



The Green Sheet

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

April 11, 2005
Issue 05:04:01

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All Together Now: Don't Store What You Don't Need

"If you put a merchant in the place of ChoicePoint, how does the scenario change? The type of data [stored] is slightly different, but there are still the same types of obligations and implications."

- Chris Noell
Vice President, Business Development
Solutionary Inc.

It's only April, but 2005 is already a big year for identity theft news, which seems to have reached epidemic proportions. Criminals stole data from 145,000 ChoicePoint records in October 2004, but the company didn't announce the breach until February 2005, nearly four months later, when it began to notify consumers that their information might have been compromised.

And in March, intruders gained access to log-in and password information for 32,000 LexisNexis subscribers. DSW Inc., a shoe retailer and division of Retail Ventures Inc., said that account data for purchases made in 103 of its 175 stores had been stolen.

Bank of America Corp. (BoFA) announced it misplaced data tapes containing information on more than 1 million federal employees.

BoFA is also the subject of a lawsuit filed in Florida in March, in which a small-business owner is demanding reimbursement because the bank let an unauthorized wire transfer from the businessman's account go through to a bank in Latvia. (See related story on page 93 of this issue.)

When it comes to identity theft, the numbers are so big and the issues so vast that the problem is almost incomprehensible. Nearly 10 million Americans had their identities stolen last year, according to Federal Trade Commission (FTC) and Better Business Bureau estimates; in 2003, consumers suffered losses of

See ID Theft on Page 59

NotableQuote

"My soon-to-be clients were a young couple with a casual buffet-style restaurant; they quickly assured me that my casual dress would be just fine with them, so ... I turned the Jeep around and headed in their direction. Of course, I had to be somewhere else in just over an hour, but ... it was a sure thing ... right?"

See Story on Page 74



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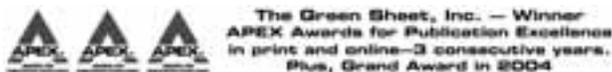
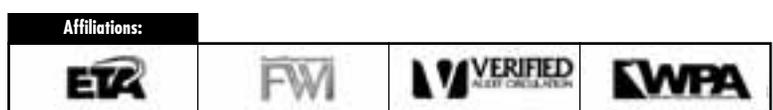
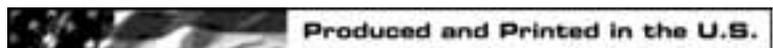
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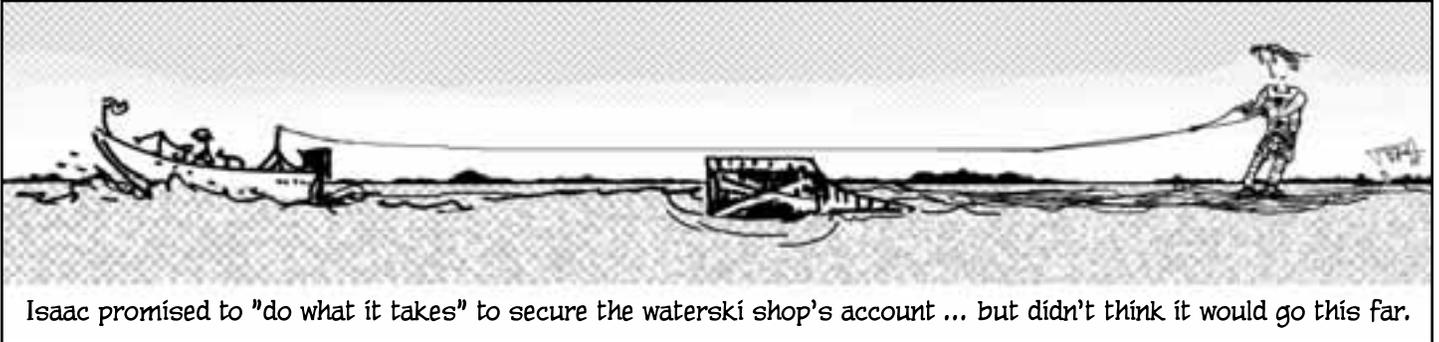
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Forum

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Isaac promised to "do what it takes" to secure the waterski shop's account ... but didn't think it would go this far.

Editor's note: The following questions were posted to the Ask The Green Sheet section of GS Online's MLS Portal, a space for making inquiries directly to The Green Sheet staff.

Our response (below) is an example of how we follow up on a posted question. Here we responded to the original posting and then turned it into a news story: "Truncation Applicable to Merchant Receipts?" ran in the March 28, 2005 issue (05:03:02) of The Green Sheet.

Follow a Thread on Card Receipt Truncation

This question was asked in the MLS Forum by "Debitboy." I thought that you may be able to provide the information:

"Do Visa and MasterCard require the account number to be on the merchant receipt for validation in retrieval and chargeback situations?"

– 4Core

Recent huge news reports on ID theft caused several calls from merchant[s] to me on this. Can we truncate on both copies? What's the ruling from Visa/MasterCard?

– Chinatown

4Core and Chinatown:

Currently, no rule-making bodies, whether federal or state legislatures or card Associations, require merchant copies of receipts to truncate account numbers. The number of digits that terminals are allowed to print, and whether they can print the expiration date, vary by agency or organization.

All POS terminals will, however, need to be in compliance with card Association regulations on truncating information on customer receipts. Visa's rule says that all electronic POS equipment must be compliant by July 1, 2006. Many U.S. states have their own schedules for compliance, and merchants should be familiar with the rules of the state in which they do business.

– Editor

A Few Comments From ETA ...

Following are some of the comments our readers made at The Green Sheet's booth at the 2005 Electronic Transactions Association's (ETA) Annual Meeting and Expo:

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NEWS

Consumers Prefer to Earn Cash Rewards With Debit Cards

A recent survey of consumers interested in loyalty and rewards programs found that 67% of respondents prefer to receive cash rewards rather than merchandise. Marketing services provider **CoolSavings Inc.** found that 26% of consumers prefer to accumulate rewards as points redeemable for merchandise, while 6% prefer to accumulate miles for travel. The survey also found that consumers want flexibility when redeeming points, with 57% selecting a debit card as the "best way to redeem rewards that have been accumulated." This compares with 28% who prefer a gift certificate, and another 15% who prefer a voucher for free groceries.

Some Consumers Switch Banks Due to Identity Theft, Research Finds

A report by research and advisory firm **Financial Insights** analyzed the impact identity theft has on consumers and their banking and online behaviors. Close to 60% of U.S. consumers expressed concern about identity theft, and close to 6% admitted switching banks to reduce their risk of becoming victims. For more information visit www.financial-insights.com.

MasterCard and Visa Agree to a Common Contactless Communications Protocol

MasterCard International and **Visa International** reached an agreement to share a common communications protocol and associated testing requirements for radio frequency-based contactless payments at the point

of sale. Cards and terminals supporting MasterCard and Visa contactless payment applications will now conform to the same communications protocol and undergo equivalent testing.

RelyData Offers Free Services to ChoicePoint Data Breach Victims

In an effort to combat identity theft, **RelyData LLC** will provide, for free, its identity theft resolution service to all affected by the recent ChoicePoint data breach. ChoicePoint has provided victims of the breach with credit reports and credit monitoring. RelyData will provide people who discover that they have become victims of identity theft with its resolution service.

Visa Gets a New Look

Visa International plans to change its brand identity, including a new look for the Visa logo and changes to card design features. Visa will move the dove hologram on the front of the card to the back and will integrate it with the magnetic stripe, allowing a larger part of the front to be used for issuer designs. Visa is planning a gradual transition, with card changes taking place over the next three years. Visa will provide new brand guidelines to member banks and card manufacturers in June. Starting in late 2005, banks can begin issuing new cards with the updated design and format, while merchants can replace Visa signage.

ANNOUNCEMENTS

AIRCHARGE Meets CISP Compliance

AIRCHARGE J2ME software is now in compliance with **Visa U.S.A.'s** Cardholder Information Security Program



- Drive-thru patrons at select **McDonald's Restaurants** in the Pacific Northwest will now have their orders taken by a company in North Dakota, who will relay the information back to the local establishment. The idea is to cut down on mistakes at the drive-thru window.
- **Toys "R" Us Inc.** will be acquired for \$6.6 billion by an investment group.
- Shareholders of **Kmart Holdings** agreed to a \$12.3 billion acquisition of **Sears Roebuck and Co.**, which clears the way for the merger.
- **Disney Store North America** is expanding into the retail outlet arena. The first store opened in New York at the end of March 2005, and the company has plans for stores in California, Arizona, Illinois, Tennessee and Ontario, Canada by the end of the year.

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IndustryUpdate

(CISP) Payment Application Best Practices requirements. AIRCHARGE developed the first software for wireless payment applications that is in full compliance with Visa's CISP.

Astoria Federal Savings Signs Extension With Metavante

Astoria Federal Savings signed a long-term contract extension with **Metavante Corp.** to continue as its financial technology services provider. In addition, Astoria renewed its contract with NYCE Corp., a Metavante company, for data processing and electronic funds transfer marketing services. Advanced Financial Solutions, a Metavante company, is providing image capture and check payment processing capabilities.

Authorize.Net Validates Compliance Certification

Authorize.Net Corp. recently completed a Multi-Card Compliance Program certification audit. As a result, Authorize.Net has re-validated its compliance with Visa's CISP and validated its compliance with MasterCard's Site Data Protection, Discover's Information Security and Compliance, and Visa Canada Account Information Security.

Global Payments Certifies Datawire's VXN

Datawire received certification for its VXN with **Global Payments Inc.** The VXN is a transaction delivery network for moving real-time data such as financial transactions over the public Internet.

EMG Opens Spokane Office

Eliot Management Group's (EMG) 16th branch office is open in Spokane, Wash. This location will continue EMG's northwest territory expansion. The company's goal is to secure office space in all EMG markets where EMG personnel can provide local sales and service. The company also launched a new corporate Web site as part of a re-branding effort.

ETA's Vendor of the Year Nominations

The **Electronic Transactions Association** (ETA) announced nominations for Vendor of the Year. ETA presents this award to a member company that has demonstrated overwhelming support of ETA throughout the past year, based on company wide involvement, volunteer support and financial commitment to furthering the association's goals and objectives. The nominees include Ambiron LLC; AmericaOne Payment Systems Inc.; CrossCheck Inc.; First Data Corp.; Hypercom Corp.; National Processing Co.; Retriever Payment Systems; and VeriFone Inc.

First Data Processing for Burger King Canada

First Data now processes card payments at 123 corporate-owned Burger King restaurants throughout Canada. Burger King Canada is the largest merchant in Canada to incorporate the MasterCard Quick Payment Service program.

Hypercom Receives \$6 Million+ Order

New Zealand distributor **Provenco Group Limited** will purchase thousands of EMV-compliant **Hypercom** card payment devices for more than \$6.7 million over the next two years. The agreement celebrates the companies' 20-year relationship.

Ingenico Achieves DataWave and Locus Certifications

DataWave Systems Inc. certified **Ingenico Corp.**'s Elite 710 terminal with DataWave's prepaid long distance, cellular PIN and other prepaid products. **Locus Telecommunications** certified the Elite 710 for its POS distribution system, LOPEDS.

Keycorp Contactless Technology Selected for Taiwan

Keycorp Limited's MULTOS contactless smartcard

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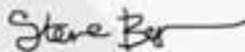
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Steven H. Bryson
Founder & CEO

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TESTIMONIAL

Having worked in the bankcard world for a number of years both as an employee and for myself, I have come to know the difference between getting a paycheck and being in control of my future. I found GET late in my bankcard career and wish that I had found them sooner. My residual payments are always on time and are larger than they were at my previous processors. Who knows, had I found them earlier I might be the one with the Green Sheet ad.

Sincerely,
Tom H Chicago IL



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Industry Update

product was selected for a new multifunction card project for banking and transit in Taiwan. The TaiwanMoney Card will be used for a transportation system serving residents in seven cities. The all-in-one payment card will combine MasterCard credit, debit, Mondex stored-value features, access to the Cirrus global ATM network and the MasterCard PayPass contactless functions.

OneLynk Alliance Grows

RBS Lynk signed **Midwest POS Solutions** to the OneLynk Alliance, RBS Lynk's value-added reseller program. As part of the OneLynk Alliance, Midwest POS will offer RBS Lynk's payment processing services to its customers.

Precidia POSLynx Receives Certification

Precidia Technologies announced certification of its POSLynx400 retail router for **First Data Merchant Services'** CARDnet/North and **TeleCheck** hosts. The POSLynx connects dial-based terminals to the Internet through DSL or other broadband networks.

Mobile Phone POS Earns Certification

Visa awarded **WAY Systems Inc.** PIN entry-device (PED) certification for its MTT1500Debit phone-based POS terminal. The MTT1500D is the only mobile phone-based POS terminal certified to process PIN debit transactions.

PARTNERSHIPS

Boise Clearing House Chooses NCHA

The **Boise Clearing House Association** selected **The National Clearing House (NCHA)** to provide automated net settlement services that will bring its check exchange members operational efficiencies and reduced settlement risk. This move also positions Boise members to take advantage of NCHA Check 21 solutions, including image exchange settlement and image replacement document printing, which the association provides to all NCHA members and settlement services customers.

CommercialWare Partners With CardinalCommerce

CardinalCommerce Corp. and **CommercialWare Inc.** formed an agreement through which CommercialWare will recommend the Cardinal Centinel payer authentication software to its customers who participate in the 3-D Secure programs, Verified by Visa and MasterCard SecureCode. CardinalCommerce currently provides authentication services through its patent-pending Cardinal Centinel 3-D Secure MPI, to more than 18,000 online merchants.

Ruesch Int'l. and CardSystems Partner

Ruesch International Inc. entered into an agreement with **CardSystems Solutions Inc.** Ruesch International clients will be able to leverage a single source provider for all credit card payment processing needs by using CardSystems' credit card processing technologies.

Ernex, Moneris and Siva Form Alliance

SIVA Corp. will integrate **Ernex's** loyalty and gift card functionality and **Moneris USA's** credit and debit interface into SIVA's POS application. The companies will then co-market the turnkey solution to the restaurant industry.

Ingenico Partners With Q Comm

Q Comm International Inc. is developing its prepaid application to run on **Ingenico's** multi-application terminals. Ingenico is offering Q Comm's suite of prepaid products as part of its Preferred Partner Program.

TeleCash Chooses Ingrian Networks

TeleCash selected **Ingrian Networks' IDataSecure Platforms** as an additional layer of security for the privacy and protection of credit card data. With Ingrian, TeleCash adds capabilities for intelligently encrypting and securing critical data in applications and databases, and ensuring that data remain protected from internal and external threats.

