion
- ACH Processing
- Check 21 Solutions

ACH - PROCESSING SERVICES



Creative Cash Flow Solutions, Inc

(866) 691-0666 x166
www.ilovechecks.com

Merchant Cash Advance for Checks...
Telephone/Internet/Recurring ACH
Full Suite of ACH/Check 21 Services
ISO Private Labeled Program
Lifetime Vested Residuals

SOLVERAS

PAYMENT SOLUTIONS™

(800) 613-0148
www.solveras.com

ALTERNATIVE PAYMENTS

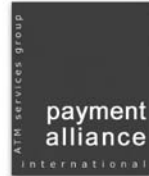
2000Charge, Inc
(800) 466-1481
www.agent2k.net

ATM / SCRIP ISOs LOOKING FOR AGENTS

ATM
ACCESS 
to MONEY

(888) 701-1004
www.accesstomoney.com

Looking for agents. 100% of surcharge
plus 100% of interchange on all monetary
and non monetary transactions Call
Ralph @ x4241
or Jim @ x4243



(877) 271-2627 x157
www.atmexpress.com

Increase \$\$\$ w/Existing Customer Base
0 Quotas/Vested Residual/Best Prices
See why we are America's #1 ATM Co.
David Hooper @ (877)271-2627 ext. 157
T. Chapman @ (800)523-2104 ext. 2178

**100% OF RETAIL
BUSINESSES APPROVED**

MSI[®]

MORE APPROVALS

MORE RESIDUALS

NOTHING BEATS GETTING PAID

CALL RICH LOPEZ: 1.800.537.8741

MSI[®]

MERCHANT SERVICES, INC.

WWW.1800BANKCARD.COM

Member Bank: First National Bank Of Omaha, Member FDIC. 150 years of secure transactions.

ResourceGuide



Complete ATM Solutions
(800) 363-9835
www.nationallink.com

United Cash Solutions
(800) 698-0026 x1430

ATTORNEYS



(800) 468-0886
www.hgblaw.com

Premier litigation attorneys specializing in creditcard processing, ISO, Acquiring bank and Merchant representation with offices in Los Angeles and Orange County serving clients nationwide.

BANKS LOOKING FOR AGENTS



(877) 635-3570
www.hbms.com

Up to 75% Residual
\$5K Signing Incentive
Direct Bank Relationship
ISO Sponsorship Available
Up to \$200 Account Conversion Bonus

Comerica Merchant Services
(800) 790-2670

Group ISO, Inc.
(800) 960-0135
www.groupiso.com

Redwood Merchant Services
Division of Westamerica Bank
(707) 569-1127
www.redwoodmercantservice.com

BANKS LOOKING FOR ISOs / MSPs

America's BankCard Alliance, LLC.
(800) 757-1538
www.aballc.com

Group ISO, Inc.
(800) 960-0135
www.groupiso.com

Integrity Payment Systems
(888) 477-4500
www.integritypaymentsystems.com

CASH ADVANCE LOOKING FOR AGENTS

grp
FUNDING LLC.
Cash Advances made simple.

(877) 571-7999
GSinfo@grpffunding.com

Privately held & funded
Common Sense Underwriting
Competitive commission plans
Factors as low as 1.25
We will work with your processor

