Blazing New Trails in Financial Services

This organization’s name, The Center for Financial Services Innovation (CFSI), says it all, but there’s so much more to the story. Behind the name is a multi-faceted mission and hybrid business model for a group that’s not completely non-profit and both pro-business and pro-consumer. Don’t try to pigeonhole this organization either; it takes a few minutes of discussion to provide a full picture of everything it does.

Chicago-based CFSI is only about a year old but is already proving, through unexpected successes, that it’s possible to implement new approaches to forging partnerships and opening markets in banking.

CFSI wants to show that with a little creativity, there is an opportunity for innovation in financial services, a traditionally conservative industry. And serving low income markets, as long as the right pieces fall into the right places at the right times, can be profitable.

CFSI is an experiment on a variety of levels, and an entirely new idea on how to work within the business community to develop sound business cases for enacting social policy.

This is not your standard financial organization. CFSI’s mission, relying on serendipitous opportunities as well as carefully formulated strategies, is to facilitate all of that.

The Long Road to Overcoming Economic Hurdles

Its purpose, simply put, is to open avenues for those members of our population, known as the unbanked or underbanked, in order for them to participate in financial services and gain the tools to build assets and credit.

"As an employer or an administrator, now is the time to look at offering [HSA debit cards]. If I [were] a debit card provider or a bank, I would definitely consider entering this market space. There is so much growth and so many employers interested in doing this right now."

See Story on Page 51
WAREHOUSE PRICES!
TAKE ADVANTAGE OF UNBELIEVABLE EQUIPMENT SAVINGS!

**Hypercom T7P**
$139.00!

**OMNI 396**
ONLY $49.00!

WHILE SUPPLIES LAST!

**Hypercom T7Plus**
$179.00!

FREE PIN PADS!
CALL FOR DETAILS!

**OMNI 3730 w/ CR1000i**
$479.00!
w/ cables & stacker

**OMNI 3750 w/ CR1000i**
$579.00!
w/ cables & stacker

North American Bancard
Limited Time Offer Call Today: 1-888-229-5229
WHEN YOU THINK OF “THE GREEN SHEET” WHAT COMES TO MIND?

INTEGRITY
REPUTATION
CUTTING EDGE
VALUABLE
RELEVANT
FREE
TRUSTWORTHY
OBJECTIVE
AWARD WINNING
INVOLVEMENT
DEDICATION

Advertising with The Green Sheet is like sending a personal message to thousands of your friends.

Our distribution, online archive and secondhand readership keep your ads visible!

SINCE 1983
www.greensheet.com

Call 800-757-4441 for a media kit or to discuss customizing your ad campaign.
Thirty-five Reasons to Be Upset

I've been on both sides of this game; while I'm just about out of the ISO side, I'm also a merchant.

Awhile back, someone registered to start selling on my Web site, an auction site called eBuysUSA.com. He placed his credit card on file, a requirement for all sellers, and we validated the card for $1 to verify the address. It was accurate, and matched the CVV2 as well.

A few months later, I received a chargeback notice from my processor, saying that he didn't recognize the charge and that it was fraudulent. The processor charged my account back for the original $1 as well as a $35 chargeback fee.

I was never notified about this transaction other than to advise me that they had charged my account back.

My question is: Do they have the right to just help themselves to your bank account?

I would have gladly returned the $1, but instead the processor found it more profitable to chargeback my account in order to hit me with a $35 fee.

How can I get my $35 back? What's a merchant to do?

– topbodz

topbodz:

We suggest that you contact Attorneys Tony Ogden (West Coast) or Adam Atlas (East Coast) regarding your contract questions. Both specialize in issues surrounding all areas of payment transactions. They contribute regularly to The Green Sheet through the "Legal Ease" column for our publication; Ogden also wrote the book "What Every Business Should Know About Accepting Credit Cards." E-mail Tony at tony.ogden@bankcardlaw.com or Adam at atlas@adamatlas.com.

– Editor

Getting a Handle on Small Business Processing

I'm starting a business selling my hand-made handbags. Right now I'm a start-up and anticipate sales being at least $100,000 and going up from there. How do I find a processor willing to take on a small start-up account like mine? There are so many in your magazine; can you recommend one in particular I should contact?

– (Phoned in from New York City)

Thanks for your inquiry. We do not make recommendations like that. We suggest that since you receive The Green Sheet, study the ads to see if they contain information that might help lead you to finding a good match for your processing needs. The Resource Guide is also an excellent resource.

If you're registered with GS Online, post your question on both the MLS Forum and Ask The Green Sheet. You might get some very helpful responses from participants.

– Editor
CUSTOMIZED
DOWNLOADS
IN 5 MINUTES!
NAB’s New ELAP Online Merchant Application.

Nothing compares to the power of North American Bancard’s new online merchant application entry system. ELAP allows you to enter the merchant information, set the pricing, determine the equipment you would like deployed or reprogrammed, and submit the application, all from a link on our online agent info center.

• Make the sales process a one call close. Take an application and complete installation with customized downloads within 5 minutes!

• ELAP gives you the flexibility to price merchants with over 65 different surcharge tables to choose from plus interchange pass through pricing and the latest 4 tier pricing options including check cards.

• Eliminate errors! All merchant information is entered into the system by the Agent.

• Fast turnaround! No more faxing back applications for downloads.

ALL NEW AGENTS! Get an additional $100 Bonus on all approved deals plus get a $3000 signing bonus, conversion bonuses up to $500 per deal and lifetime residual income.

NorthAmerican BANCARD

To find out more visit www.GONAB.com or call: 1-888-229-5229
EXPERIENCE THE POWER OF ELAP!

- Applications are approved and downloaded in 5 minutes!

- Make the sales process a one call close. Take an application and complete installation within 5 minutes.
NEWS

NACHA Rates Top ACH Institutions

NACHA – The Electronic Payments Association recently released its Top 50 lists of both the largest originating and largest receiving financial institutions of automated clearing house (ACH) payments for 2004. The top 50 originating institutions accounted for 91.6% of all interbank ACH payments in 2004, while the top 50 receiving institutions accounted for 52.1% of all inter-bank ACH payments. View the lists at www.nacha.org.

The organization also reported that inter-bank ACH payments grew by a record 23.7% in 2004. NACHA attributes the growth to financial institutions using ACH debits such as accounts receivable check conversion (ARC) and WEB (ACH debit payments via the Internet) to service their own portfolios of consumer credit card, mortgage and loan payments.

Consumers Less Resistant to Check 21, Report Finds

A new report from Research and Markets predicts that consumers will show less resistance to Check 21 than they did with POS truncation. The report, "Check Electronification Efforts Must Align With Consumer Preferences," found that age serves as the most significant factor in predicting interest or adoption in check-replacement technologies.

The report also found that back-office check truncation must be accompanied by consumers’ ability to view check images online. For more information visit www.researchandmarkets.com.

Mobile Phone Payments Study Released

A new report from the Smart Card Alliance examines the increased interest in using mobile phones for payment at the POS. The report, "Mobile Payments at the Physical Point-of-sale: Assessing U.S. Market Drivers and Industry Direction," discusses the business opportunities, market trends and alternative technologies for mobile payment implementation.

The report also covers the impact of contactless payment programs. Download a copy of the report at www.smartcardalliance.org.

ANNOUNCEMENTS

Global Payments to Provide Processing for Restaurants

Global Payments Inc. formed an agreement to provide payment card processing services for Ark Restaurants Corp. The agreement includes Global Access @vantage reporting and transaction management services, as well as standard card processing for Visa, MasterCard International, Discover Financial Services, Diners Club International and JCB brands. Ark operates restaurants, bars, catering operations, and wholesale and retail bakeries in New York, Las Vegas and Washington D.C.

• Gap CEO Paul Pressler said that the retailer will "explore entering China" next year. The chain plans to open another 50 international stores by 2007 in addition to its network of 250 stores already in the United Kingdom, France and Japan.

• Al Yeganeh, of Soup Kitchen International Inc., said the company is planning a retail line of "heat and serve" soups for grocery stores. The company also plans to open 1,000 "The Original SoupMan" restaurants in the United States and Canada. Yeganeh is the inspiration for the Seinfeld episode, "The Soup Nazi."

• Target announced plans to partner with Yahoo!’s Photos Web site to merge digital and print services for consumers.
LEAD GENERATION PROGRAM

Are you tired of spending 80% of your time prospecting for merchants? Are you ready to spend 100% of your time selling?

Your search for quality merchant service leads is over. AmericaOne has developed an ISO Lead Generation Program which is unprecedented in today’s marketplace.

As a service to your company, we will pinpoint qualified merchants in your specific market, pre-set and then confirm each merchant appointment. Your company will then be in a perfect position to close the deal.

Only a limited number of opportunities are available in each market. Success is only a phone call away! Call AmericaOne today to learn more about this and other exciting programs at 888-502-6374.

Reserve Your Local Market

Pre-Set
Pre-Qualified
Confirmed Appointments

If You’re Serious About Selling,

RSVP

888-502-6374
India Bank Purchases Hypercom Terminals

ICICI Bank, the second largest financial institution in India, purchased 5,000 Hypercom Corp. T7Plus Europay/MasterCard/Visa (EMV)-certified credit/debit card payment terminals. ICICI will roll out the terminals and associated software to retail merchants nationwide during the next two months.

MagTek’s Excella Achieves WHQL Certification

MagTek Inc. received Microsoft Corp.’s Windows Hardware Quality Lab (WHQL) certification for Excella, a MICR check reader and dual-sided scanner.

WHQL testing determines whether a product will perform consistently in a Windows environment, particularly during installation and start-up operations.

MasterCard Honors Usable Web Sites

MasterCard is hosting its first annual Usability Excellence Awards, created to recognize the most usable Web sites. Companies can nominate their sites for either the e-commerce category, which includes online stores and payment processing organizations, or the financial category, which includes financial services sites offering tools or information.

Award criteria include navigation, accessibility, error prevention and recovery. To nominate a company, visit www.mastercard.com/usabilityawards by May 31, 2005.

CheckFree, National City Receive NACHA Awards

NACHA presented its 2005 Kevin O’Brien ACH Quality Awards to CheckFree Corp. and National City Corp. The awards recognize best practices in maintaining the quality of ACH services and the reliability of the ACH network.

NACHA recognized CheckFree as a third-party service provider for achieving a 0.01% administrative return rate on ARC payments it processes; the industry average is 0.14%.

NACHA recognized National City as a financial institution receiver of ACH payments for the complete integration of the company’s paper-based checking account and electronic payment systems.
THE AMERICAN DREAM

is not about up-front payments or one-time payouts. It’s something more. We at GET believe it is about building something great, something we are both proud of. Isn’t it time you build your own dream rather than making another processor bigger, richer, slower! The fact is you must “own” your merchants and your business not simply rent a name and get a check. Call us and begin building your future today.