IRN Forms Alliance With WAY Systems

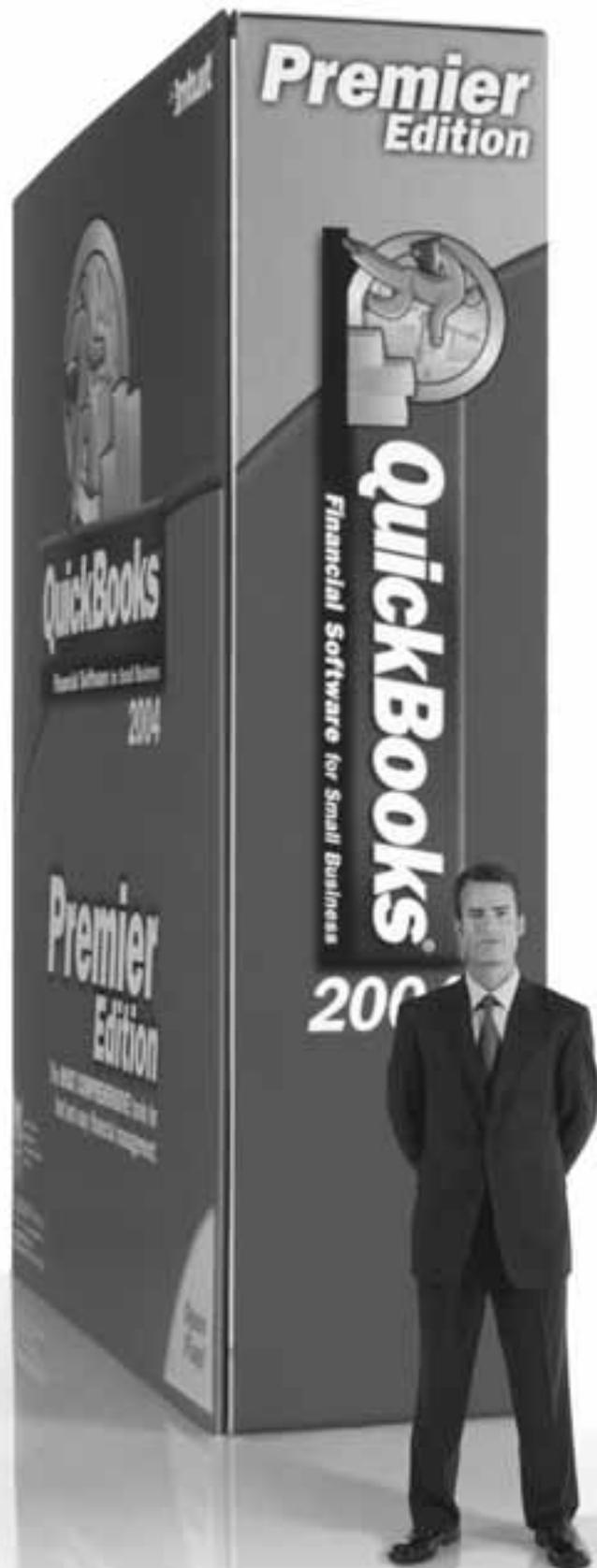
IRN Payment Systems formed a strategic alliance with **WAY Systems** to offer a mobile phone-based POS solution to merchants seeking a secure, online mobile payment solution. WAY Systems MTT terminals target mobile merchants who cannot process secure real-time transactions because of the lack or high cost of telephone line infrastructure, as well as the insufficient global wireless coverage.

Q Comm Secures Leap Contract

Q Comm International announced a contract with **Leap Wireless International Inc.** to install the q xpress 200 POS terminal in more than 1,000 Cricket-owned stores and third-party authorized dealers nationwide. Cricket Communications Inc., provider of unlimited local and long distance wireless services, is Leap's operating subsidiary.

New Edge Networks Establishes Direct Connection to Paymentech

New Edge Networks established an interconnection agreement with **Paymentech LP.** New Edge Networks will create and maintain redundant high-speed connections directly to Paymentech for secure card transactions



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Industry Update

over a private network. Previously, merchants needed to establish their own direct connections to the payment processor through an intermediate host location, a payment gateway or over the public Internet.

TeacherBuilder.com and Payment Data Systems Form Agreement

Payment Data Systems Inc. and TeacherBuilder.com signed a multi-year payment processing agreement. TeacherBuilder.com helps Texas school districts and educators achieve compliance with the No Child Left Behind Act by providing continuing education via the Web.

Retriever Uses VeriFone at Reliant Park

Retriever Payment Systems is deploying the new VeriFone V^X 610 wireless payment solution at the Reliant Park events complex. Retriever implemented the deployment with VeriFone Connect. The V^X 610 with VeriFone Connect CDMA Service bundles everything necessary to begin selling wireless POS, including account set up, activation, deployment, monthly Verizon wireless service, help desk support and terminal management and billing.

Velocita Wireless Preferred by AAA

Velocita Wireless LP entered into a preferred supplier

agreement with the **American Automobile Association (AAA)**. Velocita Wireless will market its wireless data communications services, in conjunction with AAA, to local AAA clubs using computer-aided dispatching systems.

MERGERS & ACQUISITIONS

Ambiron and TrustWave Merge

Ambiron LLC and TrustWave Corp. merged. The combined company provides data security and compliance services to more than 25,000 businesses. Robert J. McCullen, co-founder and managing partner of Ambiron, becomes Chief Executive Officer. Joseph Patanella, founder of TrustWave and most recently its President and Chief Operating Officer, becomes President of the combined company. Ambiron's Vital Signs and TrustWave's Trustkeeper will continue operations with no immediate service change.

The combined company will operate under the Ambiron name in the payments industry; the company will continue to use the TrustWave name in the financial services, government and health care markets. Chicago will serve as the company's headquarters. The TrustWave

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Industry Update

Annapolis, Md. office will serve as the company's East Coast headquarters and product development division.

Pipeline Data to Acquire Charge.com

Pipeline Data Inc. recently signed a letter of intent to acquire e-commerce merchant acquirer **Charge.com** for \$7.5 million in cash, \$3.5 million in the form of a promissory note, 5 million shares of Pipeline common stock, and an additional 1 million shares of Pipeline common stock based on Charge.com fulfilling certain performance requirements. With the acquisition, Pipeline will service more than 25,000 accounts. The company expects the combined entity to generate more than 1,000 new merchant accounts monthly.

HIMC Acquires Fast Transact

HIMC Corp. will acquire **Fast Transact Inc.** Founded in 2002, Fast Transact provides integrated electronic payment technologies for accepting, authorizing, securing and processing credit card, check and gift card payments for retail and Internet merchants.

TNB Buys Four Portfolios

TNB Card Services purchased the credit card portfolios of four credit unions and will operate the card programs

through its agent issuer organization. Best of Iowa Credit Union, Advantage Plus Federal Credit Union, Bluebonnet Federal Credit Union and Texas Federal Credit Union sold their portfolios. TNB has purchased more than 55 portfolios since it began the agent issuer program in 2002.

APPOINTMENTS

Banks Elected to ETA Board of Directors

Roy Banks, President of Authorize.Net Corp., a service of Lightbridge Inc., was elected to **ETA's Board of Directors**. Banks joined Authorize.Net in 1999 as Vice President of Business Development. The company promoted him to Vice President and General Manager in January 2000 and to President in October 2004.

Alliance Digital Media Names Senior VP

Alliance Digital Media Group named **Eric Bauman** Senior Vice President of Sales in North America. Bauman, a veteran of the international sales and telecommunications industry, has already installed a national sales force including an eastern regional Vice President of Sales and five regional Directors.

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IndustryUpdate

Ceto and Associates Appoints Callahan Senior VP

Consulting firm **Ceto and Associates** appointed **Terry Callahan** Senior Vice President. In this position, Callahan is responsible for creating and developing client relationships. Callahan has 25 years of banking and consulting experience. Prior to joining Ceto and Associates, he held strategy and consulting positions at BNK Advisory Group and Midwest Area. Additionally, Callahan served as Senior Chief of the Dallas Federal Deposit Insurance Corp. (FDIC) and also as Vice President of Frost City Bank.

WAY Systems Welcomes Lewis, Festa

WAY Systems appointed **Gregory Lewis** to President and COO of the WAY North American Group. Lewis began his 30-year payments industry career with Texaco Credit Card Division as Operations Manager, and later as Vice President of Credit Card Services for National Data Corp. (NDC). Lewis also played a role in the payment terminals market for NDC; he created the National Electronic Transaction System (NETS), the nation's first retail POS system. As a founding executive with VeriFone, Lewis served in a number of positions during the company's startup phase. VeriFone eventually appointed him Senior Vice President and General

Manager for North America. Lewis also served as President and CEO of Checkmate Inc.

Connie Festa is the new Director of Sales, Strategic Accounts, for WAY Systems. Festa joins WAY Systems with more than 25 years of global sales and management experience in the high technology and payments industries. She has directed the operations of numerous sales and customer service organizations in the financial services and retail industries. Festa has served on ETA's Planning Committee for six years, and helped found ETA's Technology Committee in 1999.

Phillips Named President of Independent Sales Services

TransFirst Holdings Inc. named **Andrew Phillips** Senior Vice President and President of TransFirst's Independent Sales Services Division. Previously, Phillips served as President of TransFirst's Payment Resources Division. In his new role, he will focus on marketing and sales strategies for TransFirst's Independent Sales Division. Phillips founded Payment Resources International Inc., which TransFirst acquired in 2004.

He also owned and operated several payment processing related companies including CheckRite and Integrated Transaction Services. ■



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NAOPP Announces New Leadership

Members of the National Association of Payment Professionals (NAOPP), a not-for-profit trade association for merchant level salespeople (MLSs), have elected a new Board of Directors.

The new officers and directors of NAOPP's board are:

- President: Matthew Swinnerton, Austin, Texas
- Vice President: Kathy Harper, Griffin, Ga.
- Treasurer: Steve Schwimmer, Syosset, N.Y.
- Secretary: Amy Garvey, Boiling Springs, S.C.
- Vendor Director: Corey Sattler, Englewood, N.J.
- MLS Director: Todd Sumrall, Milton, Fla.
- MLSO Director: Ed Freedman, Basalt, Colo.
- President Elect: Ken Hancock, Chicago

"I am really excited about working with this group of individuals," said Swinnerton. "We have such a diverse group on the board this time around. Everybody I have talked with on the new board has a 'get it done' kind of attitude, which is going to really help us accomplish our goals this year."

The NAOPP consists of MLSs from all over the United

States. NAOPP Management Services mailed members a ballot, candidate biographies and a return envelope. During the election held Feb. 28 – March 10, 2005, members cast their votes with a paper ballot.

The newly elected officers and directors replace NAOPP's original board members, who were elected on an interim basis at NAOPP's kickoff meeting, held Oct. 10, 2003 in Orlando, Fla. (see "NAOPP Kickoff Event Scored!" The Green Sheet, Nov. 10, 2003, issue 03:11:01).

In less than two years as an association, NAOPP has made significant accomplishments. The organization has continued to increase its membership (it now boasts more than 275 members) and benefits for MLSs. NAOPP offers access to low cost legal consultation and representation, a 401(k) plan for all 1099 MLSs, and a health insurance plan available for one person or up to 100 people.

NAOPP's mission is to provide education, benefits, liaison, representation and certification for individuals selling in the payment processing industry.

For more information, visit www.naopp.com .

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Lawmakers Address Inequity in ATM Fees

By Ann All

Senior Editor, ATMmarketplace.com

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Visa U.S.A. and MasterCard International lifted their longstanding bans on collecting convenience fees at ATMs in April of 1996, after more than a dozen states passed laws allowing the practice.

The result: a proliferation of ATMs at locations other than bank branches, many of them deployed by independent operators rather than banks.

Could lightning strike twice, albeit generating a far less dramatic storm?

Visa and MasterCard operating rules do not allow ATM operators to collect surcharges from international cardholders at ATMs in the United States, except in states where it is expressly allowed by law.

According to a Visa spokesperson, the rule's intent is to avoid confusing international cardholders, who "rarely, if ever, encounter surcharges on ATM withdrawals."

Collecting user fees from such cardholders "negatively impacts the PLUS brand on a global basis," according to a recent Visa member bulletin.

Visa "has no plans to revisit" the rule, according to the spokesperson.

Yet 12 states, Alabama, Arkansas, Georgia, Idaho, Louisiana, Maine, Mississippi, Montana, Nevada, Tennessee, Texas and Wyoming, have passed laws allowing acquirers to collect fees from international cardholders. Two others, California and Washington, are considering similar legislation.

In Washington

In Washington, House Bill 1138 passed unanimously in February and was referred to the Senate, where it was heard by the Financial Institutions, Housing and Consumer Protection Committee last week.

Sen. Darlene Fairley, the committee's chair, will determine whether to bring the bill to a vote by the end of this month, according to a representative of her office.

"This is a small business bill, from my perspective," said Rep. Doug Ericksen, one of the bill's two sponsors.

Ericksen represents a border district. He said many of his constituents, business owners with ATMs on their premises, lose fee income when the machines are used by Canadians and other international cardholders.

A similar bill passed the House but died in the Senate last year. Ericksen believes it would have made it out of committee and ultimately passed if its Senate champion hadn't had to undergo an emergency appendectomy during a week of key hearings.

Rep. Janea Holmquist, the bill's co-sponsor, noted that international cardholders see the same screen that offers ATM users the option of whether to accept a fee and proceed with a transaction or decline the fee and cancel the transaction.

"We want to make it legal to impose a fee on people who, by their own actions, have already accepted it," she said.

Ghandi Vuich, owner of Fast Cash ATM, an independent operator with 120 ATMs under contract in Washington, Oregon and California, estimates that about 25% of the transactions on his machines, many of which are placements, are made by international cardholders.

At one site, a truck stop in Ferndale, Wash., near the Canadian border, a whopping 70% of transactions fit this category.

Vuich said the loss of surcharges "really hurts" at those terminals.

If the legislation does not pass this session, Vuich said he intends to "call every ATM owner in Washington state and let them know we need to make a big push and get (the law) on the books."

Vuich said he had little luck enlisting the help of the Washington Bankers Association. "They don't miss what they don't see. My business is 100% ATMs, so I know exactly how much money I'm losing. I don't think banks are as aware of it."

In California

In California, the Senate Judiciary Committee will hear Senate Bill 389 on April 12. Damon Conklin, Legislative Director for the office of Sen. Bill Morrow, the bill's sponsor, said the Senator represents a southern district where

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Feature

a large number of cardholders from Mexico and other countries use ATMs without paying a convenience fee.

The practice of collecting fees only from American cardholders is "discriminatory," Conklin said.

J. Michael Brown, Chief Executive Officer of independent ATM operator Innovus, which has some 3,000 ATMs under contract across the country, will attend the Senate hearings in California.

Brown, an old hand who lobbied to bring surcharging to his home state of Louisiana in 1992, is also working with legislators in Florida and New York. He'd like to see a federal law addressing the issue.

Some 1,800 of Innovus' ATMs are placements, many of them at locations like casinos and hotels, which attract large numbers of international patrons.

"We have ATMs where, during some months, we might collect a surcharge on just 200 of 1,000 transactions," Brown said.

Collecting fees from international cardholders was not an issue when the amount of interchange earned adequately

compensated acquirers for such transactions, Brown said.

However, both Visa's PLUS and MasterCard's Cirrus have lowered the amount of interchange for international transactions in recent years.

According to the Visa spokesperson, Visa reduced its international ATM disbursement fee to \$1 for transactions acquired in the United States, effective October 2003, "as a result of a global ATM cost study and a global effort to improve data quality from ATMs."

The interchange earned for transactions conducted by Canadian cardholders is the same as for United States cardholders, currently \$0.50 for withdrawals at non-branch ATMs. When new Visa rules go into effect later this year, that amount will drop to \$0.40 for some deployers.

"When you look at the costs of equipment, cash, maintenance and rent, that [\$1] doesn't come close to covering it," Brown said. "People are getting their lunches eaten over this." ■

Original article: www.atmmarketplace.com/news_story_22569.htm



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BookReview

Opening an Oldie but Goodie on Closing

Closing. It's what separates the successful from the really successful. Salespeople who can't close rarely make it in the profession. Some people say you either have it or you don't, while others believe it's a skill to hone and refine that will improve with age and experience.

Most authors writing about sales cover the topic of closing. But one book focused solely on this subject has climbed to the top of the list over the years because of its reputation and relevance: "Zig Ziglar's Secrets of Closing the Sale."

Ziglar, the author of 12 books and a motivational speaker, lost his father at a young age and grew up poor in Yazoo City, Miss.

In a classic rags-to-riches tale, he climbed to the top of the corporate world by outselling thousands of others at two different companies. In 1970, he began his speaking career and built Ziglar Training Systems, a multi-million dollar corporation.

In the first chapter, Ziglar emphasizes that although the word "sale" implies that it's a book for salespeople, it's really about persuasion.

Anyone, including husbands, wives, mothers, teachers and coaches, who has to persuade others any at time in their lives (and this is everyone) will benefit from reading it.