Proven Funding Recruit
(888) 744-8331
www.provenfundingrecruit.com

CHECK GUARANTEE / VERIFICATION

CrossCheck, Inc.
(800) 654-2365

EZCheck
(800) 797-5302
www.ezchk.com

Global Payments Inc.
(800) 801-9552
www.globalpaymentsinc.com

Secur-Chex
(866) 464-3277

CHECK REPRESENTMENT PROCESSOR LOOKING FOR MLSs

NFSdeposit
(877) 554-5154
www.nfsdeposit.com

CONSULTING AND ADVISORY SERVICES

Adam Atlas Attorney at Law
(514) 842-0886

EQUIPMENT

ATT Services
(714) 999-9566
www.attpos.net

BANCNET
(713) 629-0906
www.banc.net

Budget Terminals and Repair
(985) 649-2910

General Credit Forms, Inc.
(800) 325-1158
www.gcfinc.com

Ingenico
(800) 252-1140
www.ingenico.com

Integrated Terminal Exchange Inc.
(800) 254-3366
www.iteinc.com

JRs POS Depot
(877) 999-7374
www.jrposdepot.com

Paper Rolls Chicago
(877) 298-6939
www.paperrollschicago.com

POS Portal
(866) 276-7289
www.posportal.com

The Phoenix Group
(866) 559-7627

VeriFone
(800) VERIFONE

FINANCING FOR ISOS

Super G Funding
(800) 631-2423
www.supergfunding.com



The Gold Standard

True 80% Residual Payout Since 2004

Tired of dealing with highly leveraged ISO's spending your future residuals to sustain their risky business models? At **MLS Direct Network** we do business the old fashion way... high residual payouts while incurring no corporate debt since 2004 - *portraying old fashion values that seem to never go out of style.*

- Actual Stock Ownership & Account Ownership
- True Pass-Through Interchange Cost
- Direct Processor Access & Reporting
- 4.5 Cent Network Cost
- You Control ETF's
- BC/BS Insurance w/Dental
- Zero Hold Times
- Zero Debt

Build a network, build an ownership portfolio, and build your profits.

** Minimum of five years verifiable industry experience required.*

MLS
DIRECT NETWORK

(877) 972-0700

www.mlsgdirectnetwork.com

Registered ISO of Chase Paymentech Solutions, LLC, First Data, LLC w/Wells Fargo Bank, Walnut Creek, CA & Harris, N.A.

ResourceGuide

GIFT / LOYALTY CARD PROGRAMS



SPARKBASE
(216) 867-0877
www.sparkbase.com

Stop giving your gift card business to someone else. Take control, and make more money using the largest ISO managed / custom branded solution in the industry. Only with SparkBase.

Electronic Payments
(800) 966-5520 x221
www.epigiftcards.com

FLEXGIFT/UMSI
(800) 260-3388



Global eTelecom, Inc.
(877) 454-3835
www.GiftCardTraining.com

HIGH RISK

 **DATA CASH USA**

(877) 273-5455
www.datacashusa.com

HIGH RISK CC Processing
BANK DRAFT Processing
Offshore Banks, Moto Transactions
Call Center, Adult Entertainment
Pharmaceutical, Travel

ALTERNATIVE

Merchant Processing, Inc.
(888) 525-5059
www.ampworldwide.com

International Merchant Solutions
(800) 313-2265 x104
www.officialims.com

National Transaction Corp.
(888) 996-2273
www.nationaltransaction.com

HIGH RISK
LOOKING FOR AGENTS

A.V.P. Solutions
(800) 719-9198
www.avpsolutions.com

ISO/POS DEALER
LOOKING FOR AGENTS

MSI, Merchant Services Inc.
(800) 522-3661
www.1800bankcard.com

ISO RELATIONSHIPS AVAILABLE


COCARD

(800) 882-1352
www.cocard.net

- BEST RESIDUAL STREAM IN THE BIZ
- MULTIPLE PROCESSING PLATFORMS
- PRE-NEGOTIATED BUYING POWER
- NEXT DAY FUNDING AVAILABLE
- UNIQUE EXIT STRATEGY

 **Advanced**
— merchant services

(888) 355-VISA (8472)
www.amspartner.com

Elavon
(678) 731-5000
www.elavon.com

Electronic Payments
(800) 966-5520 x223
www.epiprogram.com

EVO Merchant Services
(800) CARDSWIPE x7800
www.goevo.com

First American Payment Sys.
(866) 604 FAPS
www.first-american.net

Global Payments Inc.
(800) 801-9552
www.globalpaymentsinc.com

Group ISO, Inc.
(800) 960-0135
www.groupiso.com.