Steven H. Bryson
Founder & CEO

GET WITH THE PROGRAM

Revenue Share
1. Aggressive transaction pricing.
2. 100% approval on certain business types regardless of credit.
3. Competitive leasing with the convenience of split funding.
5. ON TIME PAYMENTS!

& YOUR CHOICE OF THE FOLLOWING:

• Signing Bonus:
  Up to $2,000 per relationship.
• Conversion Bonus:
  Up to $275 per merchant account.
• Terminal Reward Program:
  Imitated but never duplicated.
• Medical and Dental Program:
  REAL insurance for you & your family.

GET is coming to a town near you.
San Francisco, CA • Chicago, IL • Seattle, WA • Houston, TX • Denver, CO • Dallas, TX • Richmond, VA • Atlanta, GA

WANTED:
Experienced Salaried Sales Managers • Experienced Outside Sales Associates
Experienced Inside Sales Associates

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

GLOBAL
ELECTRONIC TECHNOLOGY
877-GET-4ISO
877-438-4476

©2004 GET all rights reserved.
RBS Lynk to Provide Processing for Oil Company

Southwest Georgia Oil Co. signed an exclusive, multi-year processing agreement with RBS Lynk. Southwest Georgia Oil is a large petroleum marketer, operating 42 sites under the trade name SunStops.

RBS Lynk will process Southwest Georgia Petroleum’s credit, debit and check transactions as well as manage its fuel card program for commercial accounts.

Vital Certifies TPI SmartPayments Server

Vital Processing Services certified TPI Software LLC’s new TPI SmartPayments Server. It will now support new 2005 industry compliance requirements including those for contactless payments and a new lease line communication interface.

TransFirst Launches Gift & Loyalty Program

TransFirst and TenderCard formed an agreement to deliver a stored-value/gift and loyalty card program. TransFirst will use TenderCard’s technology platforms and information systems to provide merchants service.

In October, the companies performed one of the first gift card conversions, transferring more than 800 merchants to a host-based system without disturbing terminal functionality.

VeriFone and Paymentech Certify New Edge Networks

VeriFone Inc. and Paymentech LP awarded New Edge Networks certification for an end-to-end solution that helps retail merchants migrate from dial-up to high-speed broadband networks.

The solution allows merchants to keep their existing POS systems that currently use dial-up telephone lines until they make the move to broadband networks.

Visa, Chex Systems Develop Fraud Program

Visa U.S.A. announced a new layer of technology to help its member financial institutions reduce application fraud and account takeover fraud. Visa is developing the technology and program with Chex Systems Inc. Using the program, issuers will screen their Visa debit and credit card applications and change-of-address requests against a database to verify a range of information variables including address, phone numbers, bankruptcy information and now related checking account fraud from eFunds Corp. The tool will be available in Q3 2005.

PARTNERSHIPS

Benchmark Selected as Reseller

Paderborn, Germany-based Wincor Nixdorf selected Benchmark Technology Group to be the master reseller of document printers for the U.S. and Canadian markets. Benchmark Technology Group is now responsible for all certified warranty repairs, parts distribution and training for Wincor Nixdorf throughout the United States and Canada.

BMS Partners With RBS Lynk

RBS Lynk signed Business Machine Systems (BMS) as the newest member of OneLynk Alliance, RBS Lynk’s value-added reseller program. BMS provides POS solutions to regional restaurant clients.

Certegy to Provide Check Services to Albertsons

Certegy Inc. will provide its Pathways POS check verification and collection services to more than 2,500 Albertsons Inc. stores nationwide. This expands Certegy’s existing agreement to provide payroll and government check cashing services in more than 1,400 Albertsons supermarket locations.
Who’s Standing Behind You?

Sign up now with Innovative Merchant Solutions, and watch your income grow. We’re a wholly-owned subsidiary of Intuit, which means you’ll have access to the 2.6 million small businesses that run their offices on QuickBooks. Plus, you’ll have the confidence of having a Fortune 500 company back you all the way.

Here are more reasons to partner with IMS:

• NEW PRODUCTS: Sell the only Terminal, e-Commerce and PC processing solutions that download into QuickBooks.

• COMPENSATION: Participate in IMS’ new True Partnership Program.

• SERVICE: Benefit from IMS’ LIVE 24-hour customer service. Experience low attrition rates and high customer satisfaction.

• MULTIPLE REVENUE STREAMS: Offer QuickBooks software at substantial discounts as well as other Intuit products and services.

• LEADS: Qualify for IMS’ proprietary lead program.

• APPROVALS: Receive same-day approvals for virtually all types of businesses.

• SUPPORT: Expand your business with the backing of Intuit, a publicly traded Fortune 500 company.

To join our team, call (800) 397-0707, or e-mail us at agentservices@innovativemerchant.com.

©2004 Intuit Inc. All rights reserved. Intuit and QuickBooks are registered trademarks of Intuit Inc.
**Industry Update**

**CJK Partners With PaySpot to Distribute Electronic Prepaid Services**

PaySpot Inc. signed a multiyear agreement with CJK Inc., the largest prepaid phone card distributor in southern California, to sell electronic prepaid services through POS terminals in its convenience stores. The distributor agreement enables CJK to offer electronic prepaid solutions through all of its sales channels.

**Fifth Third Bancorp Selects TSYS**

Fifth Third Bancorp has chosen TSYS to process its Visa and MasterCard consumer-credit portfolio. TSYS has processed the Fifth Third commercial-card portfolio since 1996. Fifth Third plans to convert its consumer credit-card portfolio in the second quarter.

In related news, Fifth Third Bank partnered with Deluxe Financial Services to provide check printing and related services. Under the new agreement, Fifth Third Bank will use the DeluxeSelect and Deluxe Business Advantage programs to maximize the efficiency of its check program.

**Hong Kong Bank Selects First Data**

First Data Corp. signed a license and services agreement with Bank of Communications’ Hong Kong Branch. First Data will provide its VisionPLUS software card processing system, as well as user training, system integration and maintenance services to support the bank in launching its credit card portfolio in Hong Kong.

**Juniper Extends MasterCard Alliance**

Juniper Bank extended its multiyear alliance with MasterCard, through which MasterCard remains the bank’s primary payment partner in the United States. Since initiating their relationship in 2002, Juniper and MasterCard have introduced more than 20 payment card programs.

**MCU Introduces Real-time Money Transfers Through NYCE**

Municipal Credit Union (MCU) will introduce NYCE’s new real-time, account-to-account (A2A) money transfer service to MCU’s 300,000 members. MCU is the first financial institution to support NYCE’s A2A service across multiple customer delivery channels, including kiosks, online banking and ATMs.

**Q Comm Signs Contract With Certified Oil**

Q Comm International Inc. signed a contract with
This is how we see today’s wireless marketplace.

(wide open)

Do business where others can’t
The 8000S from Lipman,
the leading wireless transaction solution.
Certified Oil to install the VeriFone 3740 POS terminal in all 102 convenience stores and gas stations throughout Ohio, West Virginia and Kentucky. Using the VeriFone 3740 terminals, Certified Oil will sell all of the prepaid services offered by Q Comm, including prepaid wireless minutes, prepaid long distance, dial tone and Internet.

Shift4 Selected by Choice Hotels

Choice Hotels International Inc. signed an exclusive three-year agreement with Shift4 Corp. to provide Shift4’s $$$ ON THE NET software to Choice Hotels franchisees. The $$$ ON THE NET application allows associates at Choice’s hotels to process credit card transactions from their property management systems through any processor they select. Choice Hotels will complete the initial installation of the first 2,650 properties in the fall.

StoreFront Integrates Payer Authentication Services

LaGarde, makers of the StoreFront e-commerce platform, integrated CardinalCommerce Corp.’s payer authentication services, Cardinal Centinel, into the StoreFront 6 product. The integration will allow StoreFront online merchants to minimize credit card fraud exposure and costs.

ACQUISITIONS

Viking Capital Acquires Debit Card Cash Transfer Solutions

Viking Capital Group Inc. recently purchased 1st Financial Solutions’ Secure Cash stored value ATM debit card program. The agreement includes all rights to the Secure Cash program, existing inventory of cards and marketing material, trademarks and Web sites. Viking Insurance Services Inc. will market the Secure Cash service through its relationships with medical benefit program providers and insurance agencies.

APPOINTMENTS

Pay By Touch Appoints Two Officers

Davies B. Beller joined Pay By Touch as Executive Vice President and Chief Financial Officer. Beller, who has served as a member of the Pay By Touch Board of Directors since early 2004, will remain active on the Board as he moves into this new role.

Beller worked as an investment banker for 17 years and is a member of the Napa Valley Reserve and the President’s Leadership Council at Dartmouth College.

Pay By Touch also named Larry Hollowood Chief Security Officer. Hollowood will manage information security and business continuity services and oversee IT operations. Hollowood has more than 25 years of experience in the technology and security industries. Prior to joining Pay By Touch, he worked with Bank of America Corp.

Bishop Joins Korn/Ferry

Kim Bishop joined Korn/Ferry International’s Financial Services Market as a Senior Client Partner. Bishop will focus on recruitment and leadership development for senior-level executives in payments, banking and technology financial services.

Prior to joining Korn/Ferry, Bishop spent 16 years at First Data where she served as Executive Vice President of Strategic Financial Services.

COCARD Promotes Carnahan

Malcolm Carnahan will serve as COCARD’s Chief Operating Officer, directing all operational activity and acting as the liaison between COCARD’s Board of Managers and its member owners.

E4X Hires Chief Product Officer

John G. Donovan joined E4X Inc. as Chief Product Officer, focusing on the company’s product strategy and development. Prior to joining E4X, Donovan was Vice President of credit products at MasterCard. Donovan has more than 17 years of payments industry experience.

HIMC Appoints Durand VP of Sales

HIMC Corp. appointed Michael Durand Vice President of Sales. Prior to joining HIMC, Durand held numerous sales management positions with Brach’s Confections, Inc. and Kraft Foods Corp.

Joiner Named LINK2GOV Senior VP

LINK2GOV Corp. appointed Mary Beth Joiner, previously Vice President of Payer Products for WebMD Corp.’s Business Services Division, to the position of Senior Vice President, Emerging Markets.

Prior to joining WebMD, Joiner spent five years in training, sales and product management with HealthCare Computer Corp.’s Synercom Division.

Q Comm Appoints Robinson CFO

Q Comm International appointed Mark Robinson as its new CFO. Robinson has more than 20 years of experience in the software, hardware, manufacturing and service industries. He is the former CFO and COO of Clickguard Corp. and the former CFO and Co-President of Bluecurve Inc.
Is The Payment Gateway You Resell All It Can Be?

If the payment gateway you resell makes it difficult to earn a living, maybe you’re reselling the wrong payment gateway!