Ziglar divides the book into six parts that cover all aspects of winning the

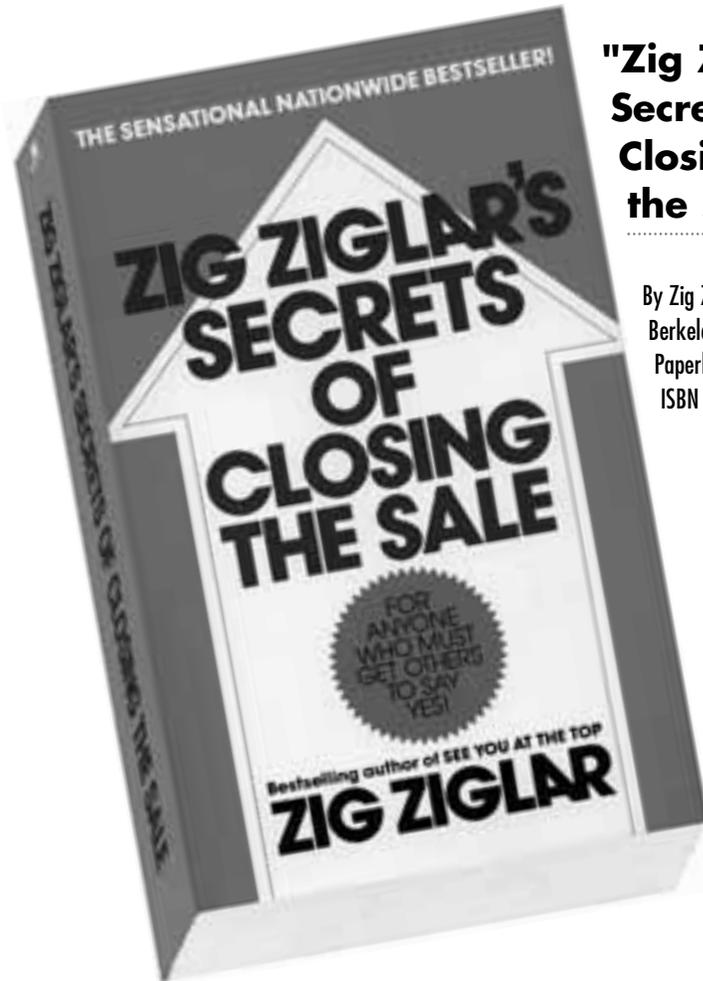
sale. He delves into the psychology of closing, the heart that goes into it and the salespeople behind it, the need for imagination, and the nuts and bolts of it all.

Throughout the book, he expounds on the different philosophies that have helped him achieve success: working hard, using common sense, being fair and committed, showing

integrity and having a sense of humor.

He offers hundreds of anecdotes to illustrate his points, of which some readers might tire, but wrapped up in these are plenty of rewards: more than 250 closing techniques, each with their own memorable name.

There's the "Want It," the "Bride," the



"Zig Ziglar's Secrets of Closing the Sale"

By Zig Ziglar
Berkeley Books, 1984
Paperback, 410 pages
ISBN 0-425-08102-8

Excerpt from the book – page 246

"Twenty-four Words That Sell"

(in no particular order)

Understand, Proven, Health, Easy, Guarantee,
Money, Safety, Save, New, Love, Discovery,
Right, Results, Truth, Comfort, Proud, Profit,
Deserve, Happy, Trust, Value, Fun, Vital

... and

"Twenty-four Words That Unsell"

(in no particular order)

Deal, Cost, Pay, Contract, Sign, Try, Worry,
Loss, Lose, Hurt, Buy, Death, Bad, Sell, Sold,
Price, Decision, Hard, Difficult, Obligation,
Liable, Fail, Liability, Failure

(according to Ziglar's friend Thom Norman)

"Dinner Out," the "1902," the "Tennis Racket," the "Cokes and Smokes," the "Stood Up," the "Abraham Lincoln," and the "Columbus," among many other closers.

Many of these are common sense methods, but will serve as great refreshers. Others are so unique that readers will wish that they had thought of them.

Ziglar wrote the book in an easy-to-read, narrative style, but because he includes so many personal stories, most readers won't be able to read it cover to cover. Ziglar himself even recommends skimming the first time through.

For future readings (he suggests at least four), he advises readers to create a sales notebook to write down lessons learned from the pages.

Some of the anecdotes might seem old fashioned, but keep in mind he wrote the book more than 20 years ago. As a testament to Ziglar's reigning influence, some of the top salespeople in the payment processing industry still advocate his work.

Ed Freedman of Total Merchant Services calls "Secret's of Closing the Sale" his secret weapon and has recommended the book on numerous occasions. Jim Poulson of VeriFone Inc. said he lives by Ziglar's motto:

"You can have everything in life that you want if you will just help enough other people get what they want."

Even after more than 20 years, Ziglar is still helping salespeople get what they want: the close. 📌

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The Buzz About Wireless POS Solutions

By David Talach

VeriFone Inc.

At the 2005 Electronic Transactions Association (ETA) Annual Meeting and Expo in March, speakers, attendees and exhibitors buzzed about wireless payment solutions.

But a lot of discussion on this topic has occurred over the past four years, too. Many merchant level salespeople (MLSs) with whom I've spoken have indicated that they're tired of hearing about how wireless solutions will open new markets for them; they already know this.

Instead, they simply want to hear that wireless solutions do indeed work and solve real business challenges, provide a clear value proposition and generate incremental revenue.

Many MLSs are frustrated with wireless solutions previously introduced to the market that have not fully delivered on manufacturers' promises and with proposed solutions that don't recognize the practical needs of merchants on the go.

An old proverb says that the last thing a fish will actually notice is the water. In our industry, the most successful wireless device will be one that people don't even realize is wireless.

An old proverb says that the last thing a fish will actually notice is the water. In our industry, the most successful wireless device will be one that people don't even realize is wireless.

A wireless POS solution needs to look and feel like an existing wired POS solution. This will instill confidence, minimize training and leverage MLS and merchant investments in the existing help desk and documentation to reduce the leap of faith to wireless.

When selecting a consistent and dependable wireless product to sell, look for the following attributes:

- **Transmission over mainstream carrier networks such as Verizon Wireless, Sprint, AT&T/Cingular and**

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Angelo Wardana, VP, Commerce Services, Inc.

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View

T-Mobile. Particularly in light of Motient Communications Inc.'s recent retrenchment of more of its network, don't sell proprietary and limited solutions that will bring a series of surprises and disappointments to customers.

- **Carrier certification.** The major carriers maintain certification processes to ensure that devices using their networks meet minimum standards. Just as handset manufacturers such as Nokia Corp., Siemens Communications and Motorola Inc. submit their devices to these tests, so should POS terminal suppliers.

Radio frequency (RF) engineers tune devices to maximize carrier band sensitivity to ensure compliance. And MLSs (and their customers) should expect the same level of engineering and performance that they've come to expect in mobile phones.

- **Assurance that wireless products are part of an overall Internet protocol-based product strategy.** The wireless solution of choice should optimize investment by leveraging what's already in place. Existing application re-use and portability will ensure continuation of familiar user experiences.

- **Large battery capacity.** It's crucial that mobile wireless

payment solutions have the staying power to conduct transactions through the end of the day.

Compromising on battery capacity to save a few ounces or dollars won't buy much goodwill from merchants who find that they can only conduct 75% of their daily business electronically.

- **Antenna performance.** While internal antennas may be aesthetically pleasing, RF engineers will attest that an external antenna always performs better. The external antenna allows an operator to use a wireless device farther away from the transmission base station.

As with battery capacity, compromise may be fine for the everyday consumer pocketing a mobile phone, but merchants who want to conduct business everywhere their customers are, will value robust ability over style.

It's tempting to view wireless payment solutions through the same lens that consumers view mobile phones, but this would be a big mistake.

Mobile phones are now as much a status symbol and personality statement as they are a communications device. And consumers know that they can swap their mobile phones every year or two for minimal cost (usually subsi-

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Source: www.cellphones.ca

dized by the carriers) in order to take advantage of smaller, lighter sizes and new features such as camera and video capabilities.

The payments industry, however, is mostly made up of late adopters when it comes to technology. Merchants, and the ISOs/MLs who serve them, prefer not to adopt a technology solution until it's proven capable so they don't have to worry whether or not it will work when they need it.

Success in selling wireless lies in the ability to deliver mission-critical solutions that merchants will view as reliable and dependable. Merchants want simplicity; they think the less complex the device, the less chance of something going wrong with it.

The more familiar the look and feel of the solution, the more comfortable they'll be in putting it in the hands of their sales clerks. They want new features to be there when they need them, but most are not willing to pay up front for a function they're not likely to implement for a year or so. Earlier wireless networks such as Motient, Cellular Digital Packet Data (CDPD) and Mobitex have proven to be disappointing and unreliable.

But now major carriers have rolled out standardized "2.5G" and third-generation (3G) networks, which offer higher speed and capacity. More important, they have mass market penetration, so they won't disappear with a shift in the telecom market. In other words, they are "future proof." Future proof is a concept to sell to merchants who don't want to be treated like a science project. They don't want to worry about whether something will or will not work when their livelihood depends on it.

Provide merchants with a reliable signal and reception, batteries with staying power, and a familiar look and feel, and they'll have confidence in their wireless solution's dependability. ■

David Talach is VeriFone's Global Product Manager of Wireless and Portables. He plays a key role in analyzing wireless industry trends and defining, designing and delivering wireless products to meet merchants' current and emerging requirements. E-mail him at david_talach@verifone.com.

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Card Companies Agree to Ban Transactions From Online Cigarette Sales

Buying discount cigarettes online has now become much more difficult. Last month, the major card companies teamed up with the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) and the National Association of Attorneys General (NAAG). The parties agreed to enforce a ban on Internet tobacco sales made with credit cards.

Longstanding policies among the card companies deal specifically with the prohibition of illegal credit card transactions. In a meeting held in conjunction with the ATF and several Attorneys General on March 17, 2005, the card companies agreed not to process illegal transactions and to report illegal and suspicious activity to the proper authorities.

We want to "remind our global membership that MasterCard does not tolerate illegal activities of any kind," said MasterCard International Senior Vice President Joshua Peirez. "Consumers purchasing cigarettes from an out-of-state vendor cannot avoid paying state mandated tobacco taxes and other tariffs, and vendors need to be mindful of properly documenting such sales and shipments."

The sale of tobacco products online almost always violates one or more state and federal laws. These include age verification, direct shipment and tax laws as well as the federal Jenkins Act, which requires that companies report tobacco sales to state authorities, and the Racketeer Influenced and Corrupt Organizations ACT (RICO), which is used to curb organized crime. Individual state Attorneys General as well as the ATF have always enforced laws regarding tobacco sales. The partnership with private business to further curtail illegal sales is a new approach to dealing with the problem.

"We are taking a multifaceted, multijurisdictional approach to halting illegal Internet cigarette sales," said NAAG President and Vermont Attorney General William H. Sorrell. "We believe this is the most effective and efficient strategy to enforce state and federal laws regulating online sales. We are very appreciative of the work by these companies."

No legally binding agreement or contract exists on the part of the card companies to enforce the ban. The enforcement on Internet cigarette sales is also a new realm of authority for the ATF, according to Jeff Cohen, ATF Assistant Chief Counsel. "The cooperation of the credit card companies is completely voluntary and they have been fantastic." Cohen added that the necessary resources to go after each individual merchant are lacking and that

the support of the credit industry is vital.

The New York State District Attorney and Attorney General spearheaded the agreement. On GS Online's MLS Forum, in a recent discussion on the subject of Internet tobacco sales ("Can Anyone Touch Tobacco Merchants?"), Steve Norell, President of ISO US Merchant Services, posted the following: "Several states headed by New York have been successful in getting all of the cards to discontinue acceptance of that type of payment if the card is not present ... New York may be trying to say it is to protect the children, but it is clear to one and all that it is about the sales tax ... many customers are getting served with past tax bills as we speak."

According to the "New York Post," many online tobacco stores including Cigs4free.com and 00taxfree.com have already begun to decline online credit card tobacco transactions with New York State residents.

"Creating and enforcing a consistent policy between states and credit card companies was the natural thing to do," said Brad Maione, spokesperson for the New York Attorney Generals office. "It's no secret that the states are losing money."

And according to the ATF's Cohen, states are losing an estimated \$2 billion in tax revenue because of online cigarette sales.

MasterCard said financial institutions will still be allowed to process Internet tobacco transactions, but only if they have documented evidence that proves merchants are compliant with all the relevant federal, state and local laws to the satisfaction of the ATF and any applicable state Attorney General.

Some of the credit card company policies already in place to prohibit illegal Internet transactions include requiring member banks to verify the legitimacy of businesses before allowing them to accept their cards as payment; routine checks of merchants' Web sites; and the monitoring of daily business transactions. One post on GS Online's MLS Forum said MasterCard will fine merchants \$25,000 for a first time offense.

The effect on MLSs remains to be seen. "Some MLSs who have accounts with large Internet tobacco companies will be hurt by the crackdown," Norell said. However, a move toward electronic check processing through the automated clearing house will most likely not be enforced by federal agencies and is a way for MLSs to recoup some of their losses. "You can't stop checks," he said. ■

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Know the “Why” Behind Interchange Rate Increases

By Ken Musante

Humboldt Merchant Services LP

Spring is here. Accompanying the rain showers and fragrant blossoms that tend to mark this time of year are interchange rate increases from Visa U.S.A. and MasterCard International. Although spring rate increases are now expected with the change of season, there's really more to it. And when merchants ask "Why?" make sure you have the answers.

The card Associations' latest rate schedules, effective April 2005, include many new complexities (see "Visa 2005 Interchange Fees," The Green Sheet, Dec. 27, 2004, issue 04:12:02, and "MasterCard U.S. Region 2005 – 2006 Interchange Programs and Rates," The Green Sheet, Feb. 28, 2005, issue 05:02:02).

Gone are the days of one interchange rate for retail transactions and one for keyed or Internet transactions. Interchange has evolved into a complex grid. Depending on card type, merchant category code (MCC), merchants' actions and card attributes, the interchange rate can vary by more than 1%.

My goal is to provide you with sufficient background on why the Associations have changed the rate schedule (again). As an ISO or merchant level salesperson (MLS), you should be informed so you can better explain any increases to merchants and prospects.

The genesis of the increases stems from lawsuits filed against Visa and MasterCard. The first, the so called Wal-Mart settlements, resulted in the Associations separating offline, or signature-based, debit from credit card transactions.

Without discussing the merits of each case (see "What Happened: \$3 Billion Payout, Lower Fees, 'Honor All Cards' to Change" and "What It Means: Less Revenue, Bolder Merchants," by Patti Murphy, May 12, 2003, issue 03:05:01), the result is that offline debit interchange is now significantly less than credit.

Offline debit is an increasing segment of payment transactions. Prior to the settlements, Associations priced offline debit similarly to credit. As a result of the settlements, they had to increase credit interchange so not to have an adverse impact on the total interchange income to issuing banks.

Another lawsuit opened the door to Visa and MasterCard member banks to issue American Express Co. (AmEx)-branded (or any other bank card such as Discover

Financial Services) cards. Again, without going into the details of the case (see "Supreme Court Decides Against Visa, MasterCard in Six-year Antitrust Suit," The Green Sheet, Oct. 25, 2004, issue 04:10:02), Visa and MasterCard must now allow member banks to issue AmEx, Discover or any other third-party-branded card.

The danger to us as ISOs/MLSs is that such actions will ultimately hurt our revenue as we earn less from AmEx and Discover transactions.

Issuing banks would choose to issue AmEx-branded cards because AmEx has a higher discount rate, thus banks can pay the issuers more interchange. In response to this, Visa and MasterCard have 1) increased credit interchange rates, and 2) emphasized their premium or rewards cards designed to serve more affluent cardholders and increased the interchange rates on those cards.

MasterCard's rewards card is the World Card and Visa's rewards card is the Signature Card. Visa even took the concept one step further and instituted a mid-level rewards card called Traditional Rewards for cards that cost more to issue (such as co-branded airline cards). However, Visa did not do this at the Signature Card level.

Despite the steep increase in MasterCard's Consumer Credit Merit III rate from 1.54% + \$0.10 to 1.63% + \$0.10, I think that this increase and the others are easier to adjust to because MasterCard made them to existing interchange categories. The most expensive rate is a whopping 2.90% + \$0.10 for a World MasterCard Standard.

Visa's changes are more complex, however. Visa expects 18% of its consumer cards to fall under Traditional Rewards and another 19% to be Signature Cards. This means that for a given retail or keyed transaction, nine different rates could apply.

Merchants have no control over which card a consumer presents or the associated processor downgrades. Consequently, the fees can vary widely by card type. For example, Visa's Traditional Rewards is 11 basis points higher for a retail transaction and 36 basis points higher for a T&E transaction. Merchants might not have ways to validate the differences between these two cards.

