



# The Green Sheet

The Financial Services Industry Source for Education, Inspiration and Actionable Advice

April 15, 2002  
Issue 02:04:01

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**Watch Our Next Issue,  
02:04:02, for a  
Special Report from  
the ETA 2002 Annual  
Meeting & Exposition  
in Orlando, Fla.**

## SPECIAL REPORT: BIOMETRICS

### Big Brother Is Scanning You

**I**rises and retinas. Faces, hands, fingerprints and voices. When it comes down to proving you are who you claim to be these days, plain old-fashioned signatures and ID cards are not enough.

The need for tighter identification screening has become obvious recently with the explosions of identity theft, credit card fraud — and terrorist threats. Some people are sounding alarms at the apparent invasiveness of scanning individuals' physical traits and compiling them into databases. It's 1984 all over again.

Scanning body parts for identification seems like a step in the wrong direction to some. But the need to protect information — both personal and business-related — and guard access to



buildings and computer networks also has elevated the use of state-of-the-art security technologies from excessive to necessary.

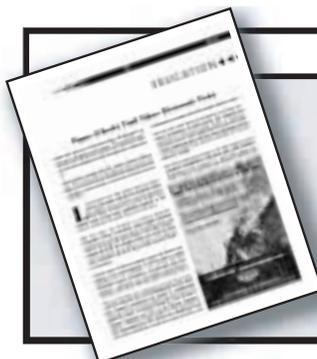
Proponents of biometric technology say it's a cost-effective, nearly fool-proof way to eliminate fraud and protect access to sensitive information. Biometrics uses physical attributes like fingerprints and irises to establish and verify a person's identity. Since these traits are specific to individuals and cannot be altered, their use as identifiers has far-reaching possibilities in areas as diverse as retail, banking, air-

See BIOMETRICS on Page 6

### Notable Quote:

**"By killing a check at the lockbox location and turning it into an electronic debit, we're leveraging the ACH, lowering costs for financial institutions and providing consumers with better information to manage their finances."**

See Story on Page 35



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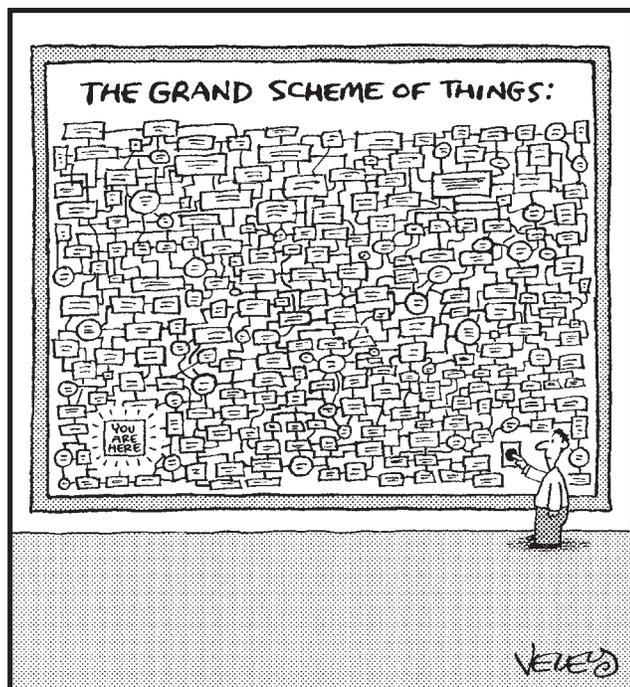
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\*Any Sales Professional who sells financial services to the retail merchant marketplace.

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## Understanding the Process(ing)

Where can I find information on how credit card processing works? There are so many companies that seem to be involved in the process that it becomes confusing.

I see the five big processors, then master ISOs, followed by sub-ISOs, etc. What exactly differentiates one processor from another? Who are the five largest processors, 12 major master ISOs, etc?

What role do they have in relation to the role that acquiring, non-acquiring and issuing banks play? Would a merchant have an advantage buying merchant services from a local bank over a sub-ISO, meaning a single-person operation?

Thanks,  
Tim Bretz  
timb@corrypub.com

Tim:

Your questions are the focus of our publishing company. I suggest that you subscribe to *The Green Sheet*, which is free to sales professionals in our industry. You also may view online current and past issues dating to 1995.

I also recommend you register in the ISO Forum and take part in *The Green Sheet*-sponsored bulletin board facilitating ISO networking. The most recent GS issues are available electroni-

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cally in PDF and PDA formats. The Web address is [www.greensheet.com](http://www.greensheet.com).

The November 2001 GSQ can answer your questions on the acquiring banks, and the February 2000 issue addresses the ISO channel; we will be updating this report later this year. I will be happy to send you complimentary copies of the GSQs I mentioned above as well as sample copies of *The Green Sheet*.

Good Selling!  
Paul Green

## Support for FTC Investigation

I say "hooray" for what I hope is the impending demise of CMS and others akin to them in our industry. Everyone in this industry with something to contribute should ACTIVELY participate in the FTC investigation. I cannot fully express my outrage over my own experiences with CMS.

Having personally met Paul Green, and after personally benefiting from your scholarship program to help new ISOs and sub-ISOs get to the ETA, I am convinced that he and this journal are dedicated to the upbuilding of this industry. I applaud you for having the courage to expose this truth for the protection of our industry.

Adkins Taylor Jr.  
Sub-ISO  
IRN Payment Systems  
Hercules, CA

## CLARIFICATION

The company that has contracted with eConnect to be the sole provider for merchant accounts services and Internet gateway connectivity (FYISOs, March 11, 2002 issue, Page 51) is Harriman, N.Y.-based First American Payment Systems. For more information, phone Gordon Gisser at 845-774-7743 or visit [www.faps.com](http://www.faps.com).


**BIOMETRICS from Page 1**

fication, and health care.

The California Department of Motor Vehicles, overseeing the 24 million licensed drivers in the state, is exploring ways of incorporating biometric features into the licenses, which are used as the primary form of ID throughout the state. Along with the systems being introduced in large organizations for employee identification or network access, biometrics companies have been developing products for uses in stores, check-cashing businesses and home computers. Soon, these companies hope, most of us will have experienced biometric technology in our everyday lives — and in a very positive way.

Two companies are putting biometrics to work for application in financial services. BioPay of Herndon, Va., and Hypercom of Phoenix both have developed biometric solutions to verify identities and help reduce fraud in check, credit and debit card transactions at the point-of-sale.

Both companies base their systems on finger scans, an efficient, affordable and reliable biometric measurement. (Biometric measurements vary in their reliability. Iris

line travel, student and employee veri-

scans are accurate but very expensive and difficult to collect or implement. Facial scans often result in misidentifications.)

Biometry is the statistical analysis of biological observations or phenomena, and biometric technology is based on the premise that the person being identified is actually present. Passwords, PIN numbers and smart cards work if they're not forgotten, lost or stolen. Biometric identification been shown to be effective, fast and easy for people to use — placing a fingertip on a reader terminal eliminates fumbling for and swiping ID cards or tokens, or remembering passwords.

Big Brother is not only watching us, he's in the house. For businesses and organizations concerned with reducing risk in conducting financial transactions and identity fraud or in protecting access to government buildings or health records, he's welcome company.

This is good news for ISOs; with the cost of systems — both hardware and software — decreasing, retailers, e-tailers and banks are jumping on the biometric bandwagon at rates that are increasing by leaps and bounds.

The New York City-based integration and consulting firm International Biometrics Group (IBG), in its Biometric Market Report 2000-2005 released in September 2001, forecasts an annual industry growth rate of more than 70 percent for the next two years. According to IBG, the financial services industry is expected to show the most rapid adoption of biometric technology, with revenues increasing at an average annual rate of 72%. The health care field follows with an average annual increase of 56%.

Money-wise, the industry is expected to grow from a little less than \$400 million in 2000 and \$524 million in 2001 to nearly \$2 billion by 2005. Other report highlights indicate that large-scale public sector biometric usage, currently 70% of the biometric market, will be surpassed by private-sector deployments, and biometrics sales for home PC and network access will reach \$423 million in 2005.

As more businesses and organizations begin to use the technology, they will need to purchase or lease and then install the finger-scan readers, video cameras, signature tablets and telephones necessary to make it all work, and this is where most of the revenue will be generated. Today's leading biometric companies will face challenges to their standings in the marketplace from mergers and acquisitions, and they also will have to compete with much larger technology firms entering the biometric field.

George Orwell's "1984," written in 1949 as a statement against the totalitarian dictators of the Axis Powers countries, painted a grim picture of what the world of the future would look like. It's not difficult to imagine what Orwell

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would say if he could see us now. In 2002, it's hard not to be a little alarmed about the erosion of our civil liberties.

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We're warned to shred all those unsolicited credit card applications that arrive daily. We shouldn't put outgoing bills in our mailboxes because crooks steal the enclosed checks. "They" know every Web site you visit and how long you stay there.

There are security concerns at airports, on bridges and highways and at major events where crowds gather. Some of the biggest stories that came out of the Olympics in Salt Lake City and the Academy Awards in Hollywood this year revolved around the steps organizers had to take to keep everyone safe.

Here are two ways this controversial, state-of-the-art technology is being applied to increase levels of security in payments transactions and identity verification.

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## **BioPay**

Tim Robinson, President of BioPay, looked to his background in check processing and verification to find a niche for biometrics. Since banks and check-cashing businesses already were collecting ink fingerprints, his idea was to collect digital finger scans to verify identities. Robinson said that there is less resistance to the whole fingerprint/finger scan issue among people who don't have bank accounts — the ones who use the check-cashing facilities' services to begin with.