Since 1996, Authorize.Net has been resellers’ preferred payment gateway for some very simple reasons:

- Convenience
- Robustness
- Security
- Reliability
- Support

How Does the Payment Gateway You Resell Stack Up?

<table>
<thead>
<tr>
<th></th>
<th>Authorize.Net</th>
<th>Other Payment Gateways</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merchant Billing</td>
<td>✓</td>
<td>?</td>
</tr>
<tr>
<td>Flexible Integration Methods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online Merchant Provisioning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robustness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automated Recurring Billing</td>
<td>✓</td>
<td>?</td>
</tr>
<tr>
<td>eCheck.Net*</td>
<td>✓</td>
<td>?</td>
</tr>
<tr>
<td>Fraud Detection Suite</td>
<td>✓</td>
<td>?</td>
</tr>
<tr>
<td>Card Present Capabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CISP &amp; SDP Certified</td>
<td>✓</td>
<td>?</td>
</tr>
<tr>
<td>Stable and Solid</td>
<td>✓</td>
<td>?</td>
</tr>
<tr>
<td>Industry Leading Anti-DDoS Solutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reliability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Competitive Buy Rates</td>
<td>✓</td>
<td>?</td>
</tr>
<tr>
<td>Reliable Residual Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free Merchant and Reseller Support</td>
<td>✓</td>
<td>?</td>
</tr>
<tr>
<td>Extensive Third-Party Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dedicated Account Management</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

No other payment gateway supports its resellers like Authorize.Net. To discover everything a payment gateway can be, contact Authorize.Net Channel Sales today!

http://www.authorize.net
newresellers@authorize.net
866-437-0491
Sandra J. Harshman is President of the ISO COCARD, Worldwide Processing Inc. Before entering the electronic payments industry, she had quite a diversified career.

Harshman’s belief in the importance of education has contributed to her various successes. In addition, she received a Businesswoman of the Year Award from the National Republican Congressional Committee (NRCC). She has some very insightful things to say about business and her own life.

The Green Sheet: How long have you been in the payments industry?

Sandra J. Harshman: I have been in the business for 10 years.

GS: What do you find intriguing about it?

SJH: I like everything about this business. I thought that it was an exceptional fit for me. I am really not the kind of person that you can put behind a desk and just leave me there in a little cubby hole.

I am a real people person, and I love getting out there and meeting new people. I have a real analytical mind so this business really fit with me. It allows me the flexibility to travel all around the country and meet new people, and I love it.

GS: What did you do before?

SJH: I was a CPA tax accountant for 15 years. After so many years … I was burned out. Then I started my own company and went into marketing for financial institutions. That led me to working for a company out of Woodland Hills, Calif. called Guest Informants, and I eventually ended up moving to Hawaii and running its office there.

I sold … advertising in a hardcover publication that was in the upper-end hotels. I did that for another 12 years. Then I moved back to Idaho and started [COCARD Worldwide Processing, Inc.] 10 years ago.

GS: What is your educational background?

SJH: I have a degree in accounting. I really felt that my whole life would be centered around a career in accounting. My specialty was tax, but I also did audits and write-ups. I was also a Fiscal Officer for a health corporation, and eventually I became Comptroller for Pepsi Cola Corp. … I handled their advertising and marketing budget, and that’s what led me to get into marketing. I absolutely love being creative.

GS: Did you have payments industry training before starting your current business?

SJH: I did receive training in the [merchant services] business. We started out in 1995 [by] becoming a Retriever Payment [Systems] business, and we [received] some education in Retriever Payment’s systems. I am an avid reader, and through the years I have developed my own training program.

I’ve written my own operations manuals and employee manuals. Sometimes I am an overachiever. And just through the years, from educating myself in the industry and working with others in the industry, we’ve even developed our own product.

GS: What is the product?

SJH: We have a trademark product called Professional Pay. We use a VeriFone Omni 3750 terminal. It’s unique in the respect that we primarily target professional offices such as accountants, attorneys, doctors, chiropractors and dental offices. We provide them with this service, which allows them to do credit card processing, check conversion and Web-based solutions that handle online electronic authorizations.

We can put different applications within the terminals to customize it based on the type of business. For example, in a doctor’s office we may put in an application on the terminal that allows them to verify insurance benefits right there at the terminal.

Our Professional Pay system is sort of like a chameleon. Depending on the type of business, we have up to 20 different applications that we can put in the terminals.
The name of the game is

WIN
For you.

Every time you write a deal, you'll be entered to win a 42" Panasonic Plasma TV. Each deal you write is a chance to win - the more you write, the more chances you have to win. It's a gift worth more than $4000!

WIN
For your client.

When you win the Panasonic 42" Plasma TV, we'll give your client one too! That's right, if yours is the lucky winning deal, we'll give the merchant listed on the contract a Panasonic 42" Plasma TV.

Get the details of this great deal by calling 1-800-288-8472 and ask for George Mayo at ext. 5923 • Joyce Seuhbeyian at ext. 5925 or Rich Lopez at ext. 5912

Along with this great offer, you'll get all the benefits and support from our team.
- The Most Innovative ISO Programs in the industry
- Interchange Programs
- Faxed Applications
- Guaranteed Faxed Leasing
- Same Day LIVE Merchant Numbers
- .0288 Leasing Factor (no first & last)
- An Experienced Support Team

Merchant Services Inc.
890 Mountain Avenue, Floor 2
New Providence, NJ 07974
Ph 1-800-288-8472 • Fax 908-516-5954
www.msihq.com

Direct Lease Funding and Services provided by CIT d/b/a Lease Finance Group
GS: Does your company specialize in anything?

SJH: We do specialize in professional services. Since I was a CPA for 15 years, it is very comfortable for me to be in a professional office, a professional setting. I choose people to be in our organization who come from that kind of environment.

We are really quite unique because we do everything in-house, from card issuance to selling ATMs. We have one segment of our corporation specializing in professional offices and another segment that specializes in restaurants, retail and lodging programs.

GS: What is your business philosophy?

SJH: My philosophy is, and this is what I teach my salespeople, "Fill a need and find the pain and fix the pain, and you now have a client for life." Finding out what their needs are and setting them up with the appropriate program, retains the clients for a very long time with the value-added services on the terminals.

We do not try, in any way, shape or form, to oversell a client. We use a very professional soft-sell approach. We listen, we have them talk about their business, and then we listen to their needs and ... find a solution. We approach each sale on a case-by-case basis. "Retainage" is everything.

GS: You've stressed repeatedly that education is important. Will you elaborate?

SJH: What we do is start off with a training 101, and the longer they are with our organization, we have training programs once a week. Sometimes we even invite clients to those trainings. I am very much a believer in education.

The people that are in our organization are highly educated. I attend classes all over the United States. I … will then decipher the information, put it into an easy to understand manual and then hold a training session on it.

GS: What's the story behind being recognized as a Businesswoman of the Year?

SJH: In 2003, I was elected a Businesswoman of the Year by the Bush administration. I was selected from the state of Idaho to go to Washington D.C., where I was honored [for the award].

I had served on an advisory council for a year and was doing telephone conference calls for small businesses on a nationwide basis. They selected the business owners from this advisory council.

GS: What was this like?

SJH: It was a very interesting experience for me. It was interesting to be in Washington D.C. and see how the rest of the world lives ... It was a great experience. [U.S. Representative and NRCC Chairman] Tom Reynolds presented me with my award. We had an opportunity to talk politics and economics.

GS: Are you still involved in street sales?

SJH: Not too much anymore, but I do work with very large clients. We have an office in Honolulu, and our corporate office is in Boise. I just signed a restaurant chain based out of Dallas called El Chico. It has 142 locations. So typically I work with the larger clients.

GS: Interchange rates are complex. How do you train your staff and help merchants understand them?

SJH: We send out notifications of interchange increases to the clients. When I prepare a training program for new salespeople coming aboard, there are formulas that we go into where they learn how to unbundle and bundle the rate so that they become familiar with the interchange.

GS: How have recent legal changes such as the USA PATRIOT Act affected ISOs?

SJH: [The PATRIOT Act] has made us very cautious about giving out any information on anything. We have sessions in-house all the time about how everything must be in writing. If we communicate with a client, everything must be in writing. We substantiate everything that we do. If anyone calls the office, no information is given to anyone at any time.

GS: How has the industry changed?

SJH: Everything is going electronic … The introduction of biometric devices: 10 years ago that was barely a thought;
Buy One Get One

HOW DOES IT WORK?

It's Simple!!!! No matter how many terminals you sell in one month we will give you the same amount the following month free of charge. There are no limits. You can sell 1 terminal a month or 1000 we will match it starting the very next month so that you can sell, rent, Lease or give for free of charge to your Alpha Card Services Merchants.

* Alpha card Services will only match terminals accompanied by an Alpha Card Services MID, downloaded & deployed from Alpha Card Services, and if leased an Alpha Card Services affiliated lease company must be used.

For more information,
contact Ted Lasch at 1-866-253-2227 ext. 15,
and on the web at: www.alphacardservices.com
retina scanners, those are all coming to pass. I see the industry moving faster as time progresses.

I remember 25 years ago when they used to do credit card processing with a paper deposit at the bank and you waited 10 days to receive your money, sometimes 30 days. So, yes, the industry is … changing at a very rapid pace, and I love every minute of it.

GS: What advice would you give newcomers?

SJH: Don’t become frustrated or overwhelmed with everything that is taking place. Give yourself a chance because this is a wonderful industry, and just take it one day at a time. I can’t imagine … being in any other industry. This has been a very fulfilling industry for me. It’s been very rewarding financially; mentally, it stimulates me … Particularly I feel that this is a wonderful business for a woman to be in. I can’t imagine working and not receiving residual income.

GS: How do you choose a processor?

SJH: I would definitely say to choose a processing platform that has longevity within the industry. I would be very wary of anyone just starting out. I would also look for volume.

If a processor or network has high volume and a considerable amount of transactions then obviously they are doing something right. I think you should also make sure that you are compatible with the person that you are working with and that they are service-oriented.

GS: The proliferation of tradeshows and seminars fits very well with your educational philosophy.

SJH: I am huge on education and making sure that people are knowledgeable about the industry. So I am in favor of any kind of educational seminar that can be put on anywhere in the nation.

I think that it just enhances our organization and business operations. That passes through to the client. The client receives a better service, a highly educated individual who can fix their pain quicker and take care of the situation for them.

GS: What type of resource has The Green Sheet been for you?

SJH: I love The Green Sheet. I read it cover to cover every month. When we first subscribed … compared to what it is today, it’s a manual … The articles are extremely informative. It keeps me connected with everyone else.

GS: What does the future hold?

SJH: I see the industry expanding over the next 10 years to where most business will probably be done over the [Inter]net. I see people probably coming to [this] business. I think that it will do nothing more than continue to grow and expand.