If your head is spinning from the above information, imagine how merchants must feel. Try to be as clear, concise and patient as you can when explaining new interchange rates and the reasons behind them. ■

Ken Musante is President of Humboldt Merchant Services. E-mail him at kmusante@hbms.com.

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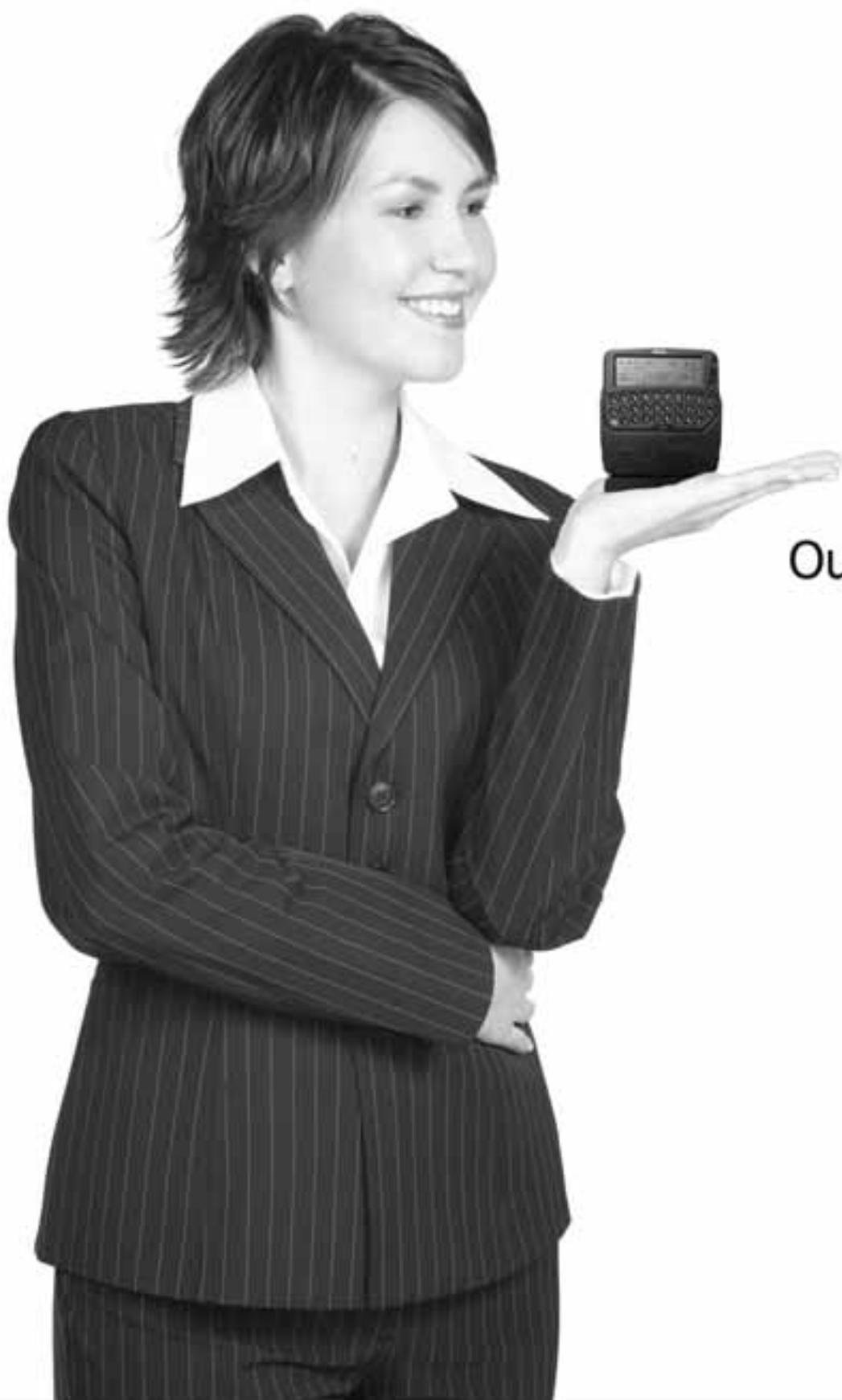
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MLS benefit:

- Opportunity to earn recurring revenue from referrals

Mechanix on Duty

High-risk and high-volume merchants are fortunate when processors agree to process their credit card transactions. After all, they're considered risky because of their susceptibility to fraud and chargebacks and their potential for being non-compliant with card Association rules and regulations.

To ensure that they do business the right way, these types of merchants need advice and education; they need to be proactive. That means taking their business in for a "tune-up."

Merchant Mechanix, a division of Acquiring Solutions LLC, specializes in advising Internet and mail order/telephone order merchants on issues such as fraud prevention, chargeback management and reduction and compliance with card Association rules and regulations. The company also provides them with bankcard processing services, if needed.

The company's mission is "To protect and serve merchants through superior knowledge, support and training."

Merchant Mechanix works mostly with medium to large merchants who process at least \$1 million in credit card sales per year, and who are at risk from excessive chargebacks because of the type of products or services they offer.

The company assists merchants in analyzing their business, preparing a plan of attack to address their business issues and working with them to implement the plan.

"We help merchants 'tune up' their merchant account," said Steven Peisner, Vice President and Co-owner of Merchant Mechanix. "We help them perform preventative maintenance, and in some cases we completely overhaul the way they accept credit cards in order to reduce their risk."

Mike Fisher, President and Co-owner of Merchant Mechanix, said that typical clients include businesses that sell online personal ads and "people-finder" services, as well as companies that sell items through infomercials, offering nutritional products, health and beauty products, kitchen gadgets, exercise equipment and golf clubs, for example.

"We also work with large public utilities, which many agents don't feel comfortable working with due to their size or the complexities that go along with them," Peisner said.

Combined, Fisher and Peisner have more than 35 years' experience in the credit card processing industry in sales, operations and management. Both worked for Cardservice International and E-Commerce Exchange. The latter is where they met.

CompanyProfile

"We realized that the two of us together was a great union," Peisner said. "We decided that we were just going to go out and service merchants the best that we could, one merchant at a time."

As experts in their field, they both participate in the Merchant Acquirer Committee (MAC), a risk management networking group, and in Visa- and MasterCard-sponsored conferences on fraud and risk management. They are also members of the International Association of Financial Crimes Investigators (IAFCI).

Peisner currently serves on Electronic Transactions Association's (ETA) Risk & Fraud Management Committee, and Fisher serves on ETA's Membership Committee. He is a past member of ETA's Government Relations Committee.

Fisher and Peisner founded the company under the name Acquiring Solutions LLC in April 2001. Peisner said that while working for Cardservice International in the mid 1990s, he got the idea for starting the company after realizing that a real need existed for merchant education.

"I noticed that a number of merchants were suffering from 'electronic shoplifting,'" Peisner said.

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"Their chargebacks were getting high, and their losses were terrible, basically from being ripped off by cardholders. I became very familiar with the rules and regulations set forth by the card Associations and realized that no one was educating merchants."

Fisher and Peisner decided on the name "Merchant Mechanix" a little over a year ago "to better express what we do," Fisher said. Acquiring Solutions remains the legal business name. It is a registered ISO/MSP of US Bank in Minneapolis.

Earning Their Keep

As consultants and advisors, Fisher and Peisner work directly with merchants on account establishment, implementation, management and compliance issues.

The company provides merchants with bankcard processing services and then "helps them develop and implement risk management policies and procedures," Fisher said. "But we provide all these consulting services without ever sending them a bill."

"Even if we spend hundreds of hours with a merchant, we don't bill them anything for our time," Peisner said.

So how does Merchant Mechanix make money? "We earn our money from the normal residual income from the merchant account," Fisher said.

"And that's provided that they're looking to move their merchant account," Peisner said. "If they're not, and a bank, processor, ISO or agent contacts us and asks us to work with them, then we'll work as fee-based consultants."

Peisner said that because many of their merchants are in crisis mode, he and Fisher are committed to serving them 24 hours a day. "If the phone rings at 6:00 a.m., one of us will answer it," he said.

They don't have to work like this all the time, however; Fisher said that it comes in waves, and lasts anywhere from a period of a few weeks to a few months.

"Although once it lasted for nine months," Peisner said.

Referrals Pay Residuals

Because the business is primarily a consultancy, Merchant Mechanix does not sell through the ISO/merchant level salesperson (MLS) sales channel, but it does develop most of its business from referrals through that channel and then pays a percentage of monthly residual income to agents who provide the referrals.

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nity to derive recurring income from merchants who do not fit with the MLS' current ISO or processor," Fisher said.

"We normally work with an ISO or MLS who doesn't provide services to the type of merchants we work with, or who realizes that they don't have the resources to be able to spend the time and energy with those merchants."

Most of Merchant Mechanix's customers are high risk or high volume, and many processors aren't willing to take them on, so MLSs who provide referrals can benefit by earning recurring revenue from new merchants who don't fit the merchant account approval criteria of their current ISO or processor.

MLSs can also earn residual income from their current merchants who run into chargeback trouble and are at risk of termination by their current ISO or processor.

"We have been paying residual income to our referral partners monthly since July 2001," Fisher said. "Our revenue share program pays a significant percentage of all merchant account residual income from referred merchants to the ISO/MLS who referred the account."

"Some of our referral partners can earn four- or five-figure monthly recurring income for merely introducing us to a handful of merchants. In many cases, all that's required of the referral partner is to provide a contact person and phone number. We do all the rest."

To set MLS' expectations, Fisher explained that because of the way payment cycles work in this industry, there's normally a one to two month minimum lag time in residual payment from the time an MLS refers an account.

The amount of time required to get an account set up for these types of merchants is also a factor. "To get a merchant set up and processing is often about a 60-day cycle," he said.

"There's a lot of upfront work required."

"It might be a couple of months before any revenue has come in [from the merchant account] before being able to share it with an agent," Peisner said.

Merchants in Crisis

When merchants come to Merchant Mechanix, they're often in a reactive rather than proactive mode. "Most of our merchants arrive on our doorstep as a result of some kind of trouble with their merchant account," Fisher said.

"More often than not, they have gotten into compliance trouble with the card Associations.

"Unfortunately, if processors see them heading that way, if they see chargebacks approaching the 1% threshold levels, in a lot of cases, they give merchants notice that they need to find a new home."

As an example, Fisher described one of the company's merchant customers, a "people-finder" business, that had been given a termination letter from its processor because of excessive chargebacks.

"The letter gave them 30 days notice, but no suggestions on how to make improvements and no education on how to fix things," Fisher said. "It was just 'We don't want your business, so go away.'"

Fisher and Peisner worked with a new processor and were able to get the merchant approved for a significant amount of processing volume in a short period of time.

"Something that seems to work well is that we understand the bankcard language, and we're able to talk the processor's language," Peisner said.

Merchant Mechanix analyzed the business and put together a chargeback management plan, which it submitted to the processor along with the merchant application.

"We also made some basic procedural changes, beefed up their customer service, recommended that they no longer accept foreign-issued credit cards, added more information to their Web site for customers, developed risk analysis parameters, and suggested that every day they review transaction activity and purge certain transactions," Fisher said.

Merchant Mechanix is focused on providing high quality service and advice to all its merchants.

"We get involved in the customer's business," Fisher said. "We learn what they do, how they do it, who their customers are and where they come from. We make suggestions to help them protect themselves.

"And we know all the little nuts and bolts; we know where to look and how to tighten things up."

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Where Do Tradeshow Booths Come From?

If you've attended a tradeshow, conference or annual meeting lately, you've probably noticed that more companies in the payments industry are taking a more participatory role in the numerous events happening around the country.

Presentations, breakout sessions, equipment expos and networking at trade shows are all ways to increase industry knowledge, but considering the investment in travel and staff time that companies make to attend the events, having a booth brings a better return on that investment.

Tradeshows are one of the best marketing tools around. Exhibitors gain access to an audience that's not only captive, but highly targeted. As attendance numbers at industry gatherings go up, organizers of regional and national meetings have also reported increases in the number of vendors that pay to display at their events.

In fact, would-be vendors expressed so much interest in having booths at several recent shows, planners had to either find overflow space to accommodate them, or turn them away. The message is clear: Tradeshow expos are the places to be.

But most companies don't have dedicated event planners on staff. What happens when your company decides it's time to make the leap from attendee to exhibitor, and elects you to pull a booth together in time for the next show? The pressure's on: Colleagues want a dramatic look that stands out, but they certainly don't want to blow the budget to decorate the booth.

Here's your secret weapon: Digital Industries of Jacksonville, Fla., is a company that specializes in large format graphic printing and is a complete source for fabric, vinyl and

paper products for banners, displays, signage and other promotional wide format applications.

Digital Industries offers five turn-key tradeshow exhibitor packages that bring high-quality graphics and booth displays to smaller companies that don't have convention centered budgets.

The idea is to be the one-stop source for tradeshow gear and make it easy to create as impressive a booth as possible, said Jim Burns, Digital Industries' President.

"Going to a tradeshow is a major investment, and the expense can be burdensome," he said. "We have everything you could potentially need at a very competitive price. We want to take the confusion out of your endeavor."

Ranging from "Bronze Economy" to "Platinum," the five packages include combinations of accessories to make any 10' x 10' booth space stand out: table covers; retractable banner stands and "pillowcase" covers for an "all ad" look; banners; carpets; table-top posters; directors' and captains' chairs; four-color brochures and fliers; literature racks to put them in and even a shipping container to make sure it all gets to the show intact.

The company will also create curved tension fabric structures for backdrops and overhangs to add drama and depth to booth spaces and embroider shirts for a coordinated look.

Burns said that one of the strong points of Digital Industries' program is the reasonable cost. Companies can have a complete booth set-up for as little as \$1,499 for the Bronze Economy package; the others are \$1,999 (Bronze); \$4,499 (Silver); \$5,399 (Gold); and \$6,999 (Platinum).

Digital Industries does all printing in-house. This includes everything from the large format fabric printing to 1,200 x 1,200 dpi color laser printing for brochures and binding for annual reports or financials. On-staff graphic designers work with clients to build a look from the ground up or to ensure the proper processing of electronic files.

Digital Industries specializes in a print process known as dye sublimation, which clearly and brightly recreates the design and colors on fabric in wide and superwide formats.

Dye sublimation takes colored ink from a solid state and turns it into a gas. Through high temperatures on a giant heat transfer press, the ink is gassed into polyester fabric. Unlike screen printing, where the ink lies on the surface, the gasses are actually infused into the threads of the fabric, dyeing each filament for vibrant, long-lasting color.

The resulting "color pop" is far superior to other printing methods, and fabric has several significant advantages over vinyl or paper, Burns said.

"It's wrinkle-resistant, you can fold it and launder it," he said. "You can squirt mustard all over the table cover, throw it in the laundry, and reuse it over and over."

To learn more about Digital Industries' turn-key tradeshow packages, visit the company's Web site at www.digitalindustries.com or call 888-955-4040 and ask for Jim Burns.

If you've been handed the assignment of planning a knock-out booth for your company, don't despair. Here's another secret weapon that will make your job easier: Burns offered readers of *The Green Sheet* a discount on tradeshow materials when they call and mention this article. ■

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A Cool Way to Pay for a Ride to ETA

In the exhibit hall of the Electronic Transactions Association's (ETA) 2005 Annual Meeting and Expo, 178 companies set up booths and competed for attention. It was easy to lose sight of the showcased products and services among all the gimmicks and giveaways. This year, however, two companies devised an unusual way to impress attendees before they even set foot in the exhibit hall.

WAY Systems Inc., a mobile POS solutions provider, and Merchants Billing Services Inc., an ISO based in Las Vegas, teamed up with Personal Sedan Services LLC, a Las Vegas limousine service, to promote their mobile-phone based credit card processing solution.

The companies offered a number of ETA attendees a free limo ride from the Las Vegas airport to the Mirage Hotel and Casino, where the conference was held. The catch: Attendees had to pay for their rides with a credit card, but would be reimbursed later.

The companies equipped limo drivers with WAY Systems' Mobile Transaction Terminal (MTT): a card reader attached to a mobile phone accompanied by wireless printer (and a sheet of instructions). Before driving to the hotel, drivers swiped passengers' cards, entered the amount of the fare and then printed receipts for the passengers to sign.