"They're already being fingerprinted. Ink prints smear. Instead, we're capturing an 'e-print,'" he said. "The pre-conceived aversion in the middle class to fingerprinting doesn't exist in the unbanked community.

"Collecting electronic finger scans is a better experience for the unbanked. The entire process is sped up — the lines move faster because transaction times are shortened. We have happier merchants cashing more checks and reporting higher sales, and there are no issues with customer acceptance. Our system gives an increased element of stability to those who are enrolled."

There are hundreds of thousands of scanned index finger prints in BioPay's proprietary database. Grocery and liquor stores who cash checks for their customers and other merchants with multiple locations are using the system in 17 states. Merchants are assured a high rate of identification verification.

"We guarantee the face value of all checks cashed. We've wiped out fraud. We offer a .55 percent guarantee rate, double that of check-verification services," Robinson said.

Customer enrollment in the BioPay system requires less than two minutes. Both index fingers are scanned; a template of that image, along with a digital photo of the customer driver's license, phone and social security numbers, all are entered into the system. When the customer comes back the next time, they only need to put their finger on the reader screen.

Robinson said the BioPay database is the largest commercial, non-governmental electronic fingerprint database in the nation: "BioPay-enrolled merchants share only negative check-cashing information. No customer enrollment data is shared." The system offers merchants excellent reporting and math features, he said.

Robinson is enthusiastic about ISO opportunities with BioPay. "We are using this powerful technology to focus on financial transactions. Currently, we're growing our payroll check-cashing and check-guarantee programs. The next phase will involve moving to use fingerprints to initiate the entire transaction.

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"We are open to suggestions from our reps and appreciate the creative juices flowing out there in the ISO world. The sky's the limit. We have products here today with good profit margins and excellent support materials. Leases or purchases and discounts are available; there are even international opportunities.

"We believe it's inevitable that in the near future that the world will use biometrics in everyday situations. It will be a mainstream way for merchants to initiate payments."

One of the challenges facing biometrics companies will be getting people to enroll. "Customers don't believe it works," Robinson said. There are mechanical bugs to work out, too. Repeated applications of hand lotion — and time — tend to wear down the ridges of the whorls on fingertips, for instance.

## Hypercom

Hypercom Corp. brings biometrics to the point-of-sale. Like BioPay, Hypercom's primary focus is to reduce fraud; its application has uses in financial payments security and identity verification. It also uses a simple but reliable finger scan to provide an additional element of security, for both the customer and merchant, in credit and debit card transactions.

With card-payment fraud costs in the United States expected to exceed \$4 billion this year and trust in the industry eroding, George Wallner, Chairman of Hypercom, said the need for the industry to take preventive measures against fraud has reached the urgent level.

"The problem is only going to get worse in the future. The need to bring fraud under control, and indeed eradicate it, demands that the industry take action now," Wallner said. "Ensuring the positive identification of the account holder has always been the goal of the electronic pay-

ments industry, and we now have the means of achieving that objective."

Fingerprint-derived ID has the potential to eliminate more than 90 percent of all card-related fraud, a much higher level of security than smart cards provide on their own.

"We have developed a technology that can cost-effectively eliminate fraud. We use a low-cost finger-scanning pad connected to the POS terminal that is a very cost-effective means of linking cards to cardholders. This is not done at the point-of-sale now."

Wallner emphasized that his company's biometric solution steers clear of privacy infringement and civil-liberties issues because it doesn't process, transmit or store fingerprints.

Hypercom's scanner creates a digital vector from the image of the fingerprint. "Nobody gets fingerprinted. We don't collect fingerprints," he said.

The fingerprint images are not unique, are never transmitted from the point-of-sale and are not stored in a database. It is not possible to recreate fingerprints from the vectors, which are low-resolution outlines of the lines and ridges with a 256-byte value.

The finger scans are added to and compatible with current security features like magnetic stripe and smart card technologies. When used in conjunction with a specific card number, the vectors provide a reliable and foolproof method of identity verification. The result is a system that allows positive identity verification without actually knowing the unique fingerprints of consumers.

"The ultimate objective of the card industry is to prove that the cardholder is who he or she claims to be. While smart cards are more secure than magnetic stripe cards, neither

can prove that," Wallner said. "With or without smart cards, fingerprint-derived identification offers a rapidly deployable security solution. It is a very powerful proof of identity that cannot be lost or stolen.

"Finally, there's one very definitive advantage to placing fingerprint scanners at the point-of-sale. What crook, knowing that he is using a stolen, lost or counterfeit card, is going to place his finger on the scanner?"

## BioPay

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# GS Online – An Evolution: Part 1

**B**ack in the Internet Dark Ages (1995), we established our Green Sheet presence on the Web. The Green Sheet Online has continued to evolve in terms of design and content continuously since its inception, although our focus always has been to offer the most relevant content for ISOs at no charge.

One of our early and most popular ideas was the establishment of the ISO Forum. During our 1998 series of regional seminars, we learned that ISOs and agents needed a resource to build community and network with each other.

We struck upon the idea of a secure chat room/bulletin board environment. Our vision was to create a space where ISOs could trade ideas and share knowledge. However, as is often true, the reality varied significantly from the theory. What we had created was a space to air grievances.

While a great deal of constructive criticism has been posted, it's unfortunate that many otherwise constructive conversations have devolved into name-calling and outright "flaming."

Although our terms clearly stated that we, The Green Sheet, are not responsible for the posts to this Internet space, we have received requests from companies and their legal representatives to remove posts. We found ourselves having to explain to some very unhappy people the difference between what we chose to publish and someone else's right to free speech.

After moving our entire Internet operation late last year, we once again visited the subject of "monitoring" our Web space. We wanted to change, upgrade and enhance our site in terms of content, services and navigation. We also wanted to improve our ability to push content and pull in readers. Our readership statistics (now audited) consistently have shown us that our print audience was only a fraction of our online market.

At times the ISO Forum had been a bit of a nuisance. With the current economic environment and litigation issues surfacing in the ISO industry, the ISO Forum had become a liability. We lost a valuable contributing writer after his attorneys requested that he lower his visibility in the marketplace. They were responding to several incendiary posts to the ISO Forum. We decided we needed to step in.

As a result, we have modified our Terms of Use for the ISO Forum online. These Terms were sent via e-mail to all

current registered users, and all new users must agree to these terms before registering.

We are actively monitoring the posts with the intention of maintaining a space for constructive dialogue. This is much the same as hosting our "beer bash" mixers at the seminars, knowing when to close the bar and when to ask someone to leave.

We know that some of our readers got fed up and turned off by the tone of the conversation online. We want to invite you back and include our terms here for your review.

## The Green Sheet Online, "ISO Forum," "Ask the Green Sheet," and "ISO Opportunities" Terms of Use

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The Green Sheet, Inc. and its designates are the official moderators of these sections of The Green Sheet Online site. The Green Sheet reserves the right to edit, delete or prune any posts in its forums. If you have a question about a particular posting, you should direct it to The Green Sheet at [Webmaster@greensheet.com](mailto:Webmaster@greensheet.com)

The Green Sheet reserves the right to close or delete any post that does not provide a clear and purposeful topic.

Anyone who posts just to increase their Green Sheet Forum stats is subject to having the posts removed. Topics or replies that are deemed to be "flaming," offensive, abusive or non-constructive risk having these topics closed, removed and/or membership revoked by The Green Sheet.

¥ "ISO Forum" is intended to be a secure networking space for sales professionals in the retail financial services industry. Topics and posted replies should be limited to constructive, inquisitive and/or educational dialogue.

¥ "Ask the Green Sheet" is intended to be a space for posting inquiries directly to The Green Sheet staff. Topics will be researched and answered by the staff within this section. All postings to "Ask the Green Sheet" may be published solely at the discretion of The Green Sheet unless the posting includes the instruction "not for publication" at the time of the original posting.

¥ "ISO Opportunities" (formerly Classified Ads) is intended to be a space for:

**ISO 2 ISO:** New and used equipment, supplies, services from ISO to ISO.

**ISO Agent Recruiting:** ISOs, Equipment Vendors, Service Providers seeking sales professionals.

**Executive Positions:** ISOs, Equipment Vendors, Service Providers, Banks seeking managers/executives.

Postings to "ISO Opportunities" are free. Postings will be maintained for 90 days. The Green Sheet defines topic headings, and postings must be limited to the pre-defined headings. Companies and/or individuals (registered users) will be limited to three (3) postings to a given topic heading in a 90-day period.

There are many members who still use 28.8 and 56k modems and do not have the time to wade through overly long and/or repetitive postings. Posts to "ISO Opportunities" will be limited to 25 lines. ☺



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## No Visa Credit Interchange Fee Hikes in April

The Green Sheet has learned that Visa will not raise interchange rates for credit card transactions in April. The company did raise fees for Interlink debit transactions in March: For supermarkets, the rate rose from \$.15 to \$.22, and the standard rate went from .45% + \$.03 (maximum of \$.20) to .65% + \$.12 (maximum of \$.45).