I see equipment becoming less expensive to the consumer. I see the residual income becoming more enticing every day. If it continues at the pace that we have been working this year, then that will be phenomenal.
The Difference

CounterPAY Solutions

CarsidePAY Solutions

TablePAY Solutions

DeliveryPAY Solutions

Complete Payment Solutions For Restaurants

More Ways to Pay Mean More Ways to Make Money

Only VeriFone offers solutions for any type of payment situation: counter, table, carside or delivery

Give your merchants more ways to process payments:

- CounterPAY — VeriFone couples cutting-edge IP connectivity options with fast thermal printers to speed up the payment process
- TablePAY — Merchants can improve operational efficiencies and turn tables faster since the server makes one trip to the table for payment
- CarsidePAY — VeriFone’s solution for this popular market trend allows restaurants to deliver food and collect payment with one trip to the car
- DeliveryPAY — Portable solutions from VeriFone allow merchants to pay lower rates because the card is presented at the time of transaction

Increase sales and retention with innovative, flexible products:

- Differentiate yourself and increase revenues by offering a complete suite of solutions ideal for any restaurant situation
- All VeriFone solutions operate similarly, so selling them is easy
- Familiar Verix multi-application architecture
- Familiar SoftPay software speeds implementation and reduces costs
- Instantly opens new markets for you
- Learn ONE product, sell MANY solutions!

Log on to www.VeriFone.com for more information about VeriFone’s complete payment solutions for restaurants.

© 2005 VeriFone, Inc. All rights reserved. The VeriFone Logo, SoftPay, Verix and Omni are either trademarks or registered trademarks of VeriFone, Inc. in the U.S. and/or other countries.
ARE YOU READY FOR THE MOST AGGRESSIVE REVENUE SHARE PROGRAM IN THE INDUSTRY?
ARE YOU READY TO PROVIDE WORKING CAPITAL FOR YOUR MERCHANTS WITHIN 72 HOURS?
ARE YOU READY TO EARN BONUSES ON RETAIL MERCHANTS UP $250.00 PER DEAL?
YOU’RE NOT READY UNTIL YOU’RE CARDREADY...

For more information, please call Brandon Becker at 877.729.7323 Ext. 121 or brandon@cardready.com.
Green.

Introducing CashReady™ merchant cash advances from CardReady.

Earn More . . .
Qualify to sell CashReady’s cash advance program. Earn big commissions on our inhouse underwriting of loans to your merchants.

www.cardready.com
On March 10, 2005, the National Association of Payment Professionals (NAOPP), a not-for-profit membership-based trade association for merchant level salespeople (MLTs), elected new officers to the Board of Directors ("NAOPP Announces New Leadership," The Green Sheet, April 11, 2005, issue 05:04:01).

Matthew Swinnerton, an MLS based in Austin, Texas and working with POS Card Systems, will serve as President of the organization for the 2005 – 2006 term. The Green Sheet recently had the opportunity to interview Swinnerton.

The Green Sheet: How did you get started in this industry?

Matthew Swinnerton: About eight years ago, I worked for Time Warner Cable as a salesperson. My former manager started selling credit card processing services and asked me if I wanted to work with him. At the time I wasn't interested, but when my wife and I planned to move from Los Angeles to Santa Cruz, Calif., I was looking for a job ... I began my career with Lynk, and then worked with companies including Cardservice International, Executive Bankcard Services, Imperial Bank (which later became Comerica).

For the last two years, I’ve worked with POS Card Systems.

In the beginning, I was a rep for an agent, and I just kept [eliminating] the middleman. Now I'm basically my own agent, and it's worked out well for me.

GS: Why did you get involved with NAOPP?

MS: In the last few years, I’ve realized that the more I get involved in the industry, the better. I get to know more people and have access to more information.

About two years ago, I started to go to all the regional shows I could, and I met many people from NAOPP.

It's really the only organization out there for the MLS, the feet-on-the-street salesperson.

I wanted to get more involved. Whatever industry you’re in, the more involved you are, the better you’ll become at what you do. I began participating in NAOPP’s conference calls, and then I became the Communications Chairperson before being elected President.

GS: As an MLS, how has NAOPP helped you?

MS: By being involved in this organization, I get to talk to people that I might never have talked to before. And in turn, I receive a lot of great information, have more contacts and have developed new vendor relationships.

GS: Why did you want to be President of the organization, and what do you hope to accomplish?

MS: There was a need for a real MLS to fill the position. NAOPP will be a good vehicle to help MLSs, and as an MLS I have a lot of ideas for helping the feet on the street. I also want to help change any negative perception of NAOPP. NAOPP has a lot to offer MLSs.

GS: What will your duties be?

MS: I run the Board meetings, and I serve as the voice for the NAOPP Board. The time I spent with the organization before becoming President was about two hours a day. Now I spend about three and a half hours of my day working on NAOPP issues and making calls. It's very time consuming.

It probably requires more time now than in the future, because we're trying to get all our ducks in a row for things to run smoothly. Right now we're really working hard to create an organization that has structure, a formula to move forward.

GS: What is your relationship like with the other board members?

MS: I’ve known about 75% of the [NAOPP] Board, whether personally or professionally, before we came together. I really like and respect all of them. This group has so much energy, it’s amazing. It spreads to all of us, and I'm glad to be a part of this group.

- Matthew Swinnerton
Dive Into the Profit Pool

- Bank Owned; Top Acquirer
- SBA Community Express Loans
- Voyager / Wright Express
- Over 20 Revenue Streams
- Quick Serve Restaurant Program
- Scrip Program

Join Our Team!

Merchants’ Choice Card Services

1-800-478-9367 ext. 5
www.mccs-corp.com

A Wholly-Owned Subsidiary of Woodforest Financial Group, Inc.
©2005 Merchants’ Choice Card Services, Inc. All Rights Reserved.
The day your merchants lose their wireless network coverage...
Is the day your transaction revenues tumble!

DON’T GAMBLE WITH YOUR MERCHANT’S COVERAGE!

Make the Move to the Network Provider That Powers Over 80,000 Wireless POS Terminals...Velocita Wireless!

COMSTAR Interactive and Velocita Wireless have joined forces to help you upgrade your merchants' eligible* devices to Velocita's performance-proven wireless network and COMSTAR Interactive's robust CHARGE ANYwhere™ 950 solution at substantial discounts!

That's right. Now you can upgrade your merchants to the reliability and performance of Velocita’s Mobitex-based, data-only wireless network, along with the innovative capabilities of the CHARGE ANYwhere 950 solution at substantial savings through our special “Make Your Move” promotion.

$200 Cash Back to Your Merchant for the Trade-In of their Eligible* Device! ¹
Free Service Activation for Your Merchant! ²
Attractive Service Plan of $25 per month for 50 Transactions! ³
No Access Charge to Use Virtual Terminal!

BUT ACT NOW!
The earlier you take advantage of this offer, the greater the rewards for you and your merchant!

For additional information on our “Make Your Move” promotion, contact COMSTAR Interactive today at 1-800-211-1256 or www.comstarinteractive.com

¹ Eligible devices include all wireless and wireline-based Point of Sale terminals.
² COMSTAR will offer a trade-in rebate for any wireless or wireline-based Point of Sale terminal returned to them. Rebates are based on suggested retail pricing of $299 for refurbished 950 1 MB units coupled with COMSTAR magnetic strip reader and software. (thermal printer can be added for extra fee). The trade-in amounts to the merchant are:
300 per unit per sale during March, April, May and June. Offer expires on June 30, 2005.
³ COMSTAR will waive the activation fee for $25.
* Monthly service plan is $25 per month for 50 transactions. $0.50 per transaction over 50 transactions per month.

Velocita and the graphic icon are trademarks of Velocita Wireless L.P. Other company, brand, and product names referenced herein may be trademarks or registered trademarks of their respective owners.
Board, whether personally or professionally, before we came together. I really like and respect all of them. This group has so much energy, it's amazing. It spreads to all of us, and I'm glad to be a part of this group.

GS: In April, NAOPP announced the hiring of an Executive Director, a newly created position (see "Trade Association News: 2005 Association Mid-year Activities in Full Swing," The Green Sheet, April 25, 2005, issue 05:04:02). How will this benefit the organization?

MS: By hiring an Executive Director, things are now working like clockwork. It's probably one of the biggest things we've done so far in helping our organization. All of us on the Board also have to run our day-to-day businesses. It's really hard to get everything accomplished. But with help from an Executive Director, we can focus on and complete one task at a time.

GS: What are NAOPP's goals for 2005 – 2006?

MS: We're focused on improving ongoing communication with members as well as education and benefits for them.

In the past, e-mail blasts to let members know what's going on have not always worked. We've hired a company to do that for us. And we're working on a welcome package for members. Members need to know what the Board is working on and all the benefits available to them. For instance, NAOPP helps its members save $180 dollars to attend ETA's Annual Meeting and Expo.

We're also working to implement educational programs with the regional acquirers' associations this year. We're really excited about it. The first will be at the Northeast Acquirers' Association where we'll go deep into interchange and registration and compliance issues for MLSs. Currently, there's a lot of confusion among MLSs about these topics.

Right now we have about 225 members, and our goal is to get to 1,000 members in the next year. One way we hope to do this is by talking to all the different ISOs to see if they will work with us to bring their agents on board. MLSs who are NAOPP members will be better agents. They'll be better informed, educated and in turn, ISOs will have a better salesperson selling for them.

Email Matthew Swinnerton at matt@msdirect.net or call him at 512-255-9791.
With Visa U.S.A.’s and MasterCard International’s restructured interchange programs (effective April 1, 2005*), merchants will see far more transaction downgrades. While this might increase short-term profits, unless acquirers have an alternative for higher volume merchants, these profits might not last.

For several years now, Humboldt Merchant Services (HMS) has offered "pass-through" pricing. With the new interchange rates, and in particular Visa’s Traditional Rewards category, HMS is offering this pricing with increasing frequency, especially for T&E merchants because of the 36 basis points separation for Visa’s Rewards card over traditional Visa consumer cards.

Although three-tiered pricing is now the predominant pricing method, the industry created the terms "Qualified," "Mid-qualified" and "Non-qualified" to simplify the multitude of interchange tiers and the billing of those tiers to merchants. Nowhere in the card Associations’ regulations are these terms identified or defined.

As a result of the card Associations’ settlement in the class action lawsuit with Wal-Mart Stores Inc. (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 Associations nearly doubled the number of interchange tiers for signature debit.

Many acquirers, HMS included, now price credit and signature debit separately, which creates separate signature debit tiers. When acquirers price signature debit uniquely, six rates result: Qualified, Mid-qualified and Non-qualified for both credit and signature debit.

Though this additional and lower pricing option is helpful, there are still substantial mark-ups above the cost in the Mid-qualified and Non-qualified tiers.