 **iPayment**

(888) 519-9466
www.ipayment-agent-iso.com

Merchant Data Systems
(800) 249-6377 x204
www.merchantdatasystems.com

Merchant Rewards Network (MRN)
(800) 366-1388 x210
www.partner-america.com

MSI, Merchant Services Inc.
(800) 537-8741
www.1800bankcard.com

North American Bancard
(800) BANCARD x1001



total merchant services
Total Merchant Services
(888) 84-TOTAL x9727
www.upfrontandresiduals.com

United Bank Card (UBC)
(800) 201-0461

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: **4:00 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 \$200.00 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 4 a.m. (EST)
- Multiple billing options
- Free terminals to sell/lease or place including Verifone VX510, Verifone VX570 and Hypercom T7 Plus
- Free Payment Software with Quickbooks Plug In
- A complete suite of TSYS (Vital) Payment Solutions
- Complete state-of-the-art web-based touchscreen POS solutions for restaurants (ORDYX) and retail (INVENTRAK)
- All services (credit/debit, checks, gift cards, and cash advances) billed on one statement and settled through a single deposit



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

ResourceGuide

**ISOs / BANKS PURCHASING
MERCHANT PORTFOLIOS**

(888) 818-3552 x202
www.VelocityFunding.com

Superior Portfolio Valuation
Quick Turnaround Time
Will Not Switch Processor
No Portfolio Too Small
DeanCaso@VelocityFunding.com

Community Bankers
Merchant Services, Inc
(866) 333-9331 x201
www .merchantprocessing.com

Elavon
(800) 819-6019 x6
www .elavon.com

Global Electronic Technology, Inc (GET)
(877) GET 4ISO
www .gettrx.com

Global Payments
(800) 801-9552
www .globalpaymentsinc.com

Merchant Rewards Network (MRN)
(800) 366-1388 x210
www .partner-america.com

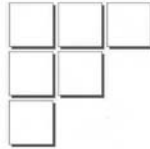
North American Bancard
(800) BANCARD x1001

**ISOs / PROCESSORS SEEKING
SALES EMPLOYEES**

total merchant services

Total Merchant Services

(888) 84-TOTAL x9727
www.upfrontandresiduals.com

ISOs LOOKING FOR AGENTS

Netcom PaySystems

(800) 875-6680

www.netcompaysystems.com

An Agent of RBS WorldPay
LifePay at IC + Call For Buy Rate
Virtual Terminal - Recurring Billing
Online Reporting Quick Approvals
No Liability, Exit Fees or Gimmicks



(877) 650-1222 x101

www.reliantprocessingservices.com

We offer a **70/30 split** above
Interchange **or** an aggressive
upfront **Bonus Program** paying
you on every approved
merchant account.



(888) 288-3816

www.merchantservice.com

Offering a full line of products
& services which pay lucrative
commissions upfront for sales
and on going residual income
for the life of the account.



(888) 355-VISA (8472)
www.amspartner.com

CentralPayment

(888) 881-0841
www.centralpaymentcorp.com

Electronic Payments

(800) 996-5520 x223
www .epiprogram.com

EVO Merchant Services

(800) CARDSWIPE x7800
www .goevo.com

First American Payment Sys.

(866) GO4 FAPS
www .first-american.net

Frontline Processing Corp.