### Other Visa Fee Adjustments\*

Rate	Up/Down	Old rate	New rate
Consumer standard	▼ .11%	2.65% + \$.10	2.54% + \$.10
Merit I	▲ .05%	1.85% + \$.10	1.90% + \$.10
Merit III	▲ .02%	1.36% + \$.10	1.38% + \$.10
Corporate Standard	▼ .11%	2.65% + \$.10	2.54% + \$.10
Corporate Card Present	▲ .02%	1.36% + \$.10	1.38% + \$.10

\*Effective October 2002

Visa will be making changes in credit processing regulations and interchange fees beginning in October 2002. Visa determined that some credit transactions were incorrectly processed at rates higher than the original sale, which it says created an inequity among acquirers. Visa intends to re-evaluate new credit Interchange Reimbursement Fees (IRF) annually and adjust as needed, but rates are not expected to be changed frequently.

To minimize the variance between the original sale and a subsequent credit, as well as to create a level playing field, Visa will introduce the new rules for processing credit transactions effective Oct. 5, 2002. The new rates will apply to all transactions regardless of the merchant's Merchant Category Code (MCC) or how the original transaction cleared.

Visa interchange rates for credit transactions will also be modified effective Oct. 5, 2002. All passenger transport cards will increase by 1.9%. Non-passenger transport consumer card rates will increase by 1.59%, and fees for non-passenger transport commercial cards will go up by 2.14%.

This IRF structure will not apply to large General Services Administration (GSA) transactions or to commercial emerging market credit transactions, both of which will qualify for the same IRF rate as the original transaction. The rate will apply to all other Visa credit transactions regardless of how the original transaction was cleared. ☒



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**SOUNDS OFF**

**Most Experts Say CMS Case Will Be Major Blip on Industry's Radar Screen**



**Question 1:**

***Please gaze into your crystal ball. How do you believe the FTC complaint filed against CMS will affect the ISO industry as a whole?***

We have received hundreds of letters from readers expressing their feelings about the recent FTC complaint against CMS. Some are very negative, and others recognize that the brush that stands ready to paint CMS is very broad and may yet paint others as well. In an effort to get some focused feedback on how the FTC investigation might affect the industry on a broader basis, we asked our Advisory Board. Here are some of the responses.

**Gary LaTulippe**

*Schmooze*

"My crystal ball has a narrow, yet skeptical, field of view. Having read the charges via The Green Sheet, my intuition is that the organizations that see themselves as coming under the 'radar' scope will begin to tweak their operations for a period of time until they can find another way to operate.

"These people have designed a course of action that serves only one equation of the process, and that is themselves. The customer is a vulnerable piece of this activity and relies on the integrity of the person and organization with whom he is entrusting his financial welfare.

"Unfortunately, some will take advantage of the situation no matter what the risks, as they are unlikely to be discovered and exposed. Some of these people will spend many hours to research other ways to work outside the recognized system to make the quick hit and move to the next victim.

"My fervent hopes are to continually locate and expunge these types of organizations and make the consequences significant enough to cause them to cease doing business. There are outstanding examples of quality companies in our industry, and they should continue to be spotlighted as you have done in the past.

"We should all take the time to educate our clients as to how they can make informed decisions, check our references and feel that they are making the best decision for themselves and their clients.

"Hopefully this exposure will cause us all to reflect why we have chosen this field of customer service and take the time to work for our clients. The money aspects will certainly follow this course of action and keep us in the spotlight as a favorable part of the merchants' world."

**Robert Joyce**

*Alliance Payment Systems*

"This can only be bad for the industry. It feeds itself on the efforts of people who must produce to be paid and on companies that are usually undercapitalized or greedy, resulting in widespread questionable business practices. There's a veritable Pandora's box looming on the horizon."

**Stacy Bell**

*Advanced Payment Technologies*

"I think that this will have a positive impact on the ISO industry. Deceptive practices will probably be minimized by the scare of the FTC. ISOs will probably delve a little more into the backgrounds of the people representing them as well as implementing better internal controls."

**Lee Ladd**

*LADCO Leasing*

"My crystal ball is sometimes hazy, but the CMS case should not affect the industry as a whole. In some cases it should be a wakeup call. For those who are involved in unsavory or deceitful practices, they'd better understand the consequences. The FTC has a very heavy hand and can deliver a lethal blow to violators of good business practice."

**Ross Federgreen**

*CSRSI*

"The FTC complaint should serve as a wakeup call that unethical behavior will not and should not be tolerated. I



understand that allegations are not proven facts, but this needs to be taken very seriously. Every organization needs to make sure that its agents are not only following the letter of the law but the spirit as well. From our own perspective, we have heard of and seen too many examples of questionable tactics and behavior."

**Steve Christianson**

*TransPay Processing*

"We heard some banks are requiring new term sheets (financial-charges disclosures) to be signed by merchants for any changes, including rates, downgrades, statement fees, etc. While we hope not to see a rash of minor legal actions, it should be a good 'cleansing' of the industry's bad boys.

"We constantly hear merchants complain about not being told about miscellaneous charges and fees until after they are signed and processing. Then they are unaware of a three- to four-year early termination clause that could cost up to \$500 to leave that processor. Oh well, so goes the industry.

"I sincerely wish that the ETA would sprout some teeth

and somehow come up with an ethics committee to address industry and merchant complaints about member ISOs and vendors. Enforcement actions would be limited, such as denying renewal membership and possibly perhaps a probationary status. Would it work? For the attorneys it would."

**Bill Pittman**

*RichSolutions*

"I believe the complaint will give the impression to businesses that ISOs in general are not reputable. You will probably see several stories and articles written about this to reinforce this impression. This exposure might make businesses hesitant to do business with ISOs and push the conservative businesses to banks like Chase because of their brand."

**Scott Wagner**

*Hypercom*

"If the FTC and the merchants who brought the complaint against CMS turn out to be right, maybe that will be a wakeup call to ISOs and other sales organizations that are not 'doing the right thing.' When a salesperson takes advantage of one merchant, it sends ripples throughout our industry. The next thing you hear merchants talking about is how so-and-so got slammed and that our industry is just a bunch of used-car salespeople. We all know there are

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plenty of professional salespeople and organizations out there, so to that end, the integrity of our business is critical."

**Robert Carr**

*Hearland Payment Systems*

"Perhaps when some ISOs lay awake at night thinking how to extract the next fee out of their merchant base, the

legal department will be a little more careful in approving it. Perhaps we have seen the end of Y2K fees, re-underwriting fees, forced draft retrieval fees, delayed non-qual fees, obfuscated merchant statements, \$99 leases for used XLs and other fees crafted by acquirers to disguise the real cost of their services. Perhaps the FTC will help fulfill the stated mission of the original BSA."

**Mitch Lau**

*Money Tree Services*

"I would like to think that other ISOs would be more careful about their 'hidden' charges."

**Alan Gitles**

*Merchant First Bankcard*

"It is more than a complaint. The court issued a TRO—I hope they make it a permanent injunction. It was long

overdue; it could only help if it reduces unethical behavior. I doubt it will until the appropriate agencies take further action."

**Craig Millington**

*Compass Bank*

"Although this situation is long overdue, I am afraid it is going to start a whole new round of association investigations into the size and control of ISO operations."

**Jared Isaacman**

*United Bank Card*

"I think the fallout from the FTC investigation into CMS will help shape the mindset of ISOs, banks and agents with regard to ethical practices over the merchant base. The merchant contracts probably will become clearer with less fees disclosed in the fine print and more in the bold. If more regulations and policies get handed down from the associations, then perhaps that is a good thing.

I think there are a lot of ethical banks and processors, but I also know there a few riding a thin line and a few that have stepped over the line. Overall, everyone in the business is going to rethink the way they have been running things, and in the end it will work out better for the ISOs /processors, but mostly it will work out best for the merchant."

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**James Marchese**

*IRN Payment Systems*

"Certainly there will be industry changes. I think you will see V/MC setting more rules and guidelines to MSPs. Based on the FTC's findings with regard to CMS, I think you will see them looking into all of the industry's practices as a whole and making suggestions for regulations to our industry and, if not followed by V/MC regulatory laws, maybe passed to force us into mandatory practices. Basically, the sins of a few will affect the masses."

*The Green Sheet remains hopeful that the FTC investigation will be resolved efficiently and quickly, with as little revenue loss for ISOs as possible.*

**?** **Question 2:**

***How are you positioning the Visa Interlink rate increase with your sales force and/or merchants?***

*The Advisory Board representation of the industry was split on how to handle Visa's announced rate increases. Some organizations are passing it along, some aren't, and some leave the pricing decision in the hands of the agents. Pricing is still more of a business decision than a market response.*

**Robert Joyce**

*Alliance Payment Systems*

"Not a problem. We're just passing the increase along, as is usually the case."

**Stacy Bell**

*Advanced Payment Technologies*

"By explaining that this does happen periodically, especially when the economy is not as strong as in years past or when there are increases in risk-management issues. We further explain that this rate increase, unfortunately, is out of our control and affects all ISOs across the board."

**Ross Federgreen**

*CSRSI*

"This is still in flux."

**Robert Carr**

*Heartland Payment Systems*

"We are passing along the fee increases to our merchants without markup as provided in our provisional 3 contract."

**Steve Christianson**

*TransPay Processing*

"Debit is still not a big factor in the industry, as far as we are concerned. Debit processing is best described as a benefit for the customer, as an alternative way



to pay. While the merchants can save money on the fees paid vs. credit, more and more debit cardholders prefer the credit side since there is no cost to the cardholder while if they use debit some companies surcharge debit fees and then the cardholder s bank dings them for another fee.

"The increase by Interlink has a nominal effect since most debit services have not figured a way to add the charges to the merchant's statement anyway. In the West, we do not see many pure ATM cards anymore. Most are check cards with both debit and credit capabilities, both of which charge the cardholder's deposit account almost immediately after a transaction from either side."