First Annapolis Consulting Inc.’s “2004 Merchant Acquirer Pricing” study illustrates this point. The study reported that for three-tiered pricing, spreads between the Qualified and Mid-qualified tiers range from 20 to 100 basis points, and spreads between Mid-qualified and Non-qualified range from 50 to 120 basis points.

Anecdotally, I am aware of Mid-qualified rates at 150 basis points above the Qualified rate and a like amount for the spread from Mid- to Non-qualified.

True "pass-through" pricing works by "passing through" only the amount of the increase in interchange. Assessments might or might not be included in the markup above interchange.

While some acquirers charge a markup above the increase in interchange, I do not recommend doing this. The beauty of pass-through pricing is its transparency.

By marking up the downgrades, merchants will have to deal with the complexities of the numerous interchange structures and penalty fees associated with downgrades.

Ideally, merchants will see all the interchange tiers on their statements, so only the more sophisticated businesses will be suited for this pricing. In addition to the fixed markup over interchange, pass-through pricing has an authorization or transaction fee with every transaction. Usually other infrequent fees such as chargeback fees are also added.

Finally, because the pass-through pricing is so distinct, we have a separate agreement at HMS that better defines this pricing to merchants.

My hope in sharing this information is to provide an alternative pricing and marketing proposition to lower-margin, higher-volume businesses and/or T&E merchants in the face of new interchange tiers.

Being knowledgeable about pass-through pricing and offering a solution will enhance the ability to meet merchants’ needs.

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

---

Only VeriFone offers complete payment solutions for all restaurant environments!

“The VX 610 is perfect for our merchants that offer delivery services. China Express, a merchant that relies heavily on its delivery business, is extremely pleased with the performance and coverage of the VX 610. Plus, their customers like not having to give out credit card numbers upon delivery, and the merchant saves money on card-not-present rates. The VX 610 has been a win-win solution for everyone involved.”

Jeff Rosenblatt, COO, EVO

EVO has added the VX610 to their portfolio to provide customers with a highly reliable and affordable wireless solution.

For more information on this new solution and the new markets it can open for you, CALL Mel Meyers at 800-455-5119

EVO...Delivering the VeriFone Difference.
With an increasing number of electronic transactions moving through the payments system each year, check businesses are taking notice. Through initial cost cutting, reorganization and new strategies, will they keep stride with the changing face of payments?

According to data from the Federal Reserve, in 2004 electronic payment transactions in the United States exceeded check payments for the first time ("2004 Federal Reserve Payments Study").

In 2003 the Federal Reserve Banks, collectively the nation’s largest processor of checks, anticipated the shift by reducing staff, closing offices and consolidating back-office check-processing operations. Check printers including Deluxe Corp. and Harland Financial Solutions, a subsidiary of John H. Harland Co., experienced drops in sales volume and closed some plants, but have also expanded their product lines and diversified their offerings through acquisitions of other companies.

In April 2005, First Data Corp. subsidiary TeleCheck, announced plans to downsize its Houston office, saying it would eliminate 380 jobs. The cuts represent 32% of the company’s Houston-area workforce and might be the company’s response to the "nationwide trend of fewer people using checks to pay for goods and services," the "Houston Chronicle" reported.

"The check business has changed considerably since we began over 21 years ago, [however], checks aren't going away," said J. David Siembieda, President and Chief Executive Officer of CrossCheck Inc., a check conversion and guarantee provider.

"Instead, they have a significant presence as a major payment method among U.S. consumers. They are taking on new life as electronically converted transactions, truncated images under Check 21, Internet checks, ACH payments and check drafts.

"We're in the check business, that will never change," Siembieda said.

"As checks evolve to meet the needs of our consumer payment system, we'll continue to develop and market new approval and guarantee technologies."
EXPERIENCE
RELIABILITY
CUSTOMER-FOCUSED
QUALITY

Does this describe your processor?
It does, if you are processing with NPC.

For more information, call (800) 672-1964 x57655   www.npc.net

© 2004 National Processing, Inc. All Rights Reserved.
Time and Money Will Drive Wireless POS Success

By Steve McRae
VeriFone Inc.

Time and money are the two key drivers at the heart of commerce. They will also likely drive adoption of wireless technology at the POS. In 2004, wireless services surpassed toll services for a second year, according to recent data from the Telecommunications Industry Association. The continued migration of landline subscribers to relying exclusively on wireless, along with a loss of business lines, affected the increase.

In the United States, it seems that everyone has gone wireless, so why not also the payments industry? Our industry has shown reluctance to embrace it because of frustration over earlier mobile POS devices and networks that failed to live up to promises.

As a result, many processors have been wary of developing the infrastructure to deploy and support wireless POS. This is unfortunate because the rapid expansion of wireless Internet protocol (IP)-based networks and the continuing decline in wireless rates add up to a tremendous opportunity for you as ISOs/merchant level salespeople (MLSs) to more rapidly sell payment solutions to new or expanding customers.

A Wireless Connection

The opportunity that wireless presents combined with the lack of supporting infrastructure within the payments industry prompted VeriFone Inc. earlier this year to roll out a service enabling both portable and countertop wireless POS payments. The service is called VeriFone Connect, and the company designed it for you to resell.

Merchants don’t have to set up wireless POS through this service to use VeriFone wireless terminals, but it will save you additional time and effort, eliminating the need to pull together separate service agreements with carriers and line-up support.

Retriever Payment Systems, a Houston, Texas-based payment processor, used VeriFone Connect earlier this year to set up a short-term wireless payment solution at the Houston Livestock Show and Rodeo, attended by more than 1.7 million people over three weeks.

Retriever deployed VeriFone’s VX610 mobile payment solution with Code Division Multiple Access (CDMA) service from Verizon Wireless in the large Reliant Park entertainment complex.

Volunteer staff processed thousands of electronic transactions in the stadium, parking lot and convention center during the event.

Changing the POS

Consumers worldwide use credit and debit cards at an ever-increasing pace, and merchants struggle to handle those transactions more efficiently during peak times to increase sales and provide better customer service.

Merchants also want to accept more types of cards, including gift cards that drive customers into stores and loyalty programs that entice them to return.

IP-based POS delivers an entirely new level of speed, security, breadth of connectivity and mobility, and ease-of-use. IP solutions open new markets, inspire innovation and introduce new value to the POS.

The speed, transportability and versatility of IP-based wireless payment terminals extend card payments far beyond the store countertop and into new revenue-generating venues such as sidewalk sales, outdoor garden departments, or even airport, mall or stadium kiosks.

Wireless phone companies now offer advanced digital cellular technologies that deliver IP connections via CDMA and general packet radio service (GPRS), the same network infrastructure that supports millions of wireless telephones.

Wireless creates opportunities to quickly deploy payment solutions and generate revenue. How long does it take to have a phone line or broadband connection installed? If the wiring is not already in place, the time and cost will serve as major barriers to closing a sale.

Wireless POS needs to be effortless and as reliable and simple to use as wired POS out of the box. This will minimize training with merchants and leverage the existing POS help desk and documentation, too. The goal is to instill confidence in merchants using your wireless solutions.

Turnkey service offerings are the wave of the future for wireless POS. Provide merchants with bundled offerings that aggregate services in a single solution: one bill and one point of contact for service and support, without the hassle of multiple contracts. This reduces organizational costs and streamlines set-up time while giving you complete control over how to ultimately serve and support customers.

Steve McRae is Director of Solutions Delivery with VeriFone. Phone him at 916-267-4667 or e-mail him at steve_mcrae@verifone.com.
Looking to Secure Your Future?
Interested in Discussing Exit Strategies?

Join One of the Fastest Growing Merchant Service Providers in the Industry!

- Zero liability program
- Same day approvals
- Online reporting
- Payment gateways available
- Faxed applications accepted
- Leasing options available
- NO application fees
- Hardware deployment available

iPayment Inc.

Joe Jorling
800-554-4777 x8506
joe.jorling@ipaymentinc.com

iPayment is a registered ISO of JP Morgan Chase
Work with the payment services company that's not afraid to take risks.

At Cardservice International, we maintain one of the highest merchant approval rates in the payment services industry. Risky? Not really. With over 15 years of experience, we know when, where and how to take educated risks. And that means more money for you. By offering leading-edge solutions, support and profitable incentives, we help close deals faster and retain clients longer. Cardservice International is a wholly owned subsidiary of First Data – with one of the best payment, fraud, loss prevention and chargeback capabilities in the industry – and you’ll be backed by customer service that’s available 24/7.

Experience. Innovation. And a world-class support team that won’t let you down. We take the risks so you don’t have to. Give us a call at 1-877-203-6827. Or visit us at cardservice.com.

© 2005 Cardservice International, Inc. All Rights Reserved.
Get Rid of Static on the Line With Allied Analogic

Allied Analogic Inc. (AALogic), a Texas-based company founded eight years ago, manufactures and distributes modem data analysis equipment worldwide. For those unfamiliar with a modem data analyzer, it's exactly what it sounds like.

If a POS terminal is not transmitting data properly, the source of the problem could be any number of areas: It might be with the phone line, the phone company, the terminal itself, the message transmitted or it could be something else altogether. Plugging an AALogic test device into any dial terminal allows the monitoring of modem communications and diagnosis of the issue.

"Our products help resolve issues quickly, reducing costs," said Wayne Morris, Vice President of Marketing.

A Unique Product

AALogic's modem data analyzers are unique in the industry because they make the actual data on the line available for viewing and analysis. For example, troubleshooters can visually see the data communicated between a host and POS terminal or ATM.

"Our products are the only devices available that provide a view of what is actually going on, on the phone line," Morris said. The device does not route data through software or other "translating" devices, so the data are clear and unaltered.

"This saves time by isolating the problem, host, terminal or line, and moving on to the resolutions and verification," he said.

Seeing the communication enables support technicians to identify and correct problems including programming and dialing errors and timing issues. It allows troubleshooters to get to the root of the issue and diagnose it quickly and correctly, which saves merchants, processors and developers time and money.

A Valuable Development Tool

AALogic said that its products not only help in diagnosing problems with existing applications, they also help develop new applications. The company offers custom engineering services specializing in telecommunications and analog to digital applications.

"We can work with the customer from concept to production," Morris said. "Our main focus is electronic designs in telecommunications."

He also said that working with AALogic can mean fewer costs to developing a new solution, better service through faster problem resolution and fewer latent defects.

Those benefits are the reasons POS terminal and ATM development teams use AALogic's products.
In the time it takes to drink one cup of coffee,
We’ll help grow your business by 30%.

- Penetrate new vertical markets
- Land multi-location accounts
- Keep agents and merchants loyal
- Run every report (including reps’ residuals) at the touch of a button
- Manage your income – and have 30% more of it to manage.

If you can turn on a computer, you can revolutionize your business this year.

Call Tom Lineen at 800-933-0064 ext. 5924 to schedule a Vimas and Vimas TrackIT demo.

Say “wow” five times during the demo, and we’ll buy you a week of steak dinners. Sign with us, and we’ll pay you.