Robert Richard, who has driven for Personal Sedan Services for two years, gave the solution "two thumbs up." He said he likes that he receives card authorization almost immediately, "so someone doesn't get a ride and then run off without paying. The driver doesn't lose money, and accepting credit cards is safer," Richard said.

Sometimes he carries a significant amount of cash with him, which doesn't make him feel safe. "It's best to get the fare upfront, and swiping the card before you drive off does that," he said.

More than 40 people participated in the promotion, and Personal Sedan Services rang up \$2,000 worth of transactions. The limo company liked the solution so much that it bought 10 units, according to Damien Balsan, Vice President of Marketing and Business Development for WAY Systems. 



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██████ ID Theft From Page 1

\$5 billion and businesses lost nearly \$50 billion.

In the end, it boils down to individual consumers and the choices they make in the marketplace: With enough cause for concern, they might decide that the convenience of shopping and banking online isn't worth the risk of falling victim to identity theft.

If it happens often enough, consumers might decide that paying with cash isn't such a bad idea after all.

Two reports published recently by research and analysis firm Financial Insights (FI) support these notions. One showed that despite a record-breaking holiday season and year-in-total for e-commerce, more than 18% of consumers (or 40 million people) have stopped shopping online. The other reported that 6% of bank customers (or 12 million people) have switched banks to protect their assets.

When businesses in financial services can ensure the viability of the payment system, consumers will feel confident about using it. What can the payments industry learn from hacks made into the information storage systems of data brokers?

All Data Deserve Equal Protection

With all the recent bad news, at least people are now talking about information security and how it's protected in the payments industry. In the evolutionary process of creating a secure system, awareness is vital.

ChoicePoint, LexisNexis, BofA, and DSW shoe stores, along with last year's hack into BJ's Warehouse system, have all brought the reality of personal and financial information theft to light.

However, these cases involve different types of stolen data: ChoicePoint and LexisNexis are data aggregators and brokers, not merchants or credit card brands. Is it relevant to compare them?

Some people in the financial services industry insist that consumer data collection companies are distinct from financial institutions by nature of what they do and how they're regulated.

Many people had probably never heard of ChoicePoint before the news story hit in February. Some were probably not aware that companies like ChoicePoint make a lot of money filling their databases with personal consumer information, that they then sell to such companies as insurance carriers, lenders and financial institutions for marketing purposes.

Most consumers know that they should check credit card statements for unauthorized purchases and review credit reports regularly. Most people don't know how many different parties are involved in every transaction made with a payment card.

The fact remains that people lump all reports of stolen personal data together and reports of large-scale identity theft, no matter the source, make them question the safety of their own information.

"At a high level, these issues are related," said Michael Petitti, Senior Vice President at Ambiron, a data security and compliance services firm in Chicago. "It's about the theft of personal information. The definition of personal or sensitive information may vary according to industry, but the bottom line is how the consumer views this issue."

Chris Noell, Vice President of Business Development for Solutionary Inc., a provider of managed IT security and risk assessment services with headquarters in Omaha, Neb., agreed.

He said that even though financial services companies are regulated differently than data collection corporations, the point of protecting consumer information is the same.

"ChoicePoint is a data aggregator that keeps information about individuals that needs to be protected," he said. "It's a key part of their identities, and it was exposed in this breach."

Noell believes there is an exact parallel to draw between ChoicePoint and consequences for merchants if they experience a security breach.

"If you put a merchant in the place of ChoicePoint, how does the scenario change? The type of data is slightly different, but there are still the same types of obligations and implications.

"Merchants aren't actively selling their account databases or cardholder information. But in terms of an information security breach, you have to consider what type of data you have, and what are the implications in storing them," Noell said.

Who Foots the Bill?

Assigning responsibility and fines for security breaches can lead to murky territory.

When BJ's system was compromised last year, card issuers sued the chain for \$16 million to cover losses and the expense of reissuing tens of thousands of potentially compromised credit cards. BJ's in turn, filed suit against IBM for providing faulty software and wants \$16 million in damages.

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The FTC investigates security breaches under authority of the Gramm-Leach-Bliley Act, which includes provisions to protect consumers' personal financial information held by financial institutions. When breaches occur, the FTC looks for misrepresentations in merchants' claims about the level of security they provide to consumers.

Several recent FTC settlements showed that behind-the-scenes providers, including payment gateways and shopping carts, are implicitly bound, as the merchant is, to keep consumer data safe from unauthorized access.

Who foots the bill to cover losses? "Certainly there's the brand component involved, but when liability for theft of sensitive data is assigned, it is often assigned to the underwriter, typically an acquirer or an ISO," Petitti said.

"Acquirers do the majority of merchant underwriting, and they're the ones who are liable for any fines that come from the Associations or losses that may have to be reimbursed for fraudulent purchases."

When acquirers are dinged, they turn to the merchant for repayment.

Gathering better information during the merchant application process, similar to the "know your customer" policies banks enforce, will help identify high risk accounts and mitigate them before they become fraudulent situations.

However, "the card Associations can develop and market regulations, but the burden is on the acquirers to push merchants and service providers to adopt enhanced data security policies and procedures," Petitti said.

Ambiron has seen an increasing number of the acquirers it works with, such as Discover Financial Services and Paymentech LP, taking a more aggressive approach to educating merchants and promoting compliance.

Humboldt Merchant Services (HMS), an ISO and processor in Eureka, Calif. with 15,000 accounts nationwide, decided that being very proactive about educating its merchants makes preventative sense. Linda Grimm, Senior Vice President of Operations, said that facing greater liability, including fines to cover costs for reissuing compromised cards (up to \$35 per card) is a big motivator.

HMS merchants receive compliance brochures with every welcome kit detailing Association programs, requirements and responsibilities. HMS provides even more detailed compliance information on its Web site, including charts explaining merchant levels and their associated compliance requirements.

Setting Regulations, Driving Behavior

Collaborative solutions for securing sensitive information are obvious answers to preventing data theft, but that will require cross-industry cooperation. In a report published in March 2005, FI analyst Sophie Louvel acknowledged that while there is a need for sharing data across commerce, the amount of data made available has to be controlled.

Additionally, any business that bases customer worthiness on personal financial criteria must implement improved fraud prevention measures.

"Although security at these data brokers must be enhanced, the larger task resides with all U.S. businesses that service customers to ensure that this stolen information is not used to compromise identities and commit fraud," Louvel

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wrote. "Achieving this goal requires a technology and organizational infrastructure for cooperation between businesses across industries."

That means learning from others' mistakes, as well as employing the precautions that work elsewhere.

Sen. Dianne Feinstein has sponsored a national version of the California law (SB 1386, which protects personal information collected by institutions) requiring companies to notify consumers in the event of a database hack.

"It's gaining support from industry members who would rather have a notification provision than other alternatives being discussed," Noell said. "Compared to facing regulatory consequences, living up to a good standard and having to notify customers is the lesser of two evils."

The proposed legislation would have implications for everyone in payments, including merchants.

Petitti said especially in payments, an industry that touches and affects so many others, including retail, petroleum and services, mitigation is imperative.

Establishing a philosophy for the standardization of pro-

tecting data is necessary from the brand component outward. "Everyone has a stake in it," he said.

John Shaughnessy, Senior Vice President of Fraud Control and Operations with Visa U.S.A., agreed. "Security is not just a Visa issue," he said. "It's bigger than Visa. It's a payment card industry issue that we all need to participate in."

Protecting consumer data and the security environment has been a high priority for Visa since 1998, Shaughnessy said. The Association has been instrumental in leading such collaborative initiatives as the Payment Card Industry Data Security Standard, or PCI.

This new standard, implemented in December 2004, is the alignment of Visa's Cardholder Information Security Program (CISP) and MasterCard International's Site Data Protection (SDP) program. It simplifies the process of compliance with security regulations. (See "PCI: Card Associations Unite to Fight Fraud With Collaborative Standard," The Green Sheet, Feb. 14, 2005, issue 05:02:01.)

Shaughnessy said that while CISP remains intact, having PCI in place means anyone who touches cardholder data now only needs to go through one assessment, instead of



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one for each card company. (Other brands have endorsed PCI and are expected to adopt the standard.)

Shaughnessy and Visa both participate in several industry-wide forums, including a panel discussion at the 2005 Electronic Transactions Association's (ETA) Annual Meeting and Expo on protecting cardholder data, and an "industry group" that has met regularly for over a year to talk about key issues.

"We need to be talking as an industry, not as brands, about environments, issues we're seeing and how we're trying to address those individually and collectively," he said.

Visa has made its concern over the highly sensitive information contained on the magnetic stripes of credit and debit cards a top priority. In fact, Shaughnessy called the elimination of mag stripe data from merchants' systems one of the Association's biggest imperatives right now. "We are focused on it like a laser," he said.

"Despite strict operating regulations from Visa that say you can't store the full content of the mag stripe, we've discovered in the last year or two that merchants and third parties are storing this information."

Full track (Track 1 and Track 2) data include a lot of sensitive information, said Ingrid Beierly, Visa's Director of CISP. This can include names, account numbers, expiration dates, service codes, Visa reserve value and card verification value (CVV) information.

Shaughnessy hopes the mag stripe content issue will also become a high priority for other card brands, issuers, processors, equipment manufacturers, software developers that enable the storage function and the merchants that request it. "Everyone needs to contribute," he said.

Of particular importance, Shaughnessy said, is protecting the CVV, a critical point in the authentication and authorization process.

Beierly investigates occurrences of fraud, conducting forensic analyses and working with law enforcement on hacking incidents and issues. Her investigations showed that software applications were inadvertently storing the critical CVV, and not destroying it following transaction authorizations.

Beginning in June 2004, she met with the top 25 software vendors. Following those talks, she prepared a list of best



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practices and distributed it to the providers. From those meetings came Visa's new CISP Payment Application Best Practices program.

The software standard provides security requirements for developers writing applications. "It's evolved to the point where Ingrid has created a validation methodology where a software vendor, working independently with a third party, can validate that they are in fact practicing 'Best Practices,'" Shaughnessy said.

Visa lists Software developers and specific applications on its CISP site as having successfully completed assessments. The list, dated March 24, 2005, currently names AIR-CHARGE J2ME; GO Software's RITA Server; LaGarde's StoreFront; Mercantec's PowerCommerce; Radiant Systems Exhibitor and Aloha Suites; and TPI Software

Smart Payment Server and Client programs. (Petitti said Ambiron conducted the compliance assessments of the solutions.)

Beierly will head up a project, similar to PCI, aimed at establishing the Payment Application Best Practices as an industry-wide initiative, not one supported only by Visa.

The New Mantra

According to Shaughnessy, establishing a highly secure system for the huge payments industry doesn't happen overnight. Instead, migrating to more stringent procedures and technologies is a gradual process; not everyone will be on board immediately.

Improved solutions are available, including sophisticated analytic tools that detect potentially fraudulent data, and "end-to-end" solutions. Ambiron and partner

Mercantec, for example, developed the PCI SecureSite solution to give merchants a way to secure their transaction chain from the hosting provider to the gateway.

Noell believes that the emerging trend of consumers jumping ship, switching banks and reducing their online spending, is a reaction to a problem that will only be detrimental to the industry.

"Ultimately, this is not a very good solution, and it's one that whether through public policy or as a community, we need to avoid," he said.

As Petitti put it, "Consumers hold the key. If they stop spending, there isn't a lot for merchants, acquirers or any entity in the supply chain to do." Except to recite the new data security mantra: Don't store what you don't need. ■

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WhitePaper

Risk Management White Paper

Vol. 1, Issue 1

**By Electronic Transactions Association's (ETA)
Risk & Fraud Management Committee**

ETA originally published this white paper on March 10, 2005.
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This is the first in a series of white papers authored by the ETA Risk & Fraud Management Committee designed to inform ETA members about industry trends in managing risk within their respective portfolios.

The desired outcome is to improve risk management practices among all of our members and to potentially reduce losses within the industry.

Changing technology and markets (such as Internet

providers, wireless card readers, etc.) are evolving at a rate that challenges even the best risk management process. These white papers are designed to provide the most current information available about best practices as well as loss trends in the marketplace.

We recognize that each acquirer and financial institution has different levels of risk that they are willing to accept into their portfolios.

This series is not designed to inhibit or restrict the type of risk you should accept, but rather to provide tools that will enable you to better assess and monitor risk within the constraints established by your organization.

The practices contained in the upcoming series of articles are generally considered "best practices" and will be provided by a team of industry experts from a variety of backgrounds in the card industry.

Defining Risk Management

To begin, risk management is typically defined in the four major categories listed in bold letters below:

	Business Risk	Fraud Risk
Credit Screening	Prevention	Prevention
Risk Monitoring	Detection	Detection

A good system of risk management consists of controls that enable prevention (or reduction) of risk, yet facilitates the acquisition of business into your portfolio that fits your risk constraints.

A good credit screening system will also identify those businesses that have potential for resulting in losses regardless of cause (either business risk or committing fraud).

Alternatively, good detective controls enable early identification of trends that can minimize loss potential if the credit screening process did not identify the potential for either business or fraud risk.

For example, a rigorous credit analysis complete with a "credit report" from a known reporting agency may assist

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in early identification of a business or owner that has resulted in a loss to an acquirer or financial institution.

Although certain card companies require reporting known offenders to a shared database, not every fraud offense is reported. This sometimes results in a single merchant going from acquirer to acquirer, leaving behind a wake of fraud losses.

Once a merchant is approved, a failure of the monitoring systems to detect anomalies such as significant increases of chargebacks or unusual increases in sales volume may result in more losses.

The resulting increase in the rate of Internet commerce brings with it new risk since the card may be charged prior to fulfilling the cardholder's order. If the issue is not detected early, there is a potential for loss exposure if the merchant ultimately has business failure or if it is determined they have committed fraud.

Certainly a minimum baseline for "best practices" in credit screening can start with what is currently required by the card Associations and by law.



Credit Screening Requirements

- An acquirer must determine that a prospective merchant is financially responsible and there is no significant derogatory background information about any of its principals. This may be done through the below tools:
 - Credit reports
 - Personal and business financial statements
 - Income tax returns
 - Other information lawfully available to the acquirer
- An inquiry must be made to the MasterCard Member Alert to Control Merchants (MATCH) system to determine if the prospective merchant has been terminated for cause.
- Whenever feasible, conduct a physical inspection of the business premises and records to ensure the merchant has the proper facilities, equipment, inventory, agreements and personnel required, and if necessary, license or permit to conduct business. For mail/phone order merchants, the acquirer must obtain a detailed business description.



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Feature

• In addition to the above, if the merchant is an electronic commerce merchant the acquirer must examine the merchant's Web site to:

- Verify that the merchant is operating within the acquirer's jurisdiction
- Ensure that the merchant is not engaged in any activity that is in violation of the Association's guidelines
- Ensure that the merchant is not engaged in any illegal activity. Annually:
 - Examine the merchant Web site
 - Print and retain copies of the Web site
 - Provide retained copies of the Web site if so required by the Associations

Both Associations may audit an acquirer for compliance with the merchant screening requirements. If it is determined that a member has violated the procedures, they may assess that member for each merchant agreement not in compliance.

In addition, the violators are subject to chargebacks of fraudulent transactions.

Subsequent white papers will address other areas of risk management and fraud monitoring hopefully providing value and minimizing overall losses for ETA members.

Contributors:

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StreetSmartsSM

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It's Never a Sure Thing

By Kathy Harper

National Association of Payment Professionals

Editor's note: The Green Sheet is pleased to announce that beginning with this issue, the National Association of Payment Professionals' (NAOPP) Board of Directors will serve as the new hosts of "Street Smarts." Individual members of NAOPP's Board will rotate authorship of the column.

When The Green Sheet first approached NAOPP's Board about taking over the "Street Smarts" column, I must admit that I felt more than a little apprehensive.

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However, once someone explained to me that NAOPP Board members would rotate the responsibility of writing the column, I began to see this as a great opportunity. Real merchant level salespeople (MLSs) would write the series intended for the "feet on the street."

Although I thought this was a great twist on the previous format, my initial excitement soon turned to panic when NAOPP asked me to write the first article.