**Craig Millington**

*Compass Bank*

"We plan to pass it along to the customers with a notice that this was imposed by Visa, not the bank."

**Mitch Lau**

*Money Tree Services*

"We will make them aware that we will be forced to pass through charges. We will also make Interlink the last system of choice."

**Alan Gitle**

*Merchant First Bankcard*

"No comment."

**Jared Isaacman**

*United Bank Card*

"As of now we are not increasing our debit transaction fee to the current merchant base — that is a decision for our sales offices and agents to decide. We do educate our offices to the increase and have advised them to reflect that when they are setting the per-transaction fee." ☒

**Fleet Business Payment Solutions  
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*Editor's note: These are the confirmed 2001 statistics for Fleet Business Payment Solutions, as opposed to the estimates for FleetBoston that were published in the November 2001 GSQ. Fleet Business Payment Solutions is the DBA name for FleetBoston Financial:*

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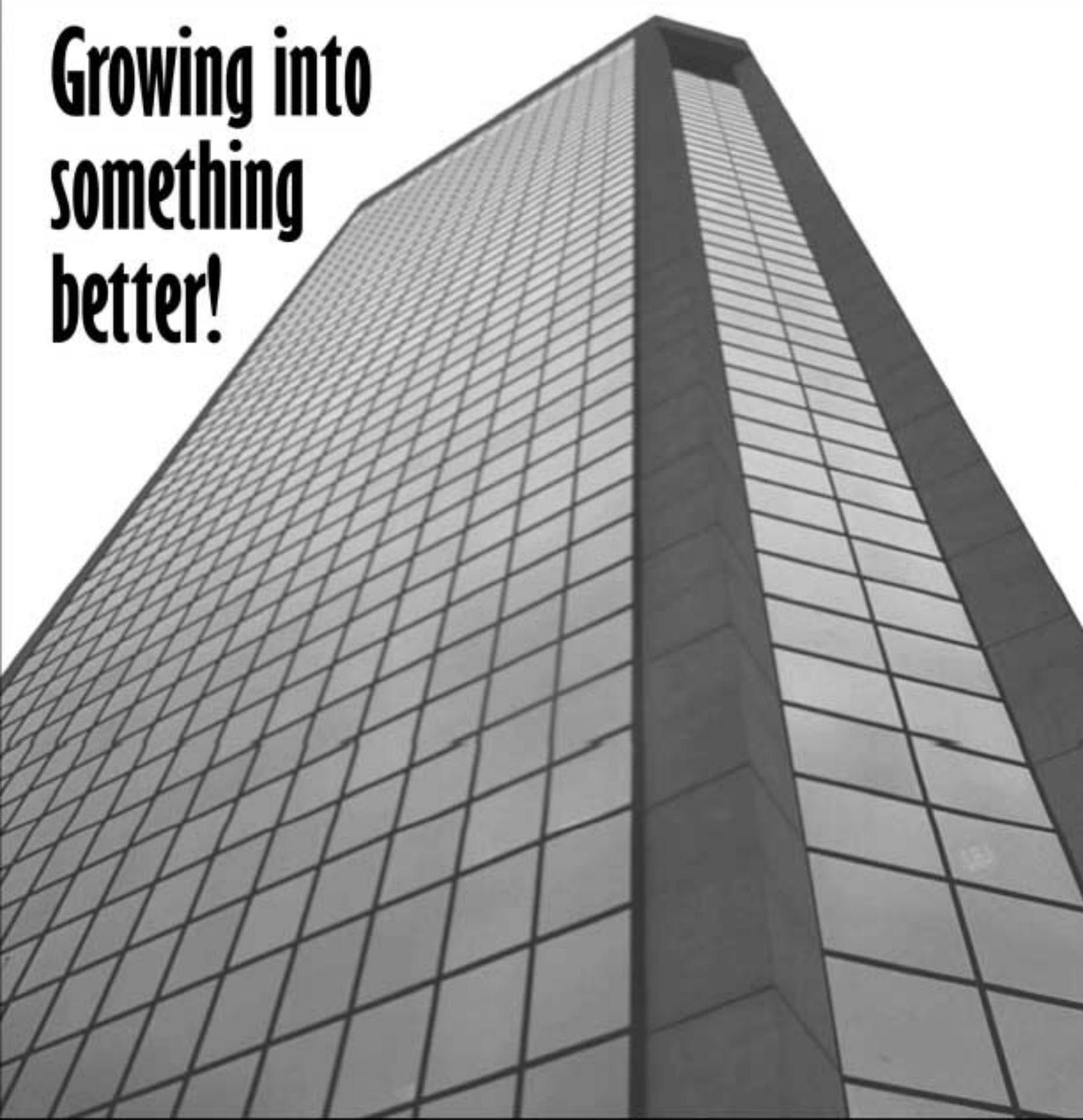
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## Concord Expo Connects with Audience

**INSIDER'S REPORT** Brandes Elich

**E**ighteen months ago, Concord EFS held its first Expo. The goal was to bring its senior executives and product planners together with its customers, vendors, ISOs and strategic partners to identify ways to work together. In mid-March, Concord held its second Expo in Dallas, bringing in 400 people to focus on the theme of "Connecting With the New Customer."

What this really means is finding new ways of connecting with the consumer — explained via concurrent sessions with product managers, a Vendor Booth area, and talks by Concord senior management and keynote speakers. CEO Ed Labry and his staff chose the Dallas Hyatt Regency as the venue. There were many things that I liked about this event, but let me mention just a few.

### The 13-hour Day

The main event started at 8 a.m. and went right through dinner, which ended around 9 p.m. This consisted of three keynote sessions and an afternoon full of concurrent sessions, followed by dinner. You could choose from nine concurrent sessions, all of which appealed to some segment of the audience; some were filled to capacity.



This gave the audience an overview of the many, many changes that are going on in the payment system today (practically a full-time job), and if you couldn't attend all of them, there were extra handouts covering the sessions you missed. Further, the event packet included a CD with all of the presentations.

### Access to Senior Management

Labry spoke candidly to the audience about his company, which has a market cap greater than its cross-town rival, FedEx, and an EPS compounded growth rate that has beaten just about every other company on the stock exchange

in the last decade. My favorite comment of the show: "I stopped inviting the associations to this event when they stopped inviting me to the Olympics!" Too often such meetings can be Visa-centric; not the case here!

Later, Ron Congemi, the CEO of STAR network, talked about his perception of his marketplace, which, given his company's market share, was mandatory for anyone who wants to clear transactions on the ATM tracks. But it didn't degenerate into a PowerPoint marathon presented by senior managers — sometimes a deadly sin of such events.

### To Get the Right Results, Invite the Right People

Not only did they have a critical mass of people, they invited the right people. Not only that, they weren't afraid to charge the invitees \$225 to attend. I know the cost of putting on an event like this and this doesn't even begin to cover their costs, but it said to the audience that they should pay for a worthwhile presentation. And why not?

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### Keynote Speakers Stood Out

There were four keynote speakers, all good, but two were superlative and made me question my own company's brand-management strategies. This was the equivalent of getting a \$200-an-hour brand consultant to come to your office, and I have to admit that I had never even thought about how important this topic is (it is critical).

### Not Run-of-the-Mill Vendors

The vendor area had 35 participants, but they were typically leading-edge companies that I wasn't familiar with.

Here are five examples:

#### Concord EFS

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

End-to-end check services suite of products. Concord products run the gamut from payment initiation to risk management to settlement. It is able to couple the front-end conversion and RCK piece with the STAR CHEK and SAFE CHECK products, which can verify demand deposit account (DDA) information to the Primary Payments database or even directly to the financial institution. As we see dissent within the National Automated Clearing House Association (NACHA) about whether to charge inter-

change for conversion transactions, I predict that clearing transactions along the ATM tracks will become more and more viable, and it will emerge as the low-cost provider. Contact is Michael Enos, 719-633-7005.

#### The Logix Companies

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

This company was recently acquired by Concord. It has six products: identity authentication at POS, data collection for database marketing, authenticating identity for access cards, enhanced credit card acceptance, ECC with imaging, and end-to-end ATM driving. Contact is Tony Sdao, 303-827-0200.

#### Euronet

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

This company enables prepaid phone users to recharge their time from an ATM or POS terminal. The number of these phones is expected to grow to 50 million in the U.S. in the next three years! They came to this conference because they are looking for ISOs to sell their product. Here is a real growth area that is virtually unknown in the ISO community. Contact is Ron Ferguson, 913-327-4220.

#### @pos

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

This company provides secure interactive transaction systems using high-level encryption and electronic signature capture. This enables retailers to streamline operations, reduce costs and limit fraud. Its products include Web-enabled payment platforms, smart card interfaces, encryption engines and software tools. Contact is Scott Allen, 408-468-5453.

#### Bluesuit

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

You wouldn't expect a company that sells a 401k plan to be at a payment-processing meeting. But guess what: Every small company needs one, and Bluesuit needs ISOs to sell them. This product positions the ISO as a true solution provider beyond just a commodity transaction processor, and it is profitable, too! Contact is Dan Phelan, 312-373-7012. If I were an ISO, this is the sort of opportunity I would be looking for!