Vimas. Now with TrackIT.
No one else has it. You have to see it to believe it.
Since the idea behind the products is to be able to quickly and correctly diagnose problems, the devices also serve as valuable tools for quality assurance departments and customer support teams.

With these tools, developers and support teams can debug applications, validate phone line connections, measure signal levels, identify noisy environments and decode phone numbers. Two of AALogic’s products are the MLT2400A and the ADM2400. The company designed them to make developers and service personnel more efficient in resolving common communications problems.

"Many quality departments use the output of the MLT2400A and the ADM2400 as records of satisfactory completion of test scripts," Morris said. "The PC software can save information to hard drives and print data results as needed."

The ADM2400 is a portable version of the MLT2400A. It does not require a PC and features an LCD screen, keypads and internal memory storage. A PC software package and USB interface allow the ADM2400 to upload stored data and conduct live testing.

**A Unique MLS Opportunity**

Since no similar products are on the market, AALogic has no competition. Although the company does not currently sell its products through ISOs/merchant level salespeople (MLSs), it does have a reseller/distributor program, and welcomes reseller inquiries. What better product to resell than one with no competition!

AALogic’s products are attractive products to sell not only because they have a corner on the market but also because the alternative to not using them is so unappealing.

Users without an AALogic solution are at the mercy of whomever they contact to diagnose a problem, and this is not always an ideal situation.

For example, if the host diagnoses the problem, and the problem is within the host, it might not be diagnosed accurately and quickly.

"The problem is usually with the host, the terminal or the phone company, and many times those entities are pointing the finger at each other," Morris said.

AALogic’s products make the process easier, faster and more efficient. AALogic offers free technical support, available via phone and e-mail, to all customers if needed.

The equipment is also simple to set up: It’s plugged in like a phone into a phone jack.
Your current processor leaving you HANGING?

The Best Payment Solutions Interchange Split Program, matched with our suite of products, offers ISOs unparalleled flexibility and unlimited opportunities backed by a dedicated ISO support team. Our program offers you eight different revenue streams and empowers you to make the sale.

For more information, call (866) 289-2265 or visit www.best-payment.com

Best Payment Solutions is a subsidiary of NPC.
The Latest Addition to Our Free Terminal Program
Offer Your Merchants the Choice of Two State-Of-The-Art Terminals for FREE!

FREE Comstar Charge ANYwhere™ Wireless Terminal OR
FREE Nurit 8320 State-of-the-Art Terminal

It's important to have options; United Bank Card understands this and has added the functionality of wireless to our Free Terminal Program. Now our ISO partners have the flexibility to offer merchants either the Nurit 8320 all-in-one terminal ($300.00 value) or the Comstar CHARGE ANYwhere wireless terminal ($399.00 value) completely free of charge!

Also Offer Your Merchants a FREE eN Check 2500™ Check Reader and FREE Signature Capture Pad

United Bank Card (UBC) has revolutionized payment processing industry with its Free Terminal Program. This initiative also provides every merchant with a free eN Check 2500 check reader ($135.00 value) and free signature capture pad ($65.00 value). Due to our Free Terminal Program, merchants virtually anywhere in the country can have a complete processing solution free of charge!

No Hidden Fees! No Hidden Rentals! No Change in Residual Plan!

United Bank Card is supplying the Nurit 8320 or Comstar Charge ANYwhere plus the eN Check 2500 check reader and signature capture pad all absolutely free of charge! There are no hidden fees and no long-term contracts to lock you in. Our full residual program remains unaltered and we are paying an additional $100 per deal bonus** per merchant application! We continue to provide the same great service that is sold by over 900 ISOs around the country, making us one of the largest and most well respected processors in the industry.

United Bank Card has built a solid reputation for unsurpassed pricing, support and integrity in the payment processing industry. From ISO and Agent programs to Registered MSPs, United Bank Card will customize a package to fit your business needs. Our services include:

- 30 second approvals, 30 second file builds
- Same-day deployment of free equipment
- Auto approval program for Retail, MOTO and e-Commerce
- In-house 24/7 customer service and technical support
- In-house underwriting/risk management
- Two support offices NJ and AZ
- Interactive ISO System
- Online portfolio management
- Online detailed residuals
- Faxed PDF and online apps w/instant approvals!
- 6 front end platforms
- Instant file builds
- Faxed lease apps – no originals
- No pictures
- Turnkey ATM Program
- Annual Sales Conference

Log on to www.isoprogram.com for more details

*Available only when merchant signs for the service.
**Must have a $25.00 monthly minimum and a minimum $5.00 statement fee. The Up-Front Bonus Plan does not apply to the Free Comstar Charge ANYwhere™ wireless terminal.

Offer your merchants a complete processing solution today!
Contact: Brian Jones, Vice President Sales and Marketing: 800-201-0461 x 136
Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145
Max Sinovoi, National Sales Manager West: 800-201-0461 x 219
or log on to www.isoprogram.com for more details
Have your cake......

......and eat it too!

Choosing the right support partner has never been so easy (or rewarding).

Whether you’re an ISO looking for a program where you can get bin access, competitive authorization pricing, an in-house back-end processing platform, underwriting and risk management and still have account ownership...

...or an AGENT looking for a program that offers you true interchange at pass-through, guaranteed lifetime residuals, competitive buy rates, same day approvals, a merchant funding program and special QSR / Restaurant programs...

....we have the right program just for you! Call today to see which is the right choice for your business.

TriSource SOLUTIONS, LLC

Central BANCARD LLC

The center of your success begins here.

call us today at 866.797.2317 or visit us on the web at www.centralbancard.com
Building the Foundation

In the past year and a half, Alpha Card Services has grown from a direct sales force based within 100 miles of Philadelphia to having more than 100 sales groups nationwide. The company processes more than $250 million annually and signs more than 250 new merchants each month.

We can usually empathize with someone only if we’ve been in their shoes. For example, who better knows what merchant level salespeople (MLs) need than someone who has worked as an ML?

Co-founders of Alpha Card Services Inc., Lazaros Kalemis and Dimitrios Tsikoudis, used their experiences as MLs to design a program that helps sales professionals build and enjoy lucrative careers.

“Our company’s vision is to create the best trained and most efficient sales force in the industry,” Kalemis said. “We want every one of our groups to have the opportunities and help that we were never given while we were MLs and struggling to make it.”

Alpha Card focuses on providing credit, debit, gift, loyalty, check and ATM services to small and mid-sized merchants nationwide. The company’s headquarters is in Philadelphia; it also operates a West Coast office in Roseville, Calif.

In the past year and a half, Alpha Card has grown from a direct sales force based within 100 miles of Philadelphia to having more than 100 sales groups nationwide. The company processes more than $250 million annually and signs more than 250 new merchants each month.

Part of the reason for its rapid growth is the founders’ philosophy. “The hardest part for someone getting into this business is they don’t have enough capital,” Kalemis said.

Alpha Card offers creative programs, such as free terminals and conversion bonuses, so agents don’t have to wait for residuals to realize success and build their businesses.

Programs, such as those detailed below, help increase revenue for MLs and Alpha Card, while keeping both merchant and ML attrition rates low.

Free Terminal Placement Program

In November 2004, the company initiated its Free Terminal Placement Program in order to help MLs close sales so that in case MLs are about to lose a deal, they can offer merchants a free terminal.

Alpha Card will furnish merchants with a terminal, usually a Hypercom T7Plus or a Lipman NURIT 8320, at...
no cost, for as long as merchants process with the company. MLSs don’t have to absorb the cost of the terminal; it’s free to them and merchants.

MLSs still receive residuals on all transactions for the life of the account as well as bonuses for more than $200.

Buy 1 Get 1 Program
Not only does Alpha Card provide free terminals to merchants, but it also provides them to MLSs. In April 2005, the company launched another program designed to grow MLS' businesses: the Buy 1 Get 1 Program.

This program differs from the Free Terminal Placement Program in that Alpha Card supplies the terminals free to MLSs, who can then resell them to merchants at whatever price they determine.

Let’s assume an MLS sells 10 terminals in January. Starting in February, he is eligible to receive a free terminal for each of the next 10 merchants he signs, up to 10. If he sold 40 terminals in January, he can receive 40 starting in February.

The MLS determines what price to charge each merchant for the terminal, and he keeps that revenue, in addition to residuals on the account. There are no minimums or limits in this program.

Conversion Bonus Program
Alpha Card also offers conversion bonuses. “Many times MLSs will be hesitant to approach a merchant who already has service from a competitor because he believes there won’t be any revenue from an equipment sale and probably not enough revenue generated to make it worth his or her while,” Kalemis said.

To help solve this problem and encourage reps to convert business, Alpha Card initiated its Conversion Bonus Program. With this program, MLSs need only to fax a competitor’s statement to Alpha Card’s office.

Within an hour it will fax, e-mail or mail MLSs a professional proposal, including pricing. According to the company, nine times out of 10, agents win the business. They receive a bonus of $50 for every $25,000 processed the first full month of processing, in addition to residuals for the life of the account.

100/100 Program
Alpha Card’s incentives also include the 100/100 Program. Here’s how it works:
TRY A FRESH APPROACH TO ISO SUPPORT.

Spring is a time
for new growth, new life,
and new beginnings.

If you’re tired of feeling
like “just a number” or
you’re tired of
“business as usual”
come and see why so many
Agents and ISO’s
are making their switch.

WE ARE iMAX

SIGN UP BONUSES - 75/25 SPLITS
FREE LEADS - FREE TERMINALS - FAXED APPS
NO LEASE DOCS - HEALTH BENEFITS
COMPANY OWNERSHIP POOL

SALES......ONLY BETTER.
866.702.8801
After an MLS's 100th day of writing business for Alpha Card, he receives $100 for every deal approved and processed with the company. It's that simple.

"We do what we can to help reps make more per sale," Kalemis said.

Co-op Marketing Program
In addition to the bonus programs, Kalemis and Tsikoudis have also developed a Co-op Marketing Program to help MLSs secure new business without having to develop their own marketing programs.

"MLSs benefit from the hands-on approach both my partner Dimitrios and I take," Kalemis said.

Through the Co-op Program, Alpha Card develops and pays for the creation of customized postcards and flyers and provides free leads to help agents bring in more business.

Sit Back and Watch the Cash Pour In
Since Alpha Card designed its bonus and incentive programs to help MLSs earn more, the company understands that reps need a way to monitor their residuals, accounts and success. In April, it introduced the I.R.I.S. system.

With I.R.I.S. and any standard Web browser, MLSs can log in and view the status of all their residuals, new account applications, existing account customer service issues and more.

The system displays every customer service and support call and the details of the call. MLSs can log in to see if any of their clients need attention or service. Agents' information is password protected so they see only their own information.

If a rep has a few MLSs working for her, she can see all of her employees' progress and status with the security of knowing the MLSs cannot see the whole portfolio.