(406) 585-7443
www .frontlineprocessing.com

Global Electronic Technology, Inc (GET)

(877) GET 4ISO
www .gettrx.com

Group ISO, Inc

(800) 960-0135
www .groupiso.com



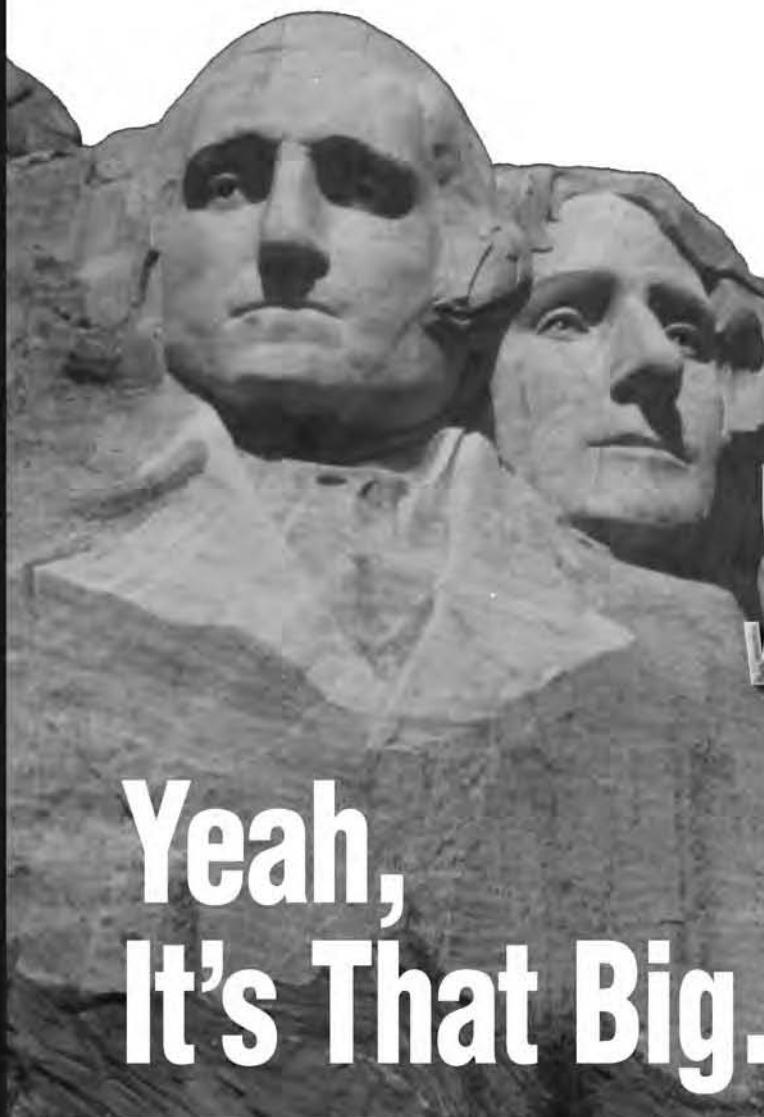
(888) 519-9466
www.ipayment-agent-iso.com

Merchant Rewards Network (MRN)

(800) 366-1388 x210
www .partner-america.com

**Merchants' Choice Payment Solutions**

(800) 478-9367 x5
www.mcpscpcorp.com



50% or 70%

With Large
Upfront
Bonuses!

More
Long-Term
Revenue!

Yeah, It's That Big.

At Reliant Processing Services, we believe you know your financial needs better than we do. That's why we offer you a choice for every customer you sign. Need more money now? Choose our 50% Program with Upfront Bonuses. Signing a client with monumental potential for increased revenue over time? Choose our 70% Revenue Sharing Program. Your client, your revenue, your choice.

No Mandatory Online Access Fee • No Mandatory Merchant Club

**FREE
TERMINAL
PROGRAM!**

**Yours to Sell,
Lease or Give-Away!**
The choice is yours!



**Call Today And
See How Big
This Really Is!**

RELIANT
PROCESSING SERVICES

(877) 650-1222 ext. 101

www.ReliantProcessingServices.com

sales@ReliantProcessingServices.com

Powered by  **FirstData**

Reliant Processing Services is a registered
ISO/MSP of Wells Fargo Bank, N.A., Walnut Creek, CA

ResourceGuide


**Money Tree
Merchant Services**

(800) 582-2502 x2

www.moneytreerewards.com
MSI, Merchant Services Inc.