This is really only a brief overview of the Concord show, but I think that you get the picture. All of the processors should be delivering an experience like this to their users, but how many really do? Thanks to Chris Reckert and his crew for delivering the goods. ☺

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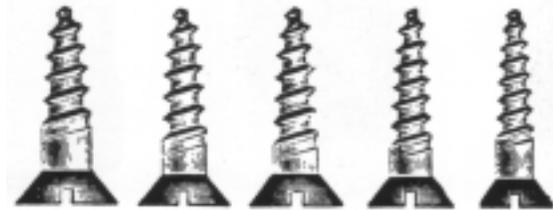
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# EDUCATION ◀ ◀ ◀

## Paper (Check) Trail Takes Electronic Twist

*Editor's note: Our focus at The Green Sheet is the ISO; hence, as each story is developed we ask ourselves, "Why would ISOs care?" We believe that well informed, educated sales professionals will better serve their marketplace, thereby increasing their income potential.*

*Gerard Milano, President and CEO, Western Payments Alliance, says, "The more the public accepts electronic check conversion, the better it is for POS truncation. Therefore, bill paying through ACH will help to increase the public's comfort level with check conversion at the POS."*

**L**ong-awaited rules that enable financial institutions to turn paper checks into electronic debits for millions of re-occurring consumer payments took effect on March 15, and the changes may presage some of the most significant impacts to the nation's Automated Clearing House in recent years.

The new rules are designed to promote Accounts Receivable Check Conversion, which permits financial institutions to convert paper checks for utility, phone and other re-occurring bills into electronic debits that can flow through the ACH at a fraction of the cost. An ACH debit can be processed for as little as 25 cents to 35 cents per item, compared to \$1 to \$1.50 per check received at lockbox locations.

Checks sent to lockbox locations account for almost one quarter of the approximately 50 billion checks written annually by U.S. consumers. As a result, Accounts Receivable Check Conversion — and the new rules supporting it — represents one of the biggest opportunities to eliminate paper checks from the nation's financial system.

"The new NACHA rules authorizing Accounts Receivable Check Conversion are a big breakthrough because they give financial institutions the ability to significantly reduce processing costs by transforming paper checks into electronic debits at lockbox locations," said Gerard F. Milano, President and CEO of the Western Payments Alliance. "WesPay is urging members to take advantage of this opportunity but also realize the significant work involved in modifying existing processing procedures and

in informing consumers about the changes likely to come."

The new rules allow financial institutions to provide electronic descriptions of paper checks and eliminate the requirement of returning original checks to consumers. Customers whose banks implement Accounts Receivable Check technology also will have more information about each check on their bank statement, including to whom the check was written.

The Western Payments Alliance, one of the nation's largest payments organizations with more than 1,000 financial institutions in the western U.S. and Pacific region, has been working cooperatively with members, NACHA and

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other regional payments organizations to manage the issues arising from the rules changes.

WesPay already has held a series of workshops and has others planned in coming months. Additionally, WesPay will continue to issue rules bulletins to help members implement or interpret rules changes.

### A Process In Transition

Companies that receive regular payments for phone, energy, garbage collection, television or other services receive payments at sites known as lockbox or dropbox locations. Typically, companies will open the envelope containing the invoice and check, encode the paper draft with payment information, and then send the check to a receiving financial institution. Companies usually receive payment in one to two business days from the mailing date, depending on the geographic location.

Accounts Receivable Check Conversion enables financial institutions to dispense with the physical movement of checks from the lockbox location.

Under the new NACHA operating rules, companies can create electronic payments at the lockbox location, transmit them through the ACH network and then dispose of the paper check. As a result, financial institutions have the opportunity to send a description of the payment instead of the original draft.

"Accounts Receivable Check Conversion is another key step in reducing the growing number of checks in the U.S.," Milano said. "By killing a check at the lockbox location and turning it into an electronic debit, we're leveraging the ACH, lowering costs for financial institutions and providing consumers with better information to manage their

finances."

### About WesPay

The Western Payments Alliance serves as a cooperative, non-profit organization enabling member financial institutions to efficiently process paper-based and electronic financial transactions. Each day, WesPay collects and clears more than seven million checks totaling \$7 billion.

As a NACHA member, the Western Payments Alliance also acts as the rulemaking authority governing member transactions flowing through the Automated Clearing House (ACH) network.

For more information, call 415-433-1230, visit [www.wespay.org](http://www.wespay.org) or contact Greg Berardi, Western Payments Alliance, at 415-566-6277 or [greg@bluemarlinpartners.com](mailto:greg@bluemarlinpartners.com). 

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# COMPANY PROFILE ◀ ◀ ◀



**Pre-Paid  
Legal Services, Inc.**

## Pre-Paid Legal Services, Inc.

### ISO contact:

Sunil Wadhwa, Senior Regional VP  
Phone: 916-984-9700, Ext. 101  
E-mail: sunilwadhwa@prepaidlegal.com

### Company address:

321 Main Street  
Ada, OK 74821  
Phone: 800-654-7757  
Fax: 916-984-9799  
Web site: www.prepaidlegal.com

### Publicly traded:

PPD (NYSE)

### ISO benefits:

- Provides a unique tool that helps the salesperson make the sale and then prevent merchant account attrition.
- Geared toward merchants of all sizes.
- Lucrative compensation is paid daily.
- Marketing services department supports agents in field.
- Training program.

## Taking the Law into Your Own Hands

In 1969, Harland Stonecipher was involved in an automobile accident. His car was totaled. He was hospitalized. He was sued by the other party and spent three-quarters of his annual income in legal fees. Being an insurance agent, Stonecipher was well protected for auto-replacement costs and medical bills. But when it came time to pay his legal costs, Stonecipher was out in the cold.

Amazed that none of his insurance policies covered legal expenses, he set out to find an alternative to paying attorneys out of pocket. Stonecipher researched the industry and found the solution in Europe. Since 1907, legal insurance had been as common in Western Europe as car or health insurance is in America today.

In 1972, Stonecipher opened the doors of Pre-Paid Legal Services to little fanfare. The company started with no members ... and no attorneys. He charged only \$2.50 for membership and from a small amount of revenue had to hire a sales force, pay attorneys for their services and cover administrative costs.

His basic business model was one-third of the premium to the attorney, one-third to the sales force and one-third back to the company. He set up an 800 number, hired staff and set out to bring lawyers on board.

On those rare occasions when he actually found an attorney who liked his idea, he usually was greeted with laughter when he said Pre-Paid Legal didn't actually have any members yet. Who says lawyers don't have a sense of humor?

But Stonecipher's commitment to his vision coupled with his hard work eventually paid off. Today, Pre-Paid Legal Services, Inc. is a 29-year-old legal-services insurance provider traded on the New York Stock Exchange. Debt-free with approximately \$60 million in cash and equivalents, Pre-Paid Legal's strong financial condition prompted the buyback of more than \$65 million of its own stock in the year 2000.

"Our business philosophy is to level the playing field so that the average person in America can have access to an attorney without going broke," says Sunil Wadhwa, Senior Vice President of Pre-Paid Legal.

Staples.com, CNA Insurance, Consec, Travelers Insurance, Primerica, and Fortis are some of the major companies that have added Pre-Paid Legal's services to their client portfolios.

The United States Government has given Pre-Paid Legal permission to offer its services to all of its federal employees as a benefit. Six state governments as well as many cities

also offer Pre-Paid Legal's services as a benefit to their employees.

Major media publications such as Forbes, Success, INC Magazine, The Wall Street Journal, BusinessWeek, USA Today, Bloomberg Report and Salomon Smith Barney all have given kudos to Pre-Paid Legal. Fortune ranked Pre-Paid Legal 29th among its 100 fastest-growing companies in 2000.

What does all this mean to the ISO community? One word — revenue.

ISOs need a way to get a merchant to talk to them when they walk in off the street. Just saying, "I can get you a better rate on your credit card" won't do it. Pre-Paid Legal not only offers a viable option, it also promises an alternative to portfolio attrition. By offering legal services not available through any other avenue, ISOs can lock in their merchant accounts.

"ISOs are starving for sources to get them into merchants they're being kicked out of," says Wadhwa. "We're a value add-on to their services. We provide residual streams and, most importantly, give them the ability to go in the front door with a non-competitive product as opposed to credit

card and payment processing services. We increase primary business and support their secondary business."

While its core competency has always been the family legal services plan, one of Pre-Paid Legal Services' hottest products is its business legal services plan. Geared toward merchants both large and small, these insurance plans offer extensive legal, business and marketing services to help grow and protect any small business.

Even home-based businesses are offered legal, marketing and business consultants on retainer to help grow and protect those home-centric companies.

Additionally, the corporate group benefits are becoming more and more in demand because, according to Pre-Paid Legal, they help increase the productivity of a company's workforce by reducing absenteeism and stress.

For the family plan, at a cost of \$26 per month, each member receives six different categories or titles of coverage:

☞ Area 1 includes unlimited telephone consultation, correspondence, documentation and contract review for car, house, boat, personal injury, business, civil and criminal, even will preparation.

☞ Area 2 focuses on motor vehicle coverage. From moving violation to automobile accidents, attorney representation is provided from start to finish. Significant to this coverage is the fact that insurance companies do not pay for legal defense for criminal charges resulting from car accidents. If a member's driver's license is suspended, Pre-Paid Legal will negotiate for the insured on behalf of DMV and any claim for property or personal injury less than \$2,000.

☞ Area 3 encompasses lawsuit protection for civil or work-related criminal charges. In the first year of coverage, each member will receive 75 hours of attorney representation with 17 1/2 hours allocated for pretrial time. For anything more than 75 hours, the member pays at a 25% discount. While the hours available to the member increase every year up to 335 hours for the fifth year, the premiums do not.