Customer Satisfaction
Tsikoudis and Kalemis understand that success not only requires attracting and selling new business, but also keeping all clients happy.

To keep attrition low and ensure customer satisfaction, Alpha Card has implemented a quality assurance department. This department works to make sure customers are satisfied, thus increasing each MLS's residual check by keeping merchants longer.
"The most important thing is not how many merchants you write up, but how long you keep merchants," Tsikoudis said.

To keep newly signed merchants satisfied, Alpha Card calls them a week after receiving their equipment to ensure that they are happy, the equipment works well and that they know how to use it properly. Merchants continue to receive Quality Assurance (QA) calls every six weeks to ensure complete satisfaction.

"Our attrition rates have declined astronomically in direct result to this program," Kalemis said. Merchants even receive calls on their birthdays.

These calls "... keep our names on the merchants' lips," Tsikoudis said. "When someone comes in and tries to convert them, they call us because they are accustomed to talking to our QA people."

Tsikoudis also said that the ongoing dialog helps them stay on top of any issues that might become problems. "We hear about things before they become major issues," he said. This constant contact helps Alpha Card extend the life of the account and the agent's residuals.

Another Alpha Card program that keeps merchants satisfied is the Merchant Referral Program. Any client or merchant referring another business that signs with Alpha Card receives $50.

"The best part of the program is that the MLS that sold the account gets the lead, the sales and residual, and Alpha Card Services corporate pays the fee," Kalemis said.

One of the benefits of being an MLS, and what attracts many to this profession, is the ability to work independently. But there is a tradeoff: With flexibility and autonomy, there are risks.

Alpha Card is an organization that understands the risks associated with being an MLS. It has designed incentive and bonus programs tailored to minimize risk while increasing the bottom line for both the company and the agents who represent its services.

"We help our reps grow and sell more," Kalemis said.

"We thank all our MLS partners for giving us feedback, both negative and positive," Tsikoudis said. "They have made us a better company."
SELL HARD. PLAY HARD.

It’s time to sell for First American.
Send your merchant accounts to First American and we’ll handle the rest. From start to finish, we manage the entire process so that you can spend more time doing what you want. First American eliminates the need to work with multiple companies. Credit/Debit/EBT processing, electronic check guarantee and conversion, equipment leasing, Internet processing, and ATMs are all part of the First American in-house product line. Merchant accounts are approved within 24-hours, and we can even download and deploy equipment right to your merchant’s door. Our experienced Client Services team is always eager to assist you, and our knowledgeable, multi-lingual Customer Service department is available to help your merchants 24/7. Finally, we guarantee that your residuals will be on time, every time. At First American—You sell. We process.

First American’s comprehensive in-house product line includes:
- Credit/Debit/EBT Processing
- Secur-Chex Check Guarantee and Conversion
- Merimac Capital Customized Lease Programs
- FirstPay.Net Internet Payment Gateway
- GoEmerchant All-Inclusive E-Commerce Solutions
- FirstView Online Reporting
- ATM Sales & Placements

FIRST AMERICAN PAYMENT SYSTEMS
Your Source for Quality Payment Solutions

1-866-Go4-FAPS
(1-866-464-3277)
recruiter@first-american.net

Member Bank: KeyBank National Association, Cleveland, Ohio  Member FDIC
Employees Access Benefits With Debit Cards

Your child is sick. It's three in the morning, and you're at the pharmacy. The two of you have been waiting almost an hour to get her prescription filled. To say you're both ready to go home is an understatement. At this moment you realize your insurance verification information is at home, on the kitchen table.

Now you have to pay for the medication out of pocket and wait for reimbursement from the carrier. There is, however, another solution. The convenience associated with using debit cards has made them an increasingly popular payment method among consumers. That sense of convenience is expanding debit card use even further.

As an addition to benefits packages, many companies now offer employees debit card-accessible bank accounts that let them pay for health care expenses, including prescriptions.

**How They Work**

Both employers and employees contribute to these benefit accounts, which are known as flexible savings (FSA), health reimbursement (HRA) and health savings (HSA) accounts.

They are structured in much the same way as 401k plans: Employees decide how much of their pretax paycheck to deposit into the accounts every pay period. The money in the accounts is exempt from federal and most state income taxes, as well Social Security and Medicare contributions.

Rob Thurston, President of Human Resources Consulting Group Inc., an international employee benefits advisory firm based in Provo, Utah, said that because of the tax-free nature of the accounts, both employers and employees will greatly benefit. "This has a real savings to both the employer and the employee, if the employer encourages the employee to put money into the account," Thurston said.

Unlike a 401k, however, which carries severe penalties for pre-retirement withdrawal of funds, the benefit accounts are designed specifically for use on an as-needed basis.

In addition to health related pretax benefit accounts, employers also offer tax-free savings for work-related transportation and dependent care; these accounts are also accessible by PIN- or signature-based debit transactions.

These types of savings accounts will create opportunities for ISOs/merchant level salespeople (MLs). As the use of benefit debit cards increases, a wider variety of merchants will accept them.

But even as the issue of interchange fees is somewhat of a sticking point, he sees progress on the horizon; in fact, interchange might help spur the cards' growth.

"There is a lot of movement and discussion on this [interchange] issue," Thurston said. "One of the reasons is that the bank interchange fee for an HSA debit card transaction will probably be much simpler. There is less money going through, and it's a simpler transaction.

"I see more and more merchants will be able to afford to get into the business to offer credit and debit card [acceptance]," he said.

Benefit accounts are receiving a great deal of government publicity. "The Bush administration is really promoting them," Thurston said. "That's where the focus is, that's where the push is. As a result, debit cards are a fantastic way to provide access to these accounts."

"Any sort of employee benefit that can be linked to a debit card is offered," said Tom Torre, Vice President of Operations at MBI, an electronic benefit payment systems provider.

"When you put more cards in more people's hands, money that was once outside the card networks will now be available."

MBI's line of benefit cards covers such diverse programs as parking and daycare.

**The Expanding Player List**

The growth of the market creates opportunities; as that happens, more players enter the field, increasing competition and lowering price points.

"What we've seen in the last three years is a lot more competition which is driving the cost for these cards down," Thurston said. "As more banks and credit card issuers enter this market space, it will be good for the industry because it will drive down the price."

For employers considering implementing the cards as an employee benefit, there's no time like the present. "As an employer or an administrator, now is the time to look at offering this type of option," Thurston said.

"If I was a debit card provider or a bank, I would defi-
nitely consider entering this market space. There is so much growth and so many employers interested in doing this right now,” he said.

The largest issuers of the health care and benefit-specific debit cards are San Mateo, Calif.-based WageWorks; Avon, Conn.-based Evolution Benefits Inc.; New York City-based Motivano Inc.; and Waltham, Mass.-based MBI. Through a recent agreement, Genpass Inc. will process all of MBI’s benefit account debit transactions.

In addition, Metavante Corp., a major issuer of debit cards, began expanding its card provider services to the employee health benefits arena in mid-2004.

**Uncle Sam’s Two Cents**

Because the funds attached to the debit cards are tax exempt, methods must be instituted to ensure the money is spent only on what it’s meant for.

This dilemma is highlighted by the ability to use the benefit debit cards to purchase prescription drugs from both online and brick and mortar pharmacies, and by the fact that medicine is not the only product people buy at pharmacies.

So how do issuers, retailers, insurance companies and employers ensure they have Uncle Sam’s blessing?

When people make purchases with FSAs and HRAs, applicable items are identified with both merchant and product codes, and the cards have a built-in mechanism that ensures that cardholders cannot buy non-approved items.

HSAs are another matter. They are specifically designed to allow the user discretionary spending and are not connected to merchant or product codes. However, they are intended for health related expenses only.

Thurston sees this as a potentially major problem for consumer tax fraud. “As consultants, we have asked the White House as well as the Internal Revenue Service and the Treasury Department to restrict the usage of HSAs solely to health care that’s been documented and verified,” he said.

"However, the feeling is that this is the employee’s money, it’s in a separate account, and the employee can use it for any purpose, but if they’re ever audited, they’ll have to prove it was used for health care.”
Tailored for your success

ETA Expo Networks Offer:

- Best-of-class ETA education delivered locally
- Business building opportunities in an affordable venue
- Latest payment products and services at convenient and accessible tradeshows.

Coming soon to a city near you!

Los Angeles, CA
June 23-24, 2005
Hyatt Regency

Knowledge is your competitive edge. ETAU classes offer comprehensive education crucial to your success in the industry. Courses will be offered in conjunction with ETA Expo Networks.

For more information or to register, visit www.electran.org or call 866-ETA-MEET
Attendees - Ext. 18  Exhibitors - Ext. 17
reINVENT Table Service

Pay@Table
The Fast and Extraordinary Way To Increase Customer Service and Profits

- Customer retains sight of their payment card at all times
- Eliminates opportunity for identity theft and card skimming
- Increase check-out speed and improve table turns
- Tip potential increased via preset percentages and improves service
- Increase table turn and restaurant profit
- Reduce wait staff fatigue
- Intuitive Software guides customer through tip entry without employee assistance
- Eliminate time consuming pre-auds and closing adjustments
- Visa PED for online debit
- Multi-app ready terminal allows for loyalty, gift card and other enhancements
- Reliable Bluetooth communications provides extended range and battery life

by Ingenico

Ingenico, North America’s premier fastest growing provider of electronic transaction terminals introduces a new, service inspiring, award-winning Pay@Table solution. The i7770 compact and portable payment solution utilizes Bluetooth’s superior communications making Pay@Table solutions fast, reliable and secure.
In Action

Over the past year and a half, Drugstore.com Inc. has entered into several partnerships with FSA providers to track and manage FSA purchases. These collaborations, including with MBI, DataPath and WageWorks, are ensuring that the money in an FSA is used only for approved items. Each transaction is capable of being tracked, monitored and cataloged.

Chris Pierce, Vice President of Health Care Services and Chief Pharmacy Officer at Drugstore.com, said that its partnerships with FSA providers have been a success.

The FSA store is "working out very well," he said. "Customers can easily identify FSA-approved products and the paperless processing with such companies as MBI is a huge benefit for consumers.

"Overall participation and dollar sales have been very good and we are continuing to expand our store with products and partnerships," Pierce said.

The programs seem to be working smoothly at Drugstore.com. FSA-eligible items at the pharmacy are tagged, and MBI’s processing partner, Genpass, works with the pharmacy to track the purchases. An electronic receipt is then generated and sent to the IRS for approval.

If a person also wishes to purchase non-FSA approved items, they will be prompted to use a different form of payment. Receipts can be generated at the time of purchase or at any time by logging onto Drugstore.com.

The Future

Torre said that it is still easier for major online retailers, such as Drugstore.com, to accept the benefit debit cards.