(800) 351-2591

www.1800bankcard.com
North American Bancard

(888) 229-5229

Pipeline Data Inc.

(877) 754-0530 x16179

www.pipelinedata.com


total merchant services

Total Merchant Services

(888) 84-TOTAL x9727

www.upfrontandresiduals.com
United Bank Card

(800) 201-0461 x136

United Merchant Services, Inc.

(800) 260-3388


VMS

(888) 902-6227

www.getvms.com
Xenex Merchant Services

(888) 918-4409 x511

www.goxenex.com
LEASING

**BARCLAY SQUARE
LEASING**

(866) 396-2754

www.barclayleasing.com

We fund & service all our leases
Same day funding – Fast scoring
Low factors – Written verifications
Online reporting – Faxable/PDF leases
48 month wireless – Split funding


**1st AMERICAN
LEASING**

(888) 884-6111 x 3012

www.1stamleasing.com
ABC Leasing

(877) 222-9929

American P.O.S. Leasing Corp.

(800) 349-6516

www.poslease.com
Azura Leasing

(888) 424-7142

www.azuraleasing.com
First Data Global Leasing

(800) 897-7850

LADCO Leasing

(800) 678-8666

www.ladco.com
LogicalLease

(888) 206-4935

www.logicalease.com
Merimac Capital

(866) 464-3277

Northern Leasing Systems, Inc.

(800) 683-5433

www.northernleasing.com
MULTI - CURRENCY PROCESSING


(917) 237-0090

www.Payvision.com
**OFFSHORE BANKS LOOKING
FOR ISOs**

Merchant Services

(866) 720-3729

M2-Financial.com
PAYMENT GATEWAY

**One Connection
Endless Opportunities**

(866) 247-0931

www.paymentsgateway.com

Your All-in-One Payments Solution
Instant Online Enrollment
PCI Certified
Customized Branding
Personalized Service

LEVERAGE THE POS HOOK FOR YOUR BUSINESS IN



2010

Get paid up to \$2,000 dollars for each POS Sales lead you close

of big merchant deals you closed in 2009

One-stop support for POS and merchant processing

0% Chargeback potential on the commission

POS REFERRAL PROGRAM



HARDWARE REVENUE & RESIDUALS

- You provide the lead, we assist in closing the Deal
- Another revenue stream - make money on hardware sales
- Higher income merchant = higher residuals
- Lower attrition - POS is impossible to reprogram
- Hassle-free, one-stop support for POS and merchant processing
- No chargeback potential on the commission

 **UP SOLUTION**
Powered by United Merchant Services

GO TO WWW.UPSOLUTION.COM FOR MORE DETAIL

OR CALL US: 800.303.2567

ResourceGuide



NETWORK MERCHANTS INC.
nmi.com

**"Building Payment Gateways
One Partner at a Time"**

(800) 617-4850
www.nmi.com

- PCI Compliant Customer Vault™
- Encrypted Retail Swiped Solutions
- Multi-MID Transaction Routing
- ISO / MLS Transparent Branding
- Non-Compete Guarantee

APRIVA
(480) 421-1210
www.apriva.com



Everywhere Processing Network™

(800) 296-4810
www.eProcessingNetwork.com

1eZIC
th ANNIVERSARY

Ezic, Inc.