My first thought was "Me? A guest columnist?" With barely three years' experience in the industry, I'm hardly an expert. So I called my friend and mentor, Neil Mink, to ask his opinion.

A New Voice for "Street Smarts"

When Mink's laughter finally subsided, and he had some time to think about it, he said he thought it might be a good idea after all.

He reasoned that the column's former author, Ed Freedman, although very knowledgeable and experienced, was not out pounding the pavement every day like I was.

After selling his first million or so accounts, Freedman now sits near the top of the bankcard food chain, so he is somewhat removed from the rat race below. Mink believed that I and other MLSs could offer something that Freedman couldn't: a true voice from the little guys, er, gals.

Now don't get me wrong. I have the utmost respect for Freedman, and like many others, I pattern myself after him, one of the industry masters.

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"I am in my 10th year of the bankcard business now, and I would have to say 90% of my sales have been a one-visit deal. Had I followed up on others that I contacted, I may have a much larger portfolio, but because of those earlier sales jobs/experiences I rarely follow up because I lost my faith in the 'be-backs.' I am trying very hard to change that view now and am going to try and follow up with my 'be-backs.'"

- destin5440

At a recent association meeting, I almost lost my balance and fell over on my face because I had leaned in so I could hear what he was saying (He said he planned to have the Caesar salad for lunch that day).

Mink's point was that the industry has been through a few changes since Freedman sold "in the streets." Increased competition, declining lease and equipment prices, and free equipment have made it difficult for new agents to break into this industry.

MLSs Have Resources

The cost of gas has driven many agents, who previously targeted brick-and-mortar retail locations, to the desk and phone. They are now forced to retrain themselves in this challenging arena of sales to learn more about selling to online merchants.

The average merchant is becoming savvier about equipment and processing and turning to the Internet to buy.

On the plus side, as agents we now have a wealth of resources to turn to. We have The Green Sheet. We can attend any number of excellent national and regional association meetings held across the country.

We have access to the Electronic Transactions Association's (ETA) training sessions, and we have the NAOPP, an organization built with MLSs in mind.

With 260,000 miles on my "office on wheels," two rambunctious kids to support, more bills than merchant accounts and never enough in residual payments, I decided to take on the challenge of imparting in this column the only wisdom that I can, which is wisdom from the streets, baby!

Returning to the MLS Forum

Julie O'Ryan, President and Editor in Chief of The Green Sheet, announced the new "Street Smarts" format on March 8, 2005. She posted the following on my behalf on GS Online's MLS Forum:

"The [next 'Street Smarts'] topic is 'the sale is never finished.' Never assume that you have a 'sure thing' on your

hands. Please share your stories of the SURE THING."

To O'Ryan's post I added, these are "situations where you are led to believe that the deal is closed, and suddenly, you find that it is not. [An] example would be finding out, contrary to what you have been told, that you are not dealing with the true owner.

"Or you get a call saying, 'Come on by so we can do the paperwork' and finding that when you arrive, that you've got to go over the whole presentation again. Even the seasoned professionals must be surprised sometimes."

Following are MLS' responses to those posts:

"My rule of thumb is to never talk about a sale until it has batched. Giving yourself a pat on the back before you are paid is a sure way to jinx the sale and not finish the sale!" - Desdinova

"I'm sure every MLS will have war stories like that. I remember back in the days where approval took two weeks as opposed to two hours, and you could write a deal, take the pictures (Remember the Polaroid?) get the 15 pages signed, void check, the whole nine yards.

"Then, after waiting two weeks for the approval, you call to advise the merchant of the installation date only to find out while we were waiting, someone came in and sold them for \$5 less per month. We have come a long way!" - SalesAMS

"Reminds me of my first 'independent sales' job. I was about 22 and had just gotten my real estate license, and for the first time didn't have to punch a clock or answer to anyone. I was on floor duty, and this big fancy limo pulls up and wants to buy some beachfront real estate.

"It was my floor day and my clients, so I ended up spending about a week with these people, cruising around in the limo, drinking champagne, thinking 'this is the life' ... the lady even had a little dog whose feet had never been on the ground outside (her name was Precious) ...

"They decided on two condos on the beach, which would have netted me about \$8,000 back then (about 20



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StreetSmarts

years ago ... now everyone knows how old I am).

"That was more money than I had ever seen, let alone made, so I was feeling pretty good about this new career. Anyway, I mentally had this money in my pocket, so for the next couple weeks, [I] didn't do much prospecting. [I] went and had wine at lunch and thought 'What easy money this job is going to be.'

"Well, the client end[ed] up waiting until the listing ran out and then bought the condos from the owners themselves, thus cutting me out completely. What an eye-opener!

"After a couple months of general real estate and believing everyone who said they were going to be back and never did, I started selling timeshares ... now you had two hours to get people to buy, and they drilled in your head 'There is no such thing as a be-back' ... sell them while they are here (they had to be bribed [with a gift] to come in), or you will never see them again.

"I still had faith in my 'buyers,' so when they told me they had to go home and think about it, but they would call me back, I believed them. Well, I sold timeshares for about seven years, and in that time, out of hundreds

that said they would 'be-back' or call, I can count on one hand those that did.

"So after those two experiences, it has been drilled into me there are no such things as 'be-backs and 'buyers are liars.' It's a harsh reality but true.

"I am in my 10th year of the bankcard business now, and I would have to say 90% of my sales have been a one-visit deal. Had I followed up on others that I contacted, I may have a much larger portfolio, but because of those earlier sales jobs/experiences I rarely follow up because I lost my faith in the 'be-backs.'

"I am trying very hard to change that view now and am going to try and follow up with my 'be backs' ... if you notice my other post about ACT, that is the whole idea. It will be interesting to me to see how well my following up does." – destin5440

"This is a REALLY GREAT idea." – toby

"We have written 42 deals with one marketer since the new room started, and all but maybe two were follow ups, not sold the same day we contacted them. We retain a database of over 400 merchants [who] at any one time requested more info and need credit card services.

"We, too, use the ACT program to do our calls and follow up (great tool). Follow up is the core of our business plan, and IT WORKS." – rbelcher

The Sale Is Never Finished

Thanks, MLSs, for all your responses. You've provided some interesting perspective.

In my own example of being caught off guard, I made the mistake of assuming that I had sold the clients before I had completed the paperwork. Why did I do this? Because the clients told me they were sold, of course.

My cell phone rang and the friendly voice on the other side end said, "Kathy, can you come on by? Barbara Jean and I are ready to sign that paperwork."

I politely explained that since it was late on a Saturday, I had dressed in blue jeans. I would happily come over right away like they requested, but would have to come dressed as is.

My soon-to-be clients were a young couple with a casual buffet-style restaurant; they quickly assured me that my casual dress would be just fine with them, so with rent due, I turned the Jeep around and headed in their direction.

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Of course, I had to be somewhere else in just over an hour, but this would only be paperwork; it was a sure thing and would never take a full hour to complete, right?

On the drive over, I grabbed one of several calculators floating around in my car and quickly added up all the bills I could pay with the proceeds from a new lease.

To say that I was happy would be an understatement. I felt giddy, and I sang along with the radio on my way over.

When I arrived, a modest crowd made its way through the buffet line. I asked the couple if they would stop long enough to sit down with me. They replied that this wouldn't be a problem since their parents were the owners, and on paper, and I would deal with them.

At this point I'd like to remind everyone of Jim Nabors' famous line in his role as Gomer Pyle on "The Andy Griffith Show": "Surprise, surprise, surprise."

Learning Lessons

Let's go over some of the many mistakes Happy Kathy made on this sales call, shall we?

Contrary to what some of you might think, I asked this couple a lot of questions in the first meeting. I asked them if they were the owners, and if they had any other partners. In retrospect, I can only assume (there I go assuming again) that pride kept them from being truthful about this because their answer was "No."

Suddenly, I found myself in the position of "meeting the parents" and having to completely resell them on my services.

"Start from scratch," the parents told me. "Barbara Jean and Homer haven't had time to go over anything with us, and we want to know what we're signing."

The parents were nicely dressed, and I immediately felt uncomfortable in my blue jeans and sweater. They were intelligent, thoughtful people and wanted to know everything about the processing industry. Say goodbye to my evening plans.

What I and everyone reading this sad tale should take from this experience is that the sale is never finished. Never assume that you have a sure thing on your hands, and never, ever count your chickens before they hatch.

We've all had the experience of having another agent come in after us with a better offer. Even after we install the equipment, we must continue to service these

It's okay to dress better than your clients. In fact, unless you plan to go way overboard with a top hat and tails, you should always dress professionally. We are ... in the financial services industry, and we should dress accordingly on sales calls.

accounts. We must keep selling merchants on the idea that we are the best salespeople for them.

And we must convince them that the processing company with which we work is the best in order to prevent them from moving their business elsewhere. We are not, by a long shot, the only pretty faces walking through their doors.

Leave the Blue Jeans at Home

I'd like everyone to say this out loud along with me, "I will not ever, under any circumstances, wear blue jeans on a sales call."

Even though the sweater I wore was nice, and the circumstances that put me there in the blue jeans were understandable, I was underdressed compared to my clients, and that put me at a disadvantage.

It's okay to dress better than your clients. In fact, unless you plan to go way overboard with a top hat and tails, you should always dress professionally. We are professionals in the financial services industry, and we should dress accordingly on sales calls.

Singing on the way to my meeting? Of course we all need to relax at some point throughout the day. Working out of a car all day long is exhausting, and we should all eat healthy foods, drink plenty of water and take breaks from time to time to recharge. Oh, who I am kidding? We really just don't have that kind of time.

Preparation Is Key

Preparing for the appointment might also have been a good thing to do too, don't you think? I should have spent that time in the car going over everything that had transpired with these clients. I should have prepared myself for the possibility that they wouldn't just roll over for me.

And I should have considered that a surprise might be waiting for me. If I had done all this, then they wouldn't have caught me with my blue jeans on, so to speak.

Always prepare mentally for the appointment on the way over. No matter how long you've been working as

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an MLS, surprises can still trip you up. Count on them and be prepared.

It took me well over an hour to convince this new couple that I was the right person for the job. We discussed their options, and in the end, they decided to go with me.

They also had some great news to share with me. A friend of theirs planned to give them a credit card terminal, so they wouldn't have to lease after all. Oh happy day!

(Another lesson: Give all appointments the ample time that they deserve. If you finish early, you can always call on neighboring merchants until your next scheduled appointment.)

So I slipped the lease agreement back in my book. As I filled in the equipment section of the contract with the word "Hypercom," I struggled to keep a smile on my face. If this had been a lease contract, I would have been trying to hide the happy Snoopy dancing in my head.

Pride for a Job Well Done

Wait a minute, I reminded myself, I had almost lost the account, but I was still hung up on the lost lease money. I looked around and noticed that the restaurant had filled up.

It finally dawned on me that I had just won a pretty good account. So not only did I have a new account, I had really learned some things from this sale.

On the drive home I cranked up the radio to let Snoopy loose. I thanked my lucky stars for being in this business. After all, at the end of the day, I had closed the sale. ■

Kathy Harper of Griffin, Ga. is Vice President of NAOPP. E-mail her at advpaytec@aol.com or call her at 770-843-3399.

More Than 2.7 Million Hits Is a Lot of Punch

The Green Sheet's Web site, GS Online, achieved a significant milestone in March 2005, receiving 2,721,525 hits in one month! This is an increase of almost 34% over the same period only a year ago, when our Web site had more than 2 million hits.

This increase marks the growing reach of GS Online. As the number of pages in The Green Sheet continues to climb (from 88 pages to 120 in the last year), so do the pages of content on our Web site.

GS Online not only saw increases in the total number of hits, but also in overall Web traffic throughout the site. The number of visits (a single user loading any number of pages without a 15-minute lapse), as well as the amount of data being transferred and downloaded, grew.

"The increases reflect that GS Online is the place for MLSs to go to find everything they need to stay on top of what's going on in the industry and achieve sales success," said Julie O'Ryan, President and Editor in Chief of The Green Sheet.

With all the new traffic, the Web site is more robust than ever. The Green Sheet owns multiple servers, housed at our Texas site, that handle thousands of GS Online users daily. The servers are scaled to support 20 times our current traffic levels.

The MLS Forum remains the most popular destination on GS Online. Others are For Immediate Release, the breaking news section on our home page; News From the Wire, where we post industry news throughout the day; The Resource Guide, a directory of companies and services in the payment processing industry; Fast Finder, our search engine; and the Company Name Generator.

Some fictitious names created by our Company Name Generator on GS Online:

- Merchant Optima Services
- Inzap Authorization Services
- Nextdayfunding Reduction Paysystems

It's fun, try it!

In the last year, we've made several enhancements to GS Online. In August we announced a new and improved version of GS Online's RetailBusiness.com section, which lists businesses that offer payment processing products and services.

We also created Special Interest Publishing, a division of The Green Sheet Inc. that provides niche authors with a broad range of publishing and marketing expertise for books and Web sites.

Our mission at The Green Sheet has always been to support you, the individual sales professional in the payment processing industry. We have consistently developed and delivered "best in class" support tools for MLSs, available to you at no cost. We strive to bring you the right stuff, in the right way and at the right time: Now!

\$390 million in checks are returned unpaid each day.

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*A 2004 study by the Federal Reserve found that 36.7 billion checks were paid in 2003, worth \$39.3 trillion. Returned checks had a value over \$142.5 billion. For more information on this payments study, call us for a copy of our Check Facts sheet.



Education (continued)

Shopping Cart Provider Settles FTC Privacy Charges

By David H. Press

Integrity Bankcard Consultants Inc.

At the Electronic Transactions Association's (ETA) Annual Meeting and Expo in Las Vegas in March, in meeting with potential customers and current clients, Integrity Bankcard Consultants Inc. found that identity theft and consumer privacy were hot topics.

Following ETA, recent headlines included:

- In Chico, Calif., hackers accessed the personal information of 59,000 people affiliated with the California State University.
- Retail Ventures Inc., operator of DSW Inc. shoe stores, reported the theft of consumer credit card data at more than 100 of its stores, mainly over the last three months.
- LexisNexis admitted that hackers gained access to personal information of 32,000 of its customers.
- A computer virus is diverting Internet banking customers to fake Web sites run by criminals trying to steal personal information and funds.

The Federal Trade Commission (FTC) considers identity theft the nation's fastest-growing crime, and along with the Better Business Bureau, has estimated that 9.9 million American consumers fall victim to identity theft each year.

In most cases, victims don't end up paying for the identity theft transactions that occur. In 2002, identity theft crimes cost businesses \$47.6 billion and consumers \$5 billion, according to FTC estimates.

Often the true victims of identity theft are you, ISOs and merchant level salespeople (MLSs), and your merchant customers because of chargebacks that occur from the compromised accounts. Read my recent article, "Identity Theft and the ISO/MLS" (The Green Sheet, Mar. 14, 2005, issue 05:03:01) to see how to protect yourself from losses caused by identity theft.

Another area in which to use caution in operations is privacy. Vision I Properties LLC, doing business as CartManager International, recently settled with the FTC over charges that it "rented" personal information about merchants' customers to marketing organizations, while knowing that this contradicted merchants' privacy policies.

The FTC alleges that CartManager failed to adequately inform consumers or merchants that it collected and rented information and that CartManager did this, knowing

that renting data was contrary to many merchants' privacy policies.

CartManager provides shopping cart software to online merchants, who then brand shopping cart and check out pages on their sites to look like their own. However, the pages are actually located on CartManager's site. Here, consumers enter personal information including their name, address, phone number, e-mail, and credit card account information and CartManager collects and compiles this data.

According to the FTC, some of the merchants working with CartManager made pledges to customers such as "PRIVACY POLICY: It's simple. We don't sell, trade or lend any information on our customers or visitors to anyone." CartManager collected and rented personal data of nearly 1 million consumers who shopped at its merchant sites.

The company's settlement with the FTC prohibits use of personal data it collected as well as future misrepresentations about the collection, use or disclosure of personally identifiable information.

The settlement also requires that CartManager ensure consumers receive "clear and conspicuous notice" before disclosing any personal information to other companies for marketing purposes.