As partnerships within the market space make it easier for retailers and processors to differentiate between authorized and unauthorized purchases, the goal is to expand the programs for wider use at brick and mortar locations. MBI recently began discussing a partnership with Walgreens. Like Drugstore.com, it has the BIN numbers of the cards and can sort through the transactions to determine which purchases are eligible and which are not.

Within the next few years small and large online and brick and mortar retailers will be able to authorize FSA transactions in real time. This is where the real expansion of merchant card acceptance begins, according to Torre.

For ISOs/MLSs, the more options, the merrier.
Shhh, Don’t Tell...
At EVO, We Have Never Been

Join The EVolution
GOOD ABOUT KEEPING SECRETS

FACT: Today, the Reward Card represents the fastest growing segment of the credit card issuing industry. As of April 1st, Reward Cards have been separated into their own interchange category.

PROBLEM: All processors recognize the costly impact Reward Cards will have on today's merchant. Unfortunately, most processors have ignored the new Reward Card categories and are billing merchants at a mid or non-qualified rate.

SOLUTION: EVO has a better idea!

While other processors see the interchange increase as an opportunity for themselves to make more money, EVO views the increase as a chance to help you close and retain more business. EVO understands the popularity of the Reward Card and has created a unique Reward Card category that will minimize the financial impact to the merchant. No unnecessary downgrading and certainly no unfair merchant billing.

THE EVO ADVANTAGE
- One of the largest BankCard Acquirers in the United States
- Four front-end networks/One back-end platform
- Residual Protection - Lifetime vested residuals
- Preferred Equipment Pricing
- Dedicated Relationship Managers available when you need them
- Residual buyback program
- 24/7 live merchant help desk (in house)
- Guaranteed leasing with LeaseSource, Inc.
- Faxed and Online applications - no originals required
- 30 minute merchant approvals
- Free equipment deployment, same day
- Free pin pad encryption
- Free merchant starter kits
- Free ISO PowerCenter - Your Virtual Business Center
- Free Merchant PowerCenter - Online Merchant Management System

INTRODUCING:
6.5¢ Transaction Fee
CALL NOW!

For More Information Call Jim Fink at 1.800.CARDSWIPE (227-3794) ext. 7800 or visit www.goevo.com
EVO is a registered ISO and MSP of HSBC Bank USA, National Association, Buffalo, NY
The New Era of Check Scanning Technology

Introducing Excella, specifically designed to meet the processing requirements of Check 21.

- Endorses check, reads MICR data and scans front/back check image in a single pass
- Automatic feeder for up to 70 documents plus separate bypass tray to feed single checks manually
- Optimized input/output hopper design for superior check handling
- Intelligent connectivity supporting USB and Ethernet communications

Contact MagTek for more information on Excella 800-788-6835 or visit us on the web at www.magtek.com

Customers First. Quality Always.
Total Merchant Services
Creating Next Generation MLSs

Talk about pressure. At Total Merchant Services’ (TMS) eighth annual sales meeting, held in Las Vegas April 27 – 29, 2005, Ed Freedman, President and Chief Executive Officer of the company, challenged every merchant level salesperson (MLSs) in attendance.

He asked them to not only throw out their old ways of selling credit card processing services, but also to take what they learned at the meeting about selling new technologies and begin implementing it the following week to become “next generation” salespeople. Freedman emphasized a sense of urgency because “I’ve seen the future, and it’s not tied to a dial-up phone line,” he said.

As the first morning of the conference unfolded, and Freedman revealed multiple surprises, attendees realized his challenge would be no easy task. They would have help, however. TMS would arm them with the necessary information and support to get started, become successful and stay successful.

New Alliances
The first surprise was that four competing companies came together for the meeting, and these weren’t vendors. TMS announced a new alliance of four bankcard acquirers: TMS, Money Tree Merchant Services, Advanced Merchant Services and CardReady International.

The four companies will share back-office functions at one centralized location, at TMS headquarters in Basalt, Colo. The functions include application processing, deployment, risk management, merchant support, terminal help desk, IT, reporting, vendor selection and contract negotiation.

“We have all made the smart decision to work with Global Payments as our credit card processing partner, and with HSBC Bank, USA National Association as our sponsor bank,” Freedman said. “We all need a back-office, specialized in working with Global Payments, to facilitate [various] virtual functions.

“We all understand what differentiates each of us from our competitors. It is our ability to do these ‘back-office’ tasks well. We are all selling the same services in the same price range. Differentiation is all about execution, and execution means quality back-office functionality.”

A New Business Plan
The meeting, called the “2005 Next Generation Payments Conference,” offered other surprises from TMS under this theme, including several exciting new programs for MLSs.

One is TMS’ new Free Terminal Placement program for new retail merchants, which includes two options: the VeriFone Omni 3740 Dual-Comm dial and Internet protocol (IP)-enabled POS terminal ($375 value) or the Omni 3740, CR1000i check imager, a stacker and all the cables ($750 value).

The company is also offering an interest-free terminal financing program. Instead of paying for terminal equipment upfront, MLSs now have the option to pay for it over 25 months by deducting the amount due from monthly commission payments.

TMS now offers a Revenue Sharing program, in which its sales partners will receive a minimum of 50% of the difference between the rates and fees charged to the merchant and the rates and fees paid by TMS to its vendors and associations.

“For retail accounts, our sales partners can earn an extra 10% or 15%, getting their revenue sharing split up to 60% or 65% by activating 50 new retail accounts each month (10%) or by activating 100 new retail accounts each month (15%),” Freedman said.

TMS also announced support for general packet radio service (GPRS) wireless technology through new technology and product offerings.

A Successful Meeting Overall
More than 265 people attended the conference, and 220 of them were MLSs. The meeting consisted of two full days of sales training, with no time wasted. Back-to-back presentations combined with break-out sessions with vendors provided MLSs with plenty of solid education.

In addition to presenting its new programs in detail, TMS also covered topics in-depth including interchange, selling new technologies such as wireless and IP, DBA name compliance, closing and lead generation. Overall, attendees were very pleased with time spent at the meeting. Following Freedman’s closing remarks, the audience gave him a standing ovation.

“I thought the conference was very professionally run and provided specific strategies for increasing our business,” one attendee said.

“This was my first TMS sales meeting, but I thought it was great,” another said. “I learned quite a bit about how to transition from selling just credit card services to value-added services. It’s also good to meet the people we send our business to.”

On the last night of the conference, TMS scheduled a three-hour block for one-on-one time with both vendors and TMS to address any unanswered questions. The company also had giveaways and a drawing to close the event.
Imitators Come and Go
Why take the risk?

UNLIMITED UPFRONT BONUSES:
- Production Bonus: $100 per deal every month, no limits!
- Conversion Bonus: Up to $250 for accounts over $10,000/month

MAXIMUM RESIDUAL INCOME:
- Revenue-Sharing Program: Share on every available revenue stream or...
- Buy-Rate Program: 1.57% (100% above) You choose per merchant!

FREE SERVICES:
The most comprehensive list of free services available anywhere!
I'VE SEEN ADS IN THE GREEN SHEET THAT SAY, “TRUST ME TOO!” I've talked to MLS around the country who tell me they chose to partner with XYZ Merchant Services because they can also give them the “Total Merchant Services” styled compensation program. **ONLY ONE THING COMES TO MIND...WHAT? ARE YOU CRAZY?**

Those companies figure, “Why fight with Total Merchant Services. Let’s just copy them.”

At Total Merchant Services, we have developed something that no one can copy. It is the key to unlocking your full potential. And, it is your guarantee to unparalleled success in the bankcard business!

What is it? It’s our Back Office. We have developed a Total “in-source” model. Each and every service that supports you and your merchants are “in-house”. From application processing to risk management, from download programs to commissions issues, you have unequaled attention from a team of talented professionals who personally understand and support your business.

Why is an “in-source” model important? How will it help you realize your full potential? The answer is simple. The Total Merchant Services back-office allows you to spend your valuable time selling new business and generating referrals from existing customers!

What happens when your ISO partner is not meeting - and exceeding your expectations at every point? I’m guessing that at least half of your valuable day is spent fixing problems with existing merchants. And, even worse, I’m guessing you may be afraid to call your customers for referrals in fear of spending even more of your valuable time dealing with these same types of issues.

Instead of doing business with an ISO that is somehow **like** Total Merchant Services, choose the real deal. Join the most trusted leader in the bankcard business. **Make Total Merchant Services your primary merchant account acquirer. I WON’T LET YOU DOWN!**

---

**total merchant services**  
支付解决方案为您的企业

Ed Freedman, President/CEO

Make Total Merchant Services your primary merchant account acquirer.  
**“I WON’T LET YOU DOWN!”**  
- Ed Freedman

www.upfrontandresiduals.com  
1-888-84-TOTAL x411
Increase Your Income Potential & Make Your Dreams A Reality!

Earn Commissions on ATMs, Payment Processing, Prepaid Services and Commercial Loans.

As a wholly-owned subsidiary of NetBank, Inc., the nation's first successful internet bank, we provide our Value Added Partners with products and services to increase their income potential and meet all of their customers' business needs -- whether it is an ATM, payment processing, prepaid services or even commercial loans and checking accounts.

We offer More Products...More Resources & More Benefits to Increase your Income & Decrease Your Attrition:

- ATM Processing
- Credit & Debit Processing
  - Aggressive buy rate plans paying 100% over on every line item
  - Revenue Share plans available
- Electronic Check Conversion
- Western Union® Money Transfers thru an ATM
- POSA Prepaid Debit & MasterCard®
- Electronic Government & Payroll Check Cashing
- POSA Prepaid Long Distance
- POSA Prepaid Wireless
- Recurring ACH Debit
- POSA Age Verification

Now also offering Commercial Loans and Checking Accounts!

Call Us to Learn How You Can Earn a SIGNING BONUS UP TO $4,000!

Call today and let Dustin Siner, Ronnie Flores or De Lone Wilson show you how to increase your income! 866.450.9815 X8870

With the NPS Lease Assurance Program, we approve up to 99% of all ATM & POS terminal leases.

Se Habla Español. Visit NetBank Payment Systems, the nation's 3rd largest ATM deployer online at www.netbankpaymentsystems.com

The Single Source for Payment Processing Solutions
CFSI was founded in March 2004 as the result of discussions between ShoreBank, (headquartered in Chicago, it has assets of $1.5 billion and is the country’s oldest and largest community development bank), and the Ford Foundation (founded by Henry Ford in 1936, it is dedicated to funding projects around the world that improve human existence).

Sharing related visions of helping people overcome obstacles, whether political, social or economic, a ShoreBank advisory unit formed CFSI with enough seed money from the Foundation to cover the first three years of operation. Jennifer Tescher was hired as Executive Director to make the vision a reality.

The premise for forming CFSI, according to Associate Director Arjan Schütte, was simply to help bank the unbanked. The Center’s founders came up with the idea to implement solutions