☞ Area 4 is for the dreaded IRS audit. The insured will receive 50 hours of tax attorney service, all-inclusive. After 50 hours, the insured pays for services at a 25% discount.

☞ Area 5 is a 25% discount category, the member preferred rate. This is a category Pre-Paid Legal Services is very proud of. For any comprehensive services that go beyond Areas 1 through 4, a 25% discount is applied.

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Area 6 is a legal shield. It gives members 24/7 attorney access.

For all of these plans, Pre-Paid Legal offers freedom of choice. "We make a recommendation, no absolutes," says Wadhwa.

"If you don't like them, you're on your own. Or you can call back with the reason you didn't like the attorney. If it is a legitimate reason, you'll get another attorney."

In addition to the family plan that Pre-Paid Legal markets to businesses, merchants can purchase business legal-services plans for \$75 to \$125 per month and group plans to the employees for \$15.95/month.

As a new profit center for ISOs, Pre-Paid Legal compensation is lucrative and is paid on a daily basis. Commissions can be earned from several areas. ISOs are paid from \$100 to \$200 per sale depending on the sales level for the Family Plan.

For the Business Plans, the commission is \$225 to \$770 per sale, depending on sales level and type of plan sold. A \$60 to \$100 commission is paid per sale on the Group Plan.

For example, if an ISO sells to just 50% of a company with 20 employees, that's 10 Group Plans or anywhere from \$600 to \$1,000 in commission.

In addition to the one-time fee paid upon signing, ISOs also receive residual income in the form of a monthly percentage of the premium. These monies also are paid immediately.

"We pay daily commission," says Wadhwa. "You don't have to wait until the end of the month to get the check. The same day the payment is processed, the check is in the mail to the ISO."

In addition to financial support, Pre-Paid Legal Services provides operational support to its agents. Fueled by a solid infrastructure, Pre-Paid Legal has a marketing services department that exclusively supports agents in the field.

"We have incredible ISO support," says Wadhwa. "We have a huge ISO dedicated staff. We have incredible tools that ISOs can purchase, such as cassette tapes, videotapes and CDs. We provide brochures free of charge to ISOs upon sale closures."

Training is another important component to Pre-Paid Legal's operation. An agent coming aboard is put through a one-day "Fast Start" training class.

A secondary three-hour training class, unique to Pre-Paid Legal, is offered for ISO certification on the business plan. A two-day training program enables ISOs to offer group benefits to merchants as well.

The Fast Start training class is free. The certification class costs \$50, and the group-plan training is \$125. Pre-Paid Legal offers local training classes and trainers nationwide.

Pre-Paid Legal also provides online support. Its Web site offers ISOs the ability to sign members online. Membership goes into effect immediately; ISOs submit apps and, within 48 hours, the information is entered into Pre-Paid Legal's database. Membership goes into effect immediately.

Is there any special criterion for members? "If I put a mirror under your nose and it fogs up, you can become a member," Wadhwa says jokingly. Each member must be 18 years of age, be a credit card holder, have a checking account or pay the annual fee up front.

Pre-Paid Legal works across the board with a business as long as the business is legal. If for any reason an illegal issue arises after the fact, then Area 6 comes into play with that 25% discount for legal representation.

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With these services, Pre-Paid Legal becomes an effective door-opener for the ISO. With the massive amount of competition in the marketplace for banking products, Pre-Paid Legal gives ISOs an edge because it has no competition.

"For all intents and purposes, we absolutely do not have competition and don't think we ever will because it has taken us a very long time to establish this network of attorneys," says Wadhwa.

"We have a provider attorney network that no other company has, and without it you don't have anything."

That network is made up of the largest legal providers nationwide encompassing the largest firms in 38 states, including a 74-year-old firm in California, a 62-year-old firm in New York and a 60-year-old firm in Oregon. In Canada, it includes a 100-

year-old firm in Toronto.

"We also have a slew of referral attorneys," says Wadhwa. "We've worked with 100,000 attorneys over the last 29 years, establishing relationships with 2,700 law firms."

Working with major players is key for Pre-Paid Legal Services, according to Wadhwa. "Main law firms are a critical point in the marketplace," says Wadhwa. "And we pay them an obscene amount of money."

In California alone, Pre-Paid Legal doles out \$1 million per month and has 140,000 members. Nationwide membership is 1.3 million and includes 300,000 business owners.

How does Pre-Paid Legal Services maintain its quality control with so many suits running in and out of court? According to Wadhwa, all must be AV rated, the highest law

firm ranking by the Martindale Hubbell Law Directory.

"Our attorneys must maintain this rating or they're out of our system," says Wadhwa.

Pre-Paid Legal surveys its legal partners regularly. As for surveying its members, Wadhwa says there is no need to. "Our service is month to month," he says. "If you're not happy, you'll cancel."

Another plus for ISOs is the size of the target market. Of the 25 million small businesses in North America, 95% have less than 100 employees, and there also are 45 million home-based businesses in North America.

Pre-Paid Legal has less than a 1% penetration into the small business/home-based business market. Pre-Paid believes that 100 million households have a need for its

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service as well, a belief based on this market research:

¥ Each year, approximately 900,000 businesses start up and approximately 800,000 go out of business.

¥ In 1980, there were 12 million lawsuits filed in the U.S.

¥ By 1995, court filings increased to more than 100 million in state courts alone, or three court cases filed every second.

¥ 52% of Americans have a new or ongoing legal situation today, according to the American Bar Association.

With 30 consecutive quarters of increased earnings and growth, Pre-Paid Legal Services definitely has taken advantage of this market research and is betting on another 30 successful quarters, especially since there isn't another publicly traded

company out there providing legal services. At the moment, there's no one else playing in the Pre-Paid sandbox.

That may change because, as Wadhwa admits, this is a brand new marketplace.

"It's very similar to what happened in Europe," says Wadhwa. "Last year in Germany, it became law that you couldn't get a driver's license without prepaid legal plan. That is where we're heading.

"We know it is a very bold statement, but we have seen the European market with 80% penetration. Here in the U.S., we are a litigious society, and it's all about money. We feel that litigation in this country will increase.

Legal fees will increase, and the average person won't be able to afford it. Eventually, the majority of

the population will have our membership. As one industry observer said about us, This is a sleeping giant of an industry, and Pre-Paid is helping to awaken it. "

Pre-Paid Legal plans to meet that future with internal expansion as its membership base expands. It plans to increase its attorney bases and increase its sales force.

"All our sales force is independent," says Wadhwa. "We don't compete at all in the sales process with our agents. We didn't have the avenue to get to the ISO community. Now we do."

Pre-Paid Legal Services wants ISOs to think about where they would be today if they had sold car insurance or medical insurance when it first became available. Pre-Paid is offering them that scenario now. 

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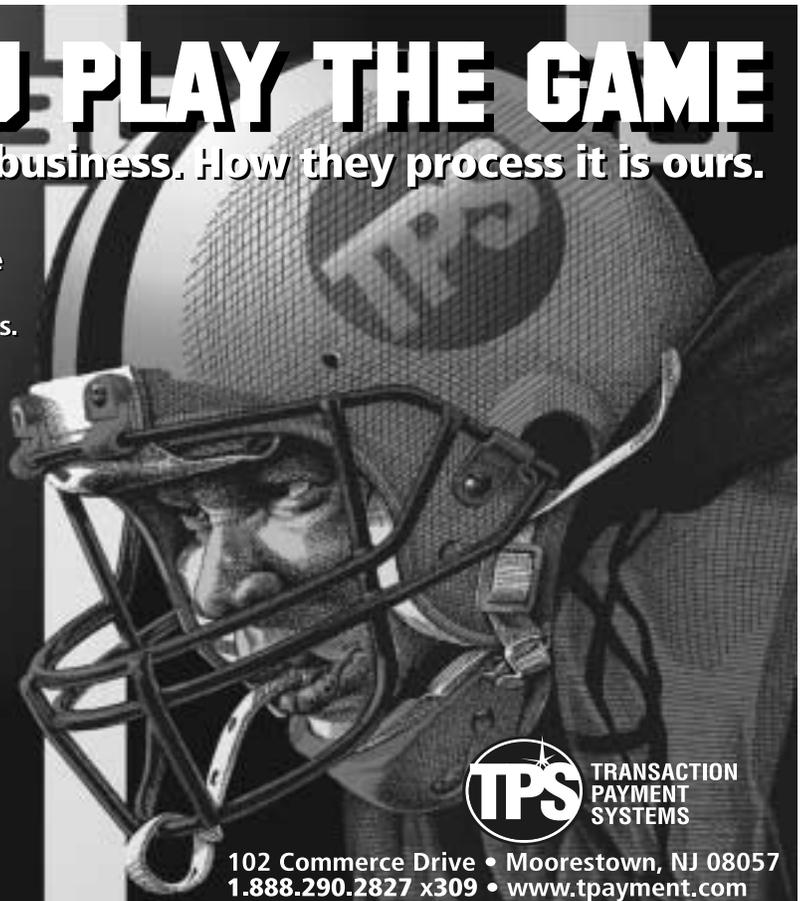
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## NEW PRODUCTS

### Score One for Little Guy

#### WebConnect

ADVANCED MERCHANT SOLUTIONS

Advanced Merchant Solutions Inc. has a few nifty ideas for small businesses and mobile merchants interested in increasing sales. Its new systems for transaction processing solve a number of problems faced by delivery people, artists, contractors, taxi drivers and dealers at swap meets.

Merchants not hooked up to standard POS terminals and processing services are out of luck if their customers want to pay with credit or debit cards or write checks for purchases. They may lose the sale and could run the risk of

getting burned by a fraudulent payment.