(866) 575-EZIC
www.ezic.com

Global Payments

(800) 801-9552
www.globalpaymentsinc.com

ProCharge

(800) 966-5520 x221

USA ePay

(866) 490-0042
www.usaepay.com

PAYMENT GATEWAY / SERVERS / ISPs

Network Merchants, Inc. (NMI)
(800) 617-4850
www.nmi.com

PCI DSS COMPLIANCE

PCI Compliance

(866) 949-9777
www.gotpci.com

Annual or Monthly Billing
As low as \$15 / year or \$1.75 / month
Scans Included in Pricing
URL Customized with Your Logo
Meets Card Brand Reporting Requirements

Trustwave
Information Security & Compliance

(312) 873-7500
www.trustwave.com

POS CHECK CONVERSION

CrossCheck, Inc.
(800) 654-2365

EZCheck
(800) 797-5302
www.ezchk.com

Secur-Chex
(866) 464-3277

POS CREDIT CARD EQUIPMENT REPAIR



**POS Equipment Repairs
and Sales**

(877) 581-6201
Info@NewImagePOS.com

Over 20 Years Repairing / Refurbishing
POS Equipment, CheckReaders.
Personal Service, Quick Turn Around,
Deployment, One Year Warranty
EXPERIENCE, QUALITY, INTEGRITY

ATT Services

(714) 999-9566
www.attpos.net



**Bartlett Info Tech
Services, LLC**
(901) 384-6151

www.bits-pos.com

POS SUPPLIES

General Credit Forms, Inc.
(800) 325-1158
www.gcfinc.com

PRIVATE PARTIES PURCHASING PORTFOLIOS

**GBM
Transactions**

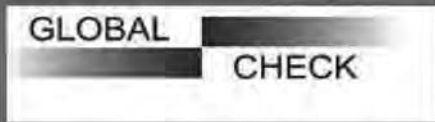
(817) 307-8291
www.gbmtransactions.com

PROCESSORS LOOKING FOR ISOs

Elavon

(678) 731-5000
www.elavon.com

Don't Go Broke!! Go Global!!



90 day same as cash in house financing for your merchant. With ARCNET* your merchant does not need to lease or buy equipment. All your merchant will need is an Internet connection. So stop losing money on costly leases and build your portfolio quicker.

\$545.00 commission on every ARCNET* deal!!!

With our 100% over program you the agent have full control over your merchants and more important your money. On average our agents make 2% on every transaction done and now with the ARCNET* program your residuals will build much quicker than they ever have. Even better, there is no out of pocket expenses to you.

Global Check has been in the check conversion industry since 1994 and we have helped 100's of agents become successful with our new and innovative programs such as ARCNET*. Setting the industry standard for ARC we at Global Check strive to mainstream our programs too make it easier for our agents to close deals.

Visit us at www.globalcheck.com
or call us at 1-800-988-6221
and ask about our other great programs also.

ResourceGuide

1 First National
Merchant Solutions®
(800) 354-3988
www.fnms.com

Humboldt Merchant Services
(877) 635-3570
www.hbms.com



NPC
**National Processing
Company**
(877) 300-7757
www.npc.net

TSYS Acquiring Solutions
(480) 333-7799
www.tsysacquiring.com

REMOTE DEPOSIT CAPTURE

Gulf Management Systems
(800) 947-3156
www.gulfmanagementsystems.com

**RISK MANAGEMENT PROVIDER
OR PRODUCTS****MICROBILT**

PROFIT FROM OUR 30 YEARS OF HARD WORK.

(800) 257-2805
www.microbilt.com

- Use Our Expertise to Close More Deals and Increase Your Profits
- Deliver 1st Class Services to Unsaturated Industries
- Bonus + Lifetime Residuals

SITE SURVEYS**N★V★M★S**

NATIONAL VENDOR MANAGEMENT SERVICES

(703) 361-6262 x129
www.nvms.com

Spectrum Field Services
(800) 700-1701 x286
www.spectrumfsi.com

TRAINING

Bankcard Boot Camp
(866) 276-6683
www.bankcardbootcamp.com

WEBSITE DESIGNS / SEO**STURGILL
STUDIOS**

(972) 956-9850
www.sturgillstudios.com

1. Website Design Services
 2. Search Engine Optimization
 3. Graphic Design Services
- Get a new website and have it found in the search engines!