"A service provider cannot secretly collect and rent consumers' personal information, contrary to a merchant's privacy policy," said Lydia Parnes, Acting Director of the FTC's Bureau of Consumer Protection in a statement. "At the same time, merchants have an obligation to know what their service providers are doing with consumers' personal information."

For more information about the case, visit www.ftc.gov/os/caselist/0423068/0423068.htm for "In the Matter of Vision I Properties, LLC, doing business as CartManager International, File No. 042 3068, March 10, 2005."

As ISOs/MLSs, review your operations for potential privacy concerns, especially if you disclose any information about your merchant customers to a third party. ■

David H. Press is Principal and President of Integrity Bankcard Consultants. Phone him at 630-637-4010, e-mail dhp@integrity-bankcard.net or visit www.integritybankcard.net.



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CARDSERVICE
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Marketing 101

Tips for Effective E-mail Marketing

By Nancy Drexler and Sam Neuman

Cynergy Data

Are you interested in losing 30 pounds in 30 days with a new scientific weight loss method? What about taking out a home loan from a person you've never met at an institution you've never heard of? Or helping out a foreign businessman who needs to transfer some money into your bank account? How about ordering free Viagra over the Internet?

Messages that offer all this and more deluge most e-mail inboxes. Unsolicited e-mail, or "spam," is now part of everyday life, and despite the best efforts of Internet service providers and network specialists, it looks like the flood of unwanted e-mail won't end anytime soon.

However, e-mail remains a quick and cost-effective way to legitimately market products or services. Use a Web-based service to send out mass e-mail on your behalf for

a small fee. Or use the tried-and-true method: Copy and paste e-mail addresses into a new message and then send a large mailing from your office e-mail account. The only cost is the time it takes to create the list and click "Send."

In a spam-filled world, how do you ensure that recipients read, forward and maybe even act on important e-mail marketing messages rather than deleting them? Following are some tips:

Serve the Audience Before Selling to Them

An unpleasant thing about most marketing e-mails is that they focus on pushing products, not providing information. Today, when people want to buy something, they know exactly where to drive, walk or click to make their purchases.

So flooding their inboxes with hard-sell marketing offers is an ineffective way of growing sales and a surefire way to shatter trust. Sending pushy, advertising-heavy unsolicited e-mail communicates that you see marketing prospects as dollar signs, not people.

Instead, "front-load" messages with interesting, well-written and newsworthy content that will encourage recipients to keep reading. Once you've built a rapport with readers and have given them something useful to read, you'll have more success with sales-oriented messages.

Write for an Online Audience

When writing e-mail copy, keep it short, snappy and focused and above all, get to the point quickly. Make the subject line of the e-mail succinct and benefit-oriented.

For example, write "Four Ways to Sign More Merchants Today" or "Easy Tips That Will Cut Your Processing Fees in Half." (Think of headlines on glossy magazine covers; they're short, intriguing and promise big benefits for little effort.)

Keep the body of the e-mail, or an included article, brief and to the point. Let's put it this way: There's a reason that e-books haven't made public libraries and bookstores extinct. It's not fun to spend time squinting at small text on the computer screen.

In this industry, reps want to be out of the office closing deals, and merchants want to be with customers conducting business. Don't take up too much of their time (or give them headaches) by forcing them to read long e-mails. They simply won't do it.

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Remind People Why They Receive the Messages and How to Stop Them

One easy way to make e-mail stand out in a sea of spam is to remind the audience that you provide them with something useful.

This is actually quite easy to do. Simply add a line at the end of each e-mail that explains they receive it because they subscribed to a list and/or expressed an interest in the industry.

Just below that line, include an even more important line: an option to unsubscribe with one click. While you hope recipients will rarely use this feature, the upside is that you make the list stronger by eliminating subscribers who aren't really interested in the messages.

Letting readers know that unsubscribing is something easy and painless that they can do at any time and will go a long way toward building trust with your audience. It's also the law: The federal government's CAN-SPAM Act, passed in 2003, requires an easy opt-out option for recipients.

Stay on Top of Subscriber Lists

Check, double-check and triple-check e-mail addresses to make sure each one is exactly right. Spelling really counts here. For instance, Nancy will most likely receive postal mail addressed to "Nancy Wexler" at Cynergy Data, but e-mail sent to nancyd@synergydata.com will bounce back.

Also remember that people change e-mail addresses frequently. Be proactive about seeking out new addresses and updated contact information for all subscribers; messages are useless if they never reach the intended audience.

Let the Web Site Do the Hard Work

Finally, resist the temptation to over-explain things in e-mail. Remember the rule about getting to the point right away? Save particularly complex or graphics-heavy communications for the Web site.

For example, let's say you send an e-mail about a new set of procedures. Which is the preferable message: One that details what to do and when to do it, complete with screen shots and technical jargon, or one that announces that the procedures are available, explains the high points, and offers a link to a training Web site with more information?

Bulky, lengthy e-mail with multiple images can take a long time to load, particularly for readers with slower computers or dial-up Internet connections.

Providing a quick rundown of the most important information, with a link to more in-depth explanations on the Web, is a much simpler, more effective way to communicate. Recipients can print, save and read the information at their convenience.

Use these tips to construct your next e-mail campaign and you will achieve more results and satisfy more readers than ever. If you'd like to provide feedback on these tips or share some others, send us an e-mail; only make sure that the message has a clear, catchy subject line so it gets our attention. ■

Nancy Drexler is the Marketing Director and Sam Neuman is the Communications Specialist of Cynergy Data, a merchant acquirer that distinguishes itself by relying on creativity and technology to maximize service. Cynergy offers its ISOs VIMAS, a cutting edge back-office management software; TrackIt, a ticketing system that makes responses to customers fast, accurate and efficient; Brand Central Station, a Web site of free marketing tools; plus state-of-the-art training, products, services and value-added programs, all designed to take its ISO partners from where they are to where they want to be. For more information on Cynergy e-mail Nancy Drexler at nancyd@cynergydata.com .

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Education (continued)

The Emerging Markets Opportunity

By Peter Scharnell

Electronic Exchange Systems

The card Associations classify newly created processes of credit card acceptance (for which no industry merchant category currently exists) as emerging markets, and opportunities are growing for you as merchant level salespeople, in these categories of merchants. Transactions that fall under this category receive special interchange pricing consideration, and the Associations restrict pricing to utilities, insurance, cable companies, telecommunications, government and schools.

Each card Association has its own unique emerging markets program, which it restricts to specific Merchant Category Codes (MCC). Visa U.S.A. calls its interchange rate program for select emerging markets the CPS/Retail 2. The interchange rates are 1.43% + \$0.05 for credit and 0.80% + \$0.25 for debit. MasterCard International calls its program the Service Industries Incentive Program (SIIP). The interchange rates for this program are 1.15% + \$0.05 for credit and debit (debit transactions have a break-even amount of \$57.14).

In order to help merchants qualify for these reduced rates, work with your processor to submit the appropriate forms to each card Association. Following are some of the specific requirements for Visa and MasterCard programs:

Visa CPS/Retail 2 for Select Emerging Markets

- Restricted to the following MCCs: Government (9211, 9222, 9399); School (8211, 8220, 8299); Utilities (4900); Insurance (5960, 6300); and Cable and Other Pay TV (4899)
- Must be electronically authorized
- Transaction must be sent for processing within 24 hours of the authorization
- Transactions not meeting CPS requirements will not qualify and will be classified accordingly
- MCC 5960 must meet CPS Card Not Present requirements
- AVS is not required for CPS Retail 2

MasterCard's Incentive Program (SIIP)

- Restricted to keyed transactions to the following MCCs: Telecommunications Equipment (4812); Telecommunications Services (4814); Cable and Other Pay TV (4899); Utilities (4900); and Insurance (5960 and 6300)
- Applies to consumer cards only

- Merchant must sign marketing agreement with MasterCard
- Electronic authorization is required and must be settled within one day of authorization
- Transaction must include special indicator in authorization and settlement records

The Utility Opportunity

An emerging market with a lot of potential is the utility segment (MCC 4900 includes Gas, Electric, Water and Waste).

A new Visa utility interchange fee for consumer debit and credit card transactions is now available, effective April 2005. Visa enacted this program in order to generate additional Visa card acceptance and to address utility merchants' concerns about the costs of accepting Visa-branded cards.

The flat transaction rate for utility merchants will require a registration process. One of the necessary reasons for obtaining this rate is the elimination of convenience fees by the utility companies.

Visa and MasterCard prohibit merchants from charging cardholders a surcharge; however, the Associations do make a distinction between a surcharge and a convenience fee.

Essentially, merchants may offer cash discounts provided that they clearly disclose them to consumers and present the cash price as a discount from the standard price charged for all other forms of payment.

By accepting and adhering to Visa's utility program, utility companies stand to benefit by enhancing cash flow as a result of on-time receipt of funds, posting payments more quickly and offering customers more options on how they pay their bills.

Other benefits include reduced expenses resulting from lower billing, collection and check handling costs.

MasterCard also offers special interchange rates for the utility sector within SIIP. Obtain these rates (and all the emerging market rates) from your processor or visit GS Online's MLS Forum at www.greensheet.com.

Emerging Bill Payment Solutions

It's now more convenient than ever for customers to make electronic bill payments. The Associations now accept payment cards in more traditional spending categories,

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Education

and according to statistics from Visa, payment card usage for bill payment has increased more than 300% during the past two years.

Additional research shows that 27 of the largest 30 bill-payment merchants in insurance, cable and telecommunications now accept payment cards in the majority of their markets. The benefits are obvious to the customer as well as the companies providing the bill payment solutions.

There are two ways to provide electronic bill payment: manually and automatically. With the manual solution, cardholders enter card information for each individual payment; they control what they pay and how and when they make their payments.

Depending on the processor, merchants can choose from several Class-A certified terminals to use for manual payment processing, which VeriFone Inc., Hypercom Corp. and Lipman USA manufacture.

Automatic bill payment enables merchants to set up scheduled payments and eliminates the need to re-enter customers' credit card information each time payment is required.

Recurring billing solutions provide a streamlined process for customers to pay their regularly scheduled bills.

The merchant will realize many benefits from offering an automated bill payment solution including better cash flow, reduced mailing and collection expenses, increased revenue and, most importantly, improved customer loyalty and satisfaction.

Several solutions for recurring billing are on the market. They include GO Software Inc.'s (now owned by VeriFone) PC Charge Pro software gateway, Internet-based virtual terminals such as what Authorize.Net, Ezic and VeriSign offer, and alternative gateways like ACH Direct's virtual terminal, which supports the processing of credit and debit cards and electronic check (automated clearing house/ATM) transactions.

In addition to the advanced gateway options, emerging markets customers will also qualify for the special interchange rates where the cost of accepting hand-keyed recurring credit cards will be as low as if they were card present transactions.

Pricing to Win the Sale

Currently, the majority of emerging markets merchants are priced as retail accounts and are being charged mid or non-qualified keyed-in discount rates. This is where sales opportunities come to light.

Because of the emerging markets programs now available, the average cost incentive for customers that fall into this category is more than 50 basis points below that of keyed-entered retail.

The result is a large opportunity for savings and greater profit margins for these merchant types. The critical factor for the approved qualification and pricing is that processors ensure that merchants have submitted the proper paperwork and are set up and priced correctly according to the specific interchange program.

When completed properly, the keyed-in qualified sales for the emerging markets categories will receive the qualified rate. This enables you to price sales in this category as low as the swiped rate for retail or to creatively build some additional profit into the opportunity. ■

Peter Scharnell is Vice President of Marketing for Electronic Exchange Systems (EXS), a national provider of merchant processing solutions. Founded in 1991, EXS offers ISO partner programs, innovative pricing, a complete product line, monthly phone/Web training, integration services and, most of all, credibility. For more information, visit EXS' Web site at www.exsprocessing.com or e-mail Scharnell at peter.scharnell@exsprocessing.com. Electronic Exchange Systems is a registered ISO/MSP for HSBC Bank USA, National Association.

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Two Hypercom Officers Step Down

Phoenix-based point-of-sale terminal manufacturer Hypercom Corp. announced that Chris Alexander, Chairman, President and Chief Executive Officer, retired, effective March 31, 2005. Alexander's retirement comes only 10 days after the departure of Hypercom's Chief Financial and Administrative Officer, John Smolak.

"Chris was thinking seriously about retiring at the end of this year, and with John Smolak's departure, he decided to move forward with his plans for retirement to make it easier for a new CEO to pick a new CFO," said a Hypercom spokesperson.

William Keiper, CEO of Arrange Technology LLC, and a member of Hypercom's Board of Directors, will serve as Chairman and Interim President and CEO. Grant Lyon will serve as Hypercom's Interim CFO. Lyon is President of Odyssey Capital Group LLC.

Alexander will remain a member of the Board of Directors and will also serve as Special Assistant to the Board and CEO.

Alexander and Smolak stepped down amid several pur-

ported class action lawsuits filed against the company on Feb. 15. The complaints, which name Hypercom, Alexander and Smolak as defendants, allege that Hypercom violated federal securities laws by issuing false or misleading financial statements (see "Several Lawsuits Filed Against Hypercom," Feb. 28, 2005, issue 05:02:02).

In February, Hypercom restated its financials for each of the first three quarters of 2004 because of errors it made in reporting leases of its United Kingdom subsidiary Hypercom EMEA Inc.

The company incorrectly accounted for some of its 3,200 leases as sales-type leases rather than operating leases. As a result of the errors, Hypercom had overstated its net revenue by at least \$4 million and its operating income by at least 65% - 75% for the nine months ending Sept. 30, 2004.

Working with outside counsel, Hypercom conducted a seven-week investigation into the restatement regarding the leases. "Based upon the investigation ... the committee concluded that there was no misconduct with regard to the incorrect classification of such leases as sales-type leases," according to a company statement. 

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Bank of America Entangled in Online Fraud Lawsuit

When bank customers log on to the bank's Web site to manage personal or business accounts, is their money safe? Banks always say "Yes," but who is responsible when a customer's account is compromised, the bank or the customer?

On Feb. 3, 2005, Joe Lopez, Manager of Ahlo Inc., a computer supply company in Miami, filed suit against Bank of America Corp. (BofA) in Miami District court.

Lopez is seeking to recoup \$90,000, lost in what he said was an unauthorized wire transfer. BofA said that it is not responsible because the security breach that allowed the transfer to occur was not on the bank's end, "The Boston Globe" reported on Feb. 14, 2005.

On April 6, 2004 Lopez accessed his online BofA account and saw that less than an hour before, \$90,000 had been wired, without his authorization, to an account at a bank in Riga, Latvia.

Immediately, Lopez contacted BofA to report the illegal transfer. The money was already gone, however; the culprits had withdrawn \$20,000 and BofA refused to act, saying that it was not liable. The wire transfer had been made within completely authorized parameters.

The U.S. Secret Service, which investigates computer fraud, searched Lopez's computer and discovered a Trojan horse virus called "Coreflood" that allows hackers seemingly legitimate access to any information, including financial passwords.

Lopez's attorney said it was the bank's responsibility to warn customers about the virus.

BofA, on the other hand, maintains that customers should take appropriate cautions on their end against such risks. This includes using anti-virus software and firewalls to protect their systems. BofA said Lopez's computer had security issues, not the bank's.

According to a February 15 article in "Electronic Payments Week," the upcoming trial will have great implications on the entire financial services industry, as it delegates responsibility for fraud and theft with electronic financial transactions. ■

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Robot Retailers Gain Ground

Welcome to the future of vending. San Francisco-based Zoom Systems has created automated retail storefronts that do not require store clerks and are open 24 hours a day. Zoom teamed with Japanese hardware superpower Sanyo to create the next step in retail vending technology.

Strategically placed in highly trafficked locations such as airports, hotels and shopping malls, the software-driven, mechanized storefronts are definitely not your typical vending machines.

The merchandise, which consumers pay for with ATM or credit cards, ranges in price from \$2 – \$500 and includes bottled water, batteries, phone cards, digital cameras and even iPods.

What happens if the machines fail to dispense merchandise? Instead of kicking and shaking them in vain, like people often do with traditional vending machines, sensors notify a built-in computer system. If the product is not properly dispensed, the credit card will not be charged.