WebConnect is Advanced Merchant Solutions transaction software package for PDAs, allowing anyone to accept credit cards and checks anywhere. Because the application is designed to run on handhelds, WebConnect is a truly portable option for expanded retail capabilities.

The real beauty is that this system allows people to take advantage of the size and time-saving features of a Personal Digital Assistant. Dennis Ideue, CEO of AMS, said his company was founded in 2001 and is already "getting incredible feedback from end-users. When payment options open up, higher sales result."

AMS develops technology, including software and hardware, to provide mobile solutions for businesses. Small and independent retailers from beauty salons, taxi and shuttle services, craftspeople and artists, to tool sales reps, mall carts, contractors and delivery services can have access to the same verification services and low card rates as a traditional retail store. WebConnect uses the handheld's Internet connection to authorize and transfer funds.

WebConnect supports Palm OS or Pocket PC-based handhelds. An attachment clips on to the PDA and transmits the card or check information for verification and reporting. Magnetic stripe cards — credit cards, debit cards and drivers' licenses — are swiped and read through an attachment that clips on to the PDA; swipe transactions currently use cables to transmit data. Card transactions are processed through First Data, Vital or Card Systems.

AMS knows that Palm and Compaq are not the only companies making PDAs. WebConnect is configured to be platform-specific, but a stand-alone accessory, called Pocket Merchant, will connect to any brand of PDA, including Palm and Compaq, and offers the same software package.

"WebConnect is hardware independent, multiplatform and works with every card reader," Ideue said. Pocket Merchant is smaller than a PDA, weighs only 7 ounces and provides thermal printing capabilities for standard 2 1/4-inch receipts.

Ideue said WebConnect offers many additional features. Signature captures are displayed on-screen and can be

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stored for future access and retrieval. Transaction Manager, a database on the PDA, stores information for reporting or issuing credits and voids and can locate individual transactions with a number of search criteria.

A tip-reporting feature allows mobile merchants to enter

gratuities on-screen. Internet backend features offer versatile and complete reporting functions. Several merchant accounts (for example, in a beauty salon) can be stored on one PDA, and one merchant can use several PDAs to manage all sales, Ideue said.

With WebConnect's Pocket CrossCheck program, mobile retailers can verify checks and have access to ACH fast and accurate processing.

For ISOs and resellers, "profit potentials are huge," said Ideue. "They can resell the products and link to merchant

accounts using their own gateway, or they can connect directly to our gateway. It's very affordable — resellers can acquire the hardware through their own supply channels to get the PDAs into their merchants' hands, and we have a one-time \$79 licensing fee."

For small businesses and mobile merchants, Advanced Merchant Solutions WebConnect package provides truly portable, reliable and inexpensive opportunities to increase sales — just like the big guys.

## No End to Terminal Upgrades

**Term-Master In A Box, ICE 550Plus and ICE 5700Plus Terminals**  
*HYPERCOM*

**H**ypercom Corp. has introduced updated equipment and software packages to make POS systems easier to set up and use. The new products reflect Hypercom's focus on practical, everyday enhancements to benefit ISOs and their merchant customers.

Term-Master In A Box is a plug-and-play terminal man-



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agement software and hardware package that gives ISOs the ability to quickly and cost-effectively download and initialize Hypercom card payment terminals.

Its new ICE 5500Plus and ICE 5700Plus are high speed, high performance POS terminals that will replace the earlier ICE 5000, ICE 5500, ICE 5000L and ICE 5700 models with added and improved features. Both new terminals are fully software compatible with the previous machines and are available for delivery.

Term-Master In A Box is an updated version of the Term-Master Suite with streamlined setup and management features. It has everything necessary to initialize and operate any Hypercom terminal. It includes a new pre-configured terminal profile database, Hypercom's standard POS software, and a Hypercom IEN 2000 terminal with dialup capability.

The enhanced installation module for hardware and software simplifies the complete terminal setup significantly. The software is installed by following prompts from an inserted CD. It is a turnkey package that will save ISOs

## Hypercom Corp.

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877-HYPERCOM  
Web site: [www.hypercom.com](http://www.hypercom.com)

time with a faster and easier setup process and give them more opportunities to bring added value to their merchant customers.

The ICE 5500Plus and ICE 5700Plus terminals incorporate Hypercom's new SureLoad clamshell printing technology, which features printing at twice the speed of other POS terminals, drop-in paper loading and jam-free operation.

Other features include capabilities such as electronic signature and receipt capture, Hypercom's Web-enabled e-POS-infocommerce (epic) framework and EMV compliance.

The ICE 5700Plus also integrates a motorized check reader and supports dialup to multiple check processors for fast check verification, check guarantee or electronic check conversion.

The brighter, backlit LCD touch screen display area measure almost 3 inches by 2 inches, and the elastomeric keypads are improved for better feel and faster input. 

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**NEWS**

### NextCard on the Block

With its Internet bank under the control of federal regulators since February, online credit card issuer **NextCard** announced that it laid off 90% of its staff, firing 546 employees in mid-March. NextCard also applied to voluntarily delist its stock on NASDAQ, where its value has plummeted from a 1999 high of \$53.12 to a present value of zero.

The latest agreement with the Federal Deposit Insurance Corp., which is acting as receiver, will transfer the company's portfolio-servicing operations to regulators; the FDIC shut down the online bank and paid off more than \$524 million in insured deposits.

The FDIC has loaned NextCard \$1 million at zero percent interest for six months. NextCard will provide technological and proprietary support to overseers of the \$700 million portfolio for at least three months. Sixty-five employees will remain on the payroll, down from 925 a year ago, and 465 of the laid-off employees have been offered temporary jobs with a third-party contractor overseeing NextCard's liquidation.

NextCard has never turned a profit and has reported overall losses of \$261 million. The company's demise seems to stem from approving too many credit card applications over the Web too quickly. In its last quarterly filing with the Securities and Exchange Commission, NextCard acknowledged that many of its problem loans were "related to fraudulent account origination specific to the Internet channel."

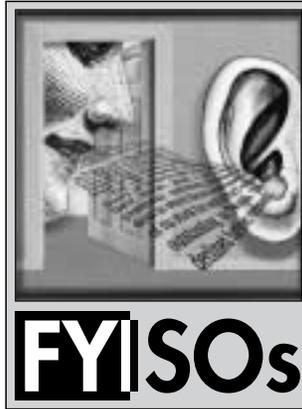
### Inter-American Data Gets Certified

**Vital Processing Services** has given Class B certification to **Inter-American Data Inc.** for its Lodging Management System hospitality software. The certification allows acquirers that have merchant customers using LMS to route transactions directly through Vital's Sierra Authorization and Capture System, increasing cost-effectiveness and scalability in payment transaction processing.

The LMS front-office software is used for all hotel property data management operations, including reservations, check-in, check-out and night audit.

### CheckFree Cutbacks

Electronic payments services provider **CheckFree Corp.** announced that it will eliminate 450 positions, or 13 percent of its workforce, by this summer. In the effort to con-



solidate operations, CheckFree will close its Texas offices in Austin and Houston and close its software division offices in Ann Arbor, Mich., and Singapore.

The company will manage its electronic commerce business from offices near Atlanta, Chicago, Phoenix and Dublin, Ohio. With the personnel cuts and office consolidations, the company hopes to save \$30 million annually.

### EPX Verifies All Four Cards

**Electronic Payment Exchange Inc. (EPX)** now supports cardholder verification numbers for all four major credit cards, becoming the first payment processor to support cardholder verification for Visa, MasterCard, American Express and Discover.

Cardholder verification numbers are additional information complementing account numbers; these additional numbers help card-not-present merchants verify online or catalog credit card purchases. The numbers give merchants an extra tool in combating fraud as well as protecting them against certain chargeback liabilities.

EPX, a full-service electronic payment processor, also supports address verification and provides an optional fraud scrubbing service to its clients. EPX's system is completely Internet-based and eliminates the need for businesses to use a gateway or invest in front-end technology for processing.

### Thinking Globally in 2002

Electronic transactions processing provider **Global Payments Inc.** celebrated one year of regular trading on the New York Stock Exchange in February. During that year, Global has more than doubled its market capitalization to \$1.21 billion, become Canada's largest publicly traded independent Visa and MasterCard acquirer, and also expanded facilities, products and services. In March, Global signed agreements to provide check-processing services to eight gaming establishments across the U.S.


**ACQUISITIONS**

### BancWest Purchases United California Bank

**BancWest Corp.** has completed its acquisition of United California Bank (UCB). UCB is the largest Los Angeles-based bank, with assets of \$10.5 billion and branches throughout California. BancWest will merge UCB with its subsidiary, Bank of the West. UCB branches will be fully integrated into the Bank of the West branch system later

this year, more than doubling its California presence and ranking it number four in the state with \$15 billion in deposits. BancWest bought UCB from UFJ Bank Ltd. of Japan.

### Management Buyout in Biometrics

**Biometrics Solutions Group** has completed a management buyout of the Biometric Solutions Group division from parent company **Information Systems Support Inc.** Biometrics Solutions Group's full range of integrated solutions and technical services for digital identity and biometric-enhanced applications are used in airports, correctional facilities and public school systems. Its security services are used for physical access control, network security, electronic transactions and time and attendance.