**WIRELESS RETAIL /
KEYED PROCESSING**

USAePay
(866) 490-0042
www.usaepay.com

**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.



AVP
(81

om

GS Full page Ad
FPO

Advertiser Index

1st American Leasing.....	42	JR's POS Depot	46
Alpha Card Services.....	40	Merchant Services Inc.....	81
Apriva.....	43	Merchant Warehouse.....	13
Azura Leasing.....	28	MLS Direct Network Inc.....	83
BAI Payments Connect Conference & Expo.....	70	Money Tree Merchant Services.....	57
Bank Card Depot.....	36	National Transaction.....	20
CarpéCharge.....	52	Netcom PaySystem.....	58
Central Payment Corp.....	23	Network Merchants Inc.....	18
CoCard Marketing Group.....	11	North American Bancard.....	2, 6, 7
Credit Cash.....	45	Northeast Acquirers' Assoc.....	59
Credomatic.....	85	NPC.....	27
CrossCheck Inc.....	63	Payments Gateway.....	41
Cynergy Data.....	54, 55	Pivotal Payments.....	15
Electronic Merchant Systems.....	21	POS Portal Inc.....	10
Electronic Payments.....	95	Prepaid Card Expo USA.....	47
eProcessing Network LLC.....	67	Reliable Payment Solutions.....	75
EVO Merchant Services.....	31	Reliant Processing Services.....	87
EZCheck.....	12	SparkBase.....	65
First American Payment Systems.....	9	Stream Cash LLC.....	16
Global Check Service.....	91	Super G Funding LLC.....	64
Global eTelecom Inc. (GETI).....	50	Teledraft.....	39
Global Payment Solutions Inc.....	60	The Phoenix Group.....	35
Greystone Business Resources.....	76	Total Merchant Services.....	48, 49
GRP Funding LLC.....	44	TransFirst.....	19
Humboldt Merchant Services.....	38	TriSource Solutions LLC.....	22
Hypercom.....	96	United Bank Card Inc.....	77, 78, 79
Imax Bancard.....	24, 25	UP Solutions.....	89
International Bancard Corp.....	17	USAePay.....	71
iPayment Inc.....	29		



"... 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



Our Free Gift to You.



Get On Board Today and Get FREE Gift Card Processing!

Stickiness.

It's the name of the game nowadays.

How do you retain your valued clients and provide additional sources of revenue for yourself in the process? With Electronic Payments, we've created that way, and provide you a free gift card processing platform for you to use, giving your merchants free processing and some of the lowest card production costs available anywhere.

www.epiprogram.com

- Free gift card processing
- Low cost and free card packages available
- Programs for Agents and ISOs of other Processors
(using EPI is not a requirement)
- IP, Dial and Virtual Terminal Processing
- Free Balance Checks
- Most major equipment supported:
Verifone, Nurit, PC Charge, Hypercom



**ELECTRONIC
PAYMENTS**

1.800.966.5520 x221



Do you know your terminal manufacturer's Business Strategy?

- Worried your manufacturer is interfering with YOUR customer relationships?
- Worried your manufacturer is blindly dictating core technologies you will use – regardless of fit with YOUR business?

HYPERCOM – your dependable long term PARTNER

- Innovative, flexible solutions with options to suit YOUR business requirements. We recognize that “one size” does not fit all.
- Solutions to enhance YOUR business and strengthen YOUR customer relationships
- Best of breed technology



trusted TRANSACTIONS • *trusted* SOLUTIONS • *trusted* PARTNERSHIPS

CHARGE CARD SYSTEMS **WILL HELP BUILD** **YOUR NEST EGG**

**We Are the Only ISO to Offer You
"The Winning Combination"**

- 70% Residual AND Bonus Money**
- + 1.9¢ Transaction Fee**
- + 12-Hour Funding**
- = MORE DEALS, MORE MONEY**

PLUS

**PROCESSING FOR AMERICAN EXPRESS
WITH 12-HOUR FUNDING!**



CHARGE CARD SYSTEMS, INC.