Jeff Loomans of Sierra Ventures, also based in San Francisco, is a lead investor in the Zoom storefronts.

"There are 50,000 hotel gift shops in the U.S., and only about 1,500 of them make any profit," he said. "They are replacing small, manned retail locations. All a cashier does is take credit cards and make sure there is no theft."

One store opened last month in the Argent Hotel, located in the heart of San Francisco's financial district. "We have received nothing but great feedback from our guests," said Fabiola Price, the hotel's Marketing Communications Manager. "They are going to be replacing more and more hotel gift shops."

Price did note one problem. The machines only take cards and require that customers enter their zip codes. This did not work for international guests. However, the hotel immediately contacted Zoom, which fixed the problem the next day.

Loomans doesn't think the robotic storefronts will eventually phase out staffed retail stores. "These new stores will increase retail efficiency, just as ATMs did [for] banks," he said. ■



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Printing Is Now More Mobile Than Ever

Product: P25 Wireless POS Printer

Company: Blue Bamboo

Wireless POS terminals enable on-the-go merchants to accept credit cards from virtually any location within range of a wireless network. And now one company offers a small wireless printer to accompany these terminals.

Shanghai-based Blue Bamboo, a division of Shera International, sells and markets wireless POS terminals and printers worldwide. The company's latest product, the P25 wireless POS printer, offers ISOs and merchant level salespeople (MLSs) a great opportunity for their mobile merchants.

Blue Bamboo's tiny thermal printer measures a grand total of 3" x 3.9" x 1.8" and weighs only eight ounces. It fits in the palm of a hand and also comes with a belt mount adaptor and detachable belt clip to help merchants keep track of it.

The printer is equipped with an IrDA port for wireless

communication and an RS-232 port for desktop use. It's compatible with POS terminals and electronic cash registers, with or without cables. The device can print up to 200 medium-sized thermal receipts from a single battery charge.

Although the P25 printer has limited support for graphics, it does support multiple, scalable fonts. And the keypad has three push buttons: power, feed and mode.

Merchants such as taxicab drivers, mobile concession stand operators and traveling salespeople, as well as traditional retail locations including grocery stores and restaurants, benefit from processing credit transactions. These merchants can expand their businesses using wireless POS systems by attracting customers who do not carry cash.

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Klear Image Brings Color Receipts to Small Merchants

Product: Customized register and receipt roll paper

Company: Klear Image

Smaller, "mom and pop" merchants now have a way to spruce up their business image. Most one- or two-location, non-chain stores use plain receipt paper in their cash registers or POS terminals because it hasn't been cost effective for them to order special paper emblazoned with color, logos or advertising.

Now, thanks to Klear Image, customized, color receipts are no longer only affordable for large businesses. The company offers a new and inexpensive printing process, which allows for small runs (five to 10 cases, as low as

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(\$29.95 per case) of receipt and register paper rolls.

Klear Image will imprint logos, coupons, store return policies or any desired advertising in up to two colors. It can print the information on bond, thermal or multipart paper.

The small printing runs cut down on the size of investment required to use this type of paper and allow businesses to experiment with different ideas. In addition to receipt rolls, Klear Image prints custom pay-at-the-pump and ATM paper and even napkin rings and currency bands.

If you don't know what size rolls to order for merchants, visit the company's Web site and use its search engine to find the make and model; the site will display a list of appropriate products.

Klear Image is looking for ISOs/MLSs to sell its products to merchants. Same-day shipping is standard on orders placed before 2:30 p.m. CST.

Klear Image

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800-662-7267
www.klearimage.us

A Smart, Contactless Gift and Loyalty Solution

Product: Contactless smart card technology for gift/loyalty programs

Company: Smart Transaction Systems Inc.

As more merchants implement electronic gift and loyalty card programs, the days of crumpled gift certificates, tattered punch cards and consumers taking liberties by adding a few extra holes are ending. What if the process of swiping these gift and loyalty cards is ending, too?

In line with a growing trend toward adopting contactless solutions at the POS, Smart Transaction Systems Inc. (STS), a provider of stored value card systems, recently



announced the addition of contactless, smart card technology to its line of gift and loyalty card programs.

The smart cards simultaneously store and access both a specific cash value and a loyalty/reward point balance that merchants previously tracked using punch cards and gift certificates.

To complete a transaction, no swiping is required; con-

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sumers pass the device over a reader. In addition to cards, STS said it will also integrate its smart payment technology into stickers, keychain fobs and even wristbands.

When used with high-speed broadband transaction processing, the contactless smart card technology enables transactions that are faster than when consumers use cash for payment.

Many VeriFone Inc. and Hypercom Corp. POS terminals as well as PC-based POS systems are now compatible with STS' new technology. In addition, STS has made its smart cards compatible with contactless readers from a variety of manufacturers.

If a merchant's current POS system or POS terminal cannot accept contactless, smart card-based payments, STS said merchants can add software to make them compatible; no new hardware is required.

Businesses of all sizes, including sport and music venues, grocery stores, drive-thru restaurants and corporate and college cafeterias, might benefit from using this technology.

Smart Transaction Systems Inc.

1803 S. Foothills Hwy., Suite 205
Boulder, CO 80303
888-494-9760
www.smart-transactions.com

Faster, Safer, Cheaper Online Transactions

Product: LAVA PayLink IP

Company: LAVA Computer MFG Inc.

Because of advancements in technology, merchants can now make electronic payment transactions at the POS faster, safer and less expensively. Companies like LAVA Computer MFG Inc. help retail businesses reduce the cost of updating to new, more secure transaction processing equipment.

And in order to stay ahead of growing security concerns, LAVA recently announced the latest addition to its line of POS Ether-Serial Links. The LAVA PayLink IP provides a Secure Sockets Layer (SSL) Ethernet connection.



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It serves as a great alternative to expensive, leased line (telco) credit/debit transactions.

PayLink IP allows merchants to use their existing credit/debit payment terminals without having to invest in new Ethernet-enabled POS equipment.

LAVA's "black box" solution serves as a low-cost way to get longer life from older equipment. It eliminates dedicated modem phone lines and speeds up transaction times, reducing them from 30 – 40 seconds to less than 10 seconds.

ISOs/MLSs can sell the concept of data security to merchants already in their portfolio, or bundle the technology into a package for new customers.

Processing all business transactions over a secure Internet protocol (IP)-based connection will increase the profitability of merchants and ISOs/MLSs.

Using Triple DES security algorithms, PayLink IP encrypts data while transmitting TCP/IP packets of



information in an SSL connection across any network at speeds up to 115.2 Kbps.

The product also has an RS-232 serial port to add networking functionality to any payment terminal with a serial interface.

The simple Web-browser configuration process allows telephone numbers to be paired with IP addresses and vice versa.

This new technology permits automation of any application requiring safe transfers of private information over Ethernet connections with Web-based management capability. This includes retail/POS and kiosk/ATM systems.

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**"For me, words are a form of action,
capable of influencing change."**

- Ingrid Bengis

Make Your Words Count

You've probably heard the adage that you have two ears and one mouth in order to listen twice as much as you speak. So when you do talk, pack power into your words, especially as a sales professional.

As a merchant level salesperson (MLS), when answering a prospect's questions or objections, make every word count. Respond in a way that ensures the dialog will continue. Consider the following example:

Prospect: "Your price is too high."

MLS: "No, I don't believe it is. I'm sure that if you ask around, you'd find that our prices are competitive."

What's wrong with this response? Plenty.

First, the response discounts the prospect's opinion. The prospect said the price is too high, and the MLS said, "No" it isn't. The MLS immediately disregarded the prospect's opinion, which might offend the prospect and make her defensive.

Instead of being open to hearing why the price is fair, she'll focus on defending her position.

Second, the response assumes something about the prospect that might or might not be true. By saying "if you ask around" the MLS is trying to demonstrate that his service is priced appropriately. However, it sounds like he believes the prospect has not done any research about the product.

Most likely, the prospect knows to shop around before making a purchase. She might be put off by the assumption that she is not a savvy businessperson.

Third, the response is rather abrasive. By saying "I'm sure" the MLS implies that he is superior to the prospect.

The prospect might feel that the MLS is condescending

or patronizing, and no one wants to do business with someone who makes others feel inferior.

Now that you know how not to respond to this objection, how should you respond? One solution is to repeat, acknowledge and support.

First, repeat the objection to make sure you understand what the prospect is saying. Next, acknowledge her objection. Finally, show support for the comments with which you do agree.

Repeat

The first thing to do before responding to an objection is to make sure you understand it. A simple way to do this is to rephrase the objection as a question. This gives the prospect the opportunity to expand on her opinion.

At the very least, you will have some time to collect your thoughts for your next point or comment. For example:

Prospect: "Your price is too high."

MLS: "Will you tell me which part of the service that you think is priced inappropriately?" or "You believe the price point isn't correct, is that right?"

Acknowledge

Second, let the prospect know that you've heard and understand what she's said. Often, MLSs are wary of doing this because they equate agreeing with the objection with acknowledging the objection.

You can acknowledge the objection, and the prospect's concerns, without agreeing with it. For example:

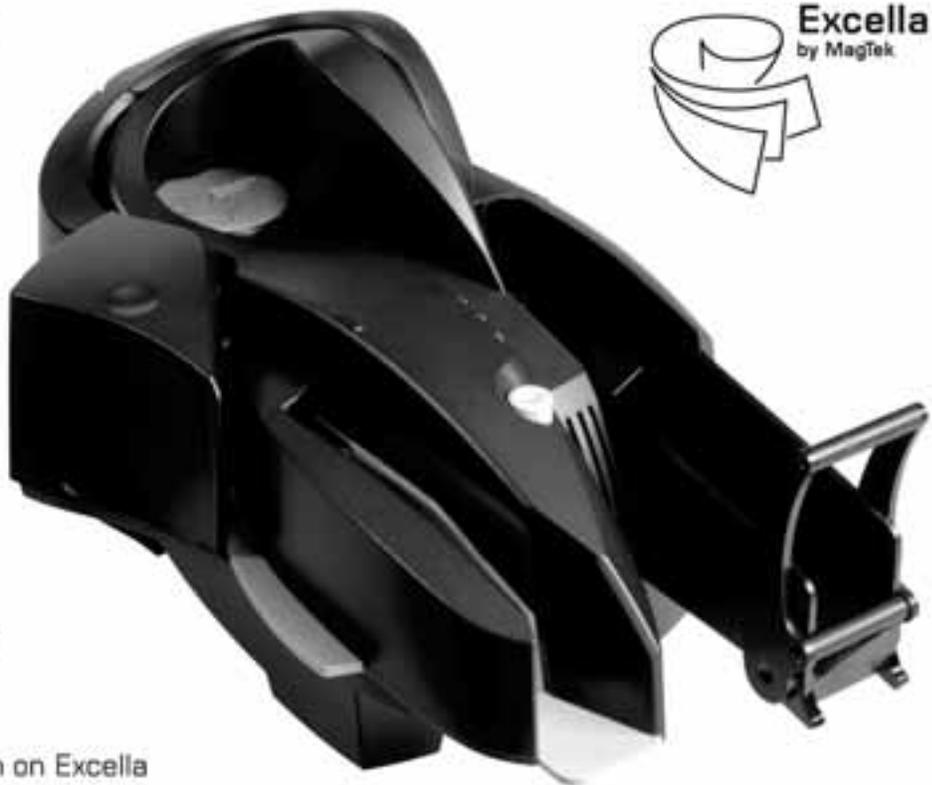
Prospect: "Your price is too high."

MLS: "I understand that price is important to you and your business" or "It sounds like you are concerned about the return on your investment."

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Confirm

Even though you and the prospect might not see eye to eye on the price objection, do show support when she says something with which you do agree. For example:

Prospect: "A lot of new stores have been opening up; competition is getting tougher."

MLS: "I agree."

It's especially important to show support or agreement when the prospect makes a comment that moves the sales process forward. For example:

Prospect: "Many of our competitors have Web sites."

MLS: "I've noticed that, too."

Once you've agreed with the prospect on items not directly related to her objection, she might be more willing to listen as you answer her objection. For example:

Prospect: "Your price is too high."

MLS: "Please keep in mind that this program includes a shopping cart as well as currency conversion."

Prospect: "I do want to make sure that we have the most up-to-date equipment so we won't need to upgrade immediately."

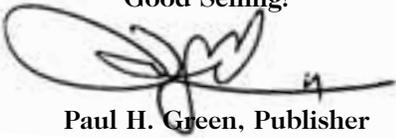
MLS: "I agree. Thinking about the long-term is a great way to approach it."

As you are faced with objections, listen closely and keep the conversation going. If a dialog ceases, so does the opportunity for a sale.

However, if you continue to exchange ideas, you still have a chance to close the sale.

Do everything you can to make your words count, and move the sales dialog forward toward a signed deal.

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DateBook

New Look for the Datebook

We've added more items to our Datebook section to give you a richer sampling of the events happening in the subdivisions of our industry. To the right are some of the icons we will use to you help quickly identify the type of event.



ACA International – The Association of Credit and Collection Professionals

Internet and Check Services Program Conference and Expo

Highlights: ACA International represents collection agencies, creditors, lawyers and vendors that provide technology to make electronic billing and collections easier. The Internet and Check Services Program serves professionals who are involved in electronic check and Internet transactions. Many of the convention attendees are executives and other industry leaders, and one of their top two reasons for attending is to "look for new products/vendors."

When: April 20 – 22, 2005

Where: Bally's Resort Hotel and Casino, Las Vegas

Registration: Visit www.acainternational.org or call 925-926-6547

include biometric payments and using electronically scanned information to increase profits and efficiency.

When: May 16 – 18, 2005

Where: Gaylord Opryland, Nashville, Tenn.

Registration: Visit www.nacsonline.com or call 800-966-6227



Western Payments Alliance (WesPay)

ACH Origination Workshop

Highlights: WesPay is the governing body for the ACH network in the western United States. The network serves as the national paperless funds transfer system. The workshop is geared toward both small financial institutions currently not part of the automated clearing house (ACH) origination process and those that have it as a considerable portion of their business. The focus will be on benefits to the customer.

When and Where: April 20, 2005, Orange, Calif.; and April 21, 2005, Pasadena, Calif.

Registration: Visit www.wespay.org or call 415-433-1230



Retail Systems

2005 Conference and Exposition

Highlights: One consistent theme in the rapidly evolving retail sales industry is customer satisfaction. This year the focus will be on teaching all those involved and connected to the retail industry the most effective and efficient means to please consumers while maintaining financial viability. The Expo will provide an opportunity to learn about the latest technological innovations that make this possible. There will be workshops and symposiums related specifically to RFID technology and its use in the payments arena and new innovations in POS technology.

When: May 24 – 26, 2005

Where: McCormick Place, Chicago

Registration: Visit www.retailsystems.com or call 617-527-4626



NACHA – The Electronic Payments Association

The Payments Institute 2005

Highlights: The Payments Institute is an intensive, five-day course designed to educate both newcomers and seasoned professionals. Through case studies, lectures and interactive group workshops, attendees will experience the full scale of the electronic payments industry. Included in the curriculum are lessons on the ACH, card systems, electronic checks, international payments, risk management and fraud.

When and Where: *The Payments Institute West*, June 5 – 9, 2005, Scottsdale Resort and Conference Center, Scottsdale, Ariz.

The Payments Institute East, July 24 – 28, 2005, Emory Conference Center Hotel, Atlanta

Registration: Visit www.nacha.org or call 703-561-1100



National Association of Convenience Stores (NACS)

NACStech 2005

Highlights: The NACStech conference will help equip convenience and petroleum stores with the right technology, including payment processing, to increase their efficiency and profits. The conference offers an exhibition hall where ISOs/MLSs can register to set up a booth. Workshop topics



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▶ Fun Things to Do with Your New 19-key T7Plus.

#17: Batch transactions with one hand behind your back.

Try it! We dare you! See if the ATM-style keypad on your new T7Plus is really a one-hander. Tonight after close, batch your day's transactions with only one hand. Better yet, batch and send with only one finger!



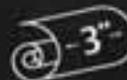
Here's how we did it:

- Pressed the **SETTLE** key with our index finger
- Entered our password and pressed the **ENTER** key
- Selected the host pressed the **ENTER** key
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