### ALLIANCES

#### Concord, Travelers Reach for STAR

**Concord EFS** will join with **Travelers Express/MoneyGram** to offer person-to-person money-transfer capabilities through the STAR network. The new service will allow STAR cardholders to initiate "send" transactions at participating ATMs and will allow recipients to collect the funds with a special STAR MoneyGram

card at any STAR ATM nationwide. MoneyGram will provide the send-and-receive transaction services. This service is protected by Concord patents. It will allow secure transfers of money to people in other countries and is a solution for people without bank accounts. The ATM-to-ATM service will pilot and begin initial rollout in the fall of 2002.

#### Checking In with Internet Kiosks

**Instruments & Equipment Company (I&E)** will work with **PayStar Corp.** to produce highly customized Public Internet Access terminals. I&E's kiosk team has developed a special series of Internet kiosks utilizing PayStar's InfoStation Network, to be located in hotels across the country. I&E is a supplier and full-service integrator for NCR EasyPoint Web Kiosks. The terminals will feature touch screen and keyboard options, Internet browsing, audio, video and wireless communications. Peripherals will include credit card readers, dollar bill acceptors and magnetic strip readers.

#### Adding Value at POS

**VeriFone Inc.** and **Atrana Solutions** have collaborated to develop MicroPortal, a technology designed to optimize delivery of value-added products and services at the point-of-sale. The solution utilizes Atrana's terminal software on VeriFone's line of multi-application equipment.

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# Past



# Present



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MicroPortal enhances the POS terminal by enabling service providers to add and manage value-added applications without modifying the terminal's payment software. Lodging North America, the first lodging chain to implement the new system in its Red Roof Inns and Motel 6 locations around the U.S., will use it to sell prepaid long-distance card services.

### Mellon Adds Carreker's Payee Verifier

**Mellon Financial Corp.** has implemented **Carreker Corp.**'s Payee Name Verification (PNV) software to enhance fraud detection for its cash-management customers. PNV uses a proprietary recognition technology to detect checks with altered payee names. The payee line information is captured and compared to data in the bank's positive pay issue file. Questionable items are flagged for manual review to make effective pay/no pay decisions. Carreker provides risk-management, technology and consulting solutions for financial institutions. Mellon is calling its new service Positive Payees and hopes the service will help reduce the growing rate of check fraud and counterfeiting, which by some estimates results in annual losses of \$10 billion for the U.S. financial system.

### More Payments to Process

**Universal Debit and Credit Corp.** (UDC) and its partner, **National Processing Co.** (NPC), have signed an agree-

ment with 14 banking institutions to provide payment-processing services for the banks' 148 branches. The agreement expands UDC and NPC's current bank client customer base to more than 40 banks with 247 branches and makes them one of the largest independent payment processors in the metropolitan Washington, D.C., area.

### ANNOUNCEMENT

### Hats Off to Hypercom

**Hypercom Corp.** received the 2002 Market Engineering Company of the Year Award from Frost & Sullivan. The company was honored for its strategic global leadership, innovative value-added products, setting high industry standards and major market advances in electronic payments.

Last year, Hypercom shifted its development priorities to focus on value-added, revenue-generating products and services. Frost & Sullivan presents Market Engineering Awards to companies based on business development, competitive strategy, customer service, market-share growth, increased brand recognition and customer loyalty.



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■ Checks are still America's most popular payment option at the point-of-sale, despite the risk of financial loss. Fortunately, E-Chex electronic check conversion system has combined innovative technology with advanced software to process checks just like credit cards, making E-Chex easy and user-friendly for today's merchant to readily embrace and trust.

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## INSPIRATION ◀ ◀ ◀

## Leading the Pack

**W**ith the current business climate in controlled chaos and the future as predictable as stock prices, in-demand leaders are those who can guide their teams effectively through this uncertainty. Are you one of those leaders? Take the test ...

¶ **Do you lead by good example?** We all were taught right from wrong at a young age. Utilizing those childhood lessons in business will build not only your character but also that of your employees and associates.

¶ **Do you lead with integrity?** As Billy Joel says, "Honesty it s such a lovely word." Deceit, misrepresentation and gossip have no place in the boardroom, the executive washroom or even the employee lounge.

¶ **Do you keep it all together?** A cluttered office reflects a cluttered mind. A good leader organizes not only paperwork and the schedule but internal files as well.

¶ **Do you put out a winning plan?** A good leader designs a great strategy for his or her company based on its positive points. But remember, timing is everything when it comes to a successful strategy.

¶ **Do you put together a winning team?** A leader is only as good as the management team being led. Common business philosophies and common goals coupled with complementary business skills equal a great team with an even greater leader at the helm.

¶ **Do you have the right people doing the right job?** A good leader recognizes the strengths and weaknesses of the team and assigns projects accordingly.

¶ **Do you inspire the troops?** A simple thank you, a heartfelt acknowledgement or even a complimentary e-mail will go a long way in your leadership abilities. Let your team know they re doing a good job.

¶ **Are you a consistent leader?** A good leader has a clear, proactive approach across the board. There s not an area of the company that doesn t reflect his or her successful, effective management at any given time on any given day.

## And The Winner Is ...

**E**veryone wants to deliver an Oscar-caliber performance during a sales presentation. But if it were that easy, there would be a lot more gold statuettes mounted on mantels. Not every seller has natural talent. For some, it s a tough discipline of hard work, ongoing training and constant self-review and restructuring.

Take a moment and compare the caliber of your pitches against the following checklist. It just might show you the way to the winner s circle.

¶ **You Gotta Love It.** If you re not passionate about your products, your programs and your profession — pass. Your

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# DATEBOOK

## Support Services Conference and Expo 2002

**Highlights:** In these difficult times when budgets are tight, you need the maximum bang for your buck. At Support Services Conference & Expo 2002, you're going to get it. This conference is geared toward everyone from help desk directors, tech, software, Web support personnel, call center professionals and Internet developers to support team leaders and customer service professionals. Education, skill-building and networking are included in more than 50 intense learning sessions (including two dozen sessions covering wireless, security and technology), executive symposium and support-focused expo of products and services. Eight conference tracks will address new technology and how it will change the way we work: security and disaster recovery, wireless and mobile technologies; e-support, customer and tech support management, to name just a few. Twelve pre-conference workshops include three certification classes led by Help Desk 2000 instructors.

**When:** May 19-23, 2002

**Where:** San Diego Convention Center, San Diego

**Registration Fees:** Vary by workshop and session packages. For details, call 888-886-7010 for brochure or visit the Web site at [www.ssce.com](http://www.ssce.com).

**How to Sign Up:** Online at [www.ssce.com](http://www.ssce.com). Phone 888-886-7010. Fax form to 781-449-2674. Mail form to Registration Department Support, Services Conference and Expo 2002, 117 Kendrick Street, Suite 600, Needham, MA 02494-2728.

## Card Forum & Expo 2002

**Highlights:** The 14th Annual Card Forum and Expo is an all-encompassing event, featuring discussions about the latest issues surrounding credit, marketing/loyalty, prepaid/debit and merchant acquiring. Redesigned to be the premier card industry conference for senior card executives, it combines content from five conferences into one all-encompassing event. This year's program will feature four highly focused track sessions, allowing participants to attend only the sessions in which they are most interested. By bringing together a wide array of industry participants, this event will be unmatched in its content and networking opportunities.

**When:** June 2-4, 2002

**Where:** JW Marriott, Washington, D.C.

**Registration Fees:** Vary by attendee status and registration date. Complete details on Web site, [www.tfconferences.com](http://www.tfconferences.com), or by calling 800-803-3424.

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lack of innate enthusiasm will translate to ineffective presentations.

✂ **Read Through the Script.** Be sure you know why this prospect wants to meet with you, what the prospect's business requirements are and if you, in fact, can meet with him or her.

✂ **Rehearse.** There's not a successful professional who would take the stage without knowing his or her lines. Practice your presentations before you're called to perform.

✂ **Dress for the Part.** You've got confidence and it shows, not only in your speech, but also in your choice of suit and shoes. Don the attire that appropriately reflects your professional persona.

✂ **Check Props.** If you're using any equipment during your pitch, be absolutely sure it's working before you plug it in for the prospect.

✂ **Set the Stage.** Before you jump into the pitch, establish both your prospect's expectations and your intentions for the meeting. Ask questions up front.

✂ **Take Notes.** During your presentation, write down points of reference, questions raised and positive comments made.

✂ **Edit Appropriately.** No one wants to sit through a three-hour epic. Keep your presentation crisp and concise.

✂ **Personalize Your Performance.** Be sure to create an immediate bond and connect with your prospect. Use first names, if appropriate. Make constant references to the particular business. Draw the prospect in.

✂ **Listen to Your Audience.** The greatest performers are those who listen to their co-stars and react rather than rush in. Put your prospect in the limelight. Show the prospect you're there to support rather than to upstage.

✂ **Leave Them Satisfied.** Have you answered your prospect's questions? Have you addressed business needs? Have you convinced the prospect you're the best provider? Then, congratulations. You are the winner!

Good Selling!



Paul H. Green

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### Data Capture Systems, Inc.

(800) 888-1431

### Electronic Cash Systems, Inc.

(888) 327-2864

### EPX

(302) 326-0700

### E-Z Cash ATM

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### Financial Technologies, Inc.

(800) 523-2104

### NationalLink

(800) 363-9835

### Phoenix Cardnet

(305) 338-9316

### Samsar ATM Co.

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(866) G04 FAPS

### Humboldt Bank Merchant Services/ATM

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### National Processing Co.

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### Professional Payment Consultants

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### Redwood Merchant Services

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### Retriever Payment Systems

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### EZCheck

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### Novida Consulting

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