For more information contact
Jeffrey Shavitz, EVP at 800.878.4100

See Reverse Side for Complete Program Benefits

THIS IS YOUR
GOLDEN OPPORTUNITY
FOR FINANCIAL SUCCESS

Join the Industry Leader and Take Advantage of the ISO Program Designed to
Provide **SHORT TERM INCENTIVES** and Build **LONG TERM WEALTH**

CHARGE CARD SYSTEMS' COMPLETE PROGRAM BENEFITS:

- **70% Residual**
- **Activation Bonus**
- **1.9¢ Transaction Fee** on all Retail, MOTO and Internet Processing: Dial-up & IP
- **12-Hour Funding**
- **Earn Residuals** on American Express and Discover Transactions
- **Access to 9 Platforms** including First Data, Chase Paymentech, Buypass, Vital & Global
- **High Risk Merchant** Processing Options
- **Cash Advance** Program
- **ACH** through Check 21
- **Niche Marketing** Divisions

“Bottom line, I make more money with CCS than my prior processors. Their program is simply the best.”
— Josh D., CCS Sales Partner

“Charge Card Systems gets it. I receive the support I need
so that I can focus on what I do best – close merchant accounts.”
— Mark B., CCS Sales Partner

“CCS understands the value of communication. I know the status of my deals every step of the way.”
— Bob M., CCS Sales Partner

**PARTNER WITH US AND GO FOR THE GOLD.
CALL NOW!**



For more information contact Jeffrey Shavitz, EVP
at 800.878.4100 or jshavitz@chargecardsystems.com
www.chargecardsystems.com



MAXIMIZE YOUR PROFITS
with compensation plans as unique

as your **CLIENTS**

EVERY MERCHANT! EVERY DEAL!



Jenny Swanson
SALON OWNER



ISO/SALES PARTNERSHIP

North**American**[™]
BANCARD

Maximize
YOUR PROFITS!

North American
BANCARD



ISO/SALES PARTNERSHIP



The choice is simple. Nowhere else can you get the earning potential you get with North American Bancard. Only NAB gives you the flexibility and control to choose a program that makes more money for you on every merchant.

- Lifetime residuals up to 70%
- 2¢ IP pricing and 2.5¢ dial-up pricing
- Bonuses up to \$750
- Free equipment
- No production quota

NAB PROVIDES
unbeatable earning
POTENTIAL!

Discover the difference NAB can make for you!
1-877-201-4833 • www.GONAB.com/gs

North American Bancard is a registered ED/MDP of FSCB Bank USA, National Association, Buffalo, NY and Wells Fargo Bank, N.A., Walnut Creek, CA. American Express and Discover require separate approval. Names have been allowed to protect the privacy of our agents and members.

CHANGE YOU CAN BELIEVE IN.

We've changed our cost structure to give you **8x Upfront Bonuses** and **3.5¢ (dial-up)** and **2.5¢ (IP)** pricing.

YES YOU CAN -

Get the most profit from every deal — **3.5¢ (dial-up)**
and **2.5¢ (IP)** pricing **AND** the power to choose:

8x Upfront Bonuses
50-65% Residuals
Free Terminal Placement

OR

70% Split for the
Highest Commissions

DO IT ALL, WITH TOTAL MERCHANT SERVICES.

Need a free terminal to close a deal? You've got one with 8x upfront bonuses, up to \$750 per merchant.

If you simply want the highest commissions possible, choose our 70% revenue sharing program.

Both options have the **best cost structure** in the marketplace — only **3.5¢ (dial-up)** and **2.5¢ (IP)**.

NOW IS THE TIME.

Start processing all your accounts with us today!

Call **1-888-84-TOTAL, ext 9727**

Or get the full program details at www.upfrontandresiduals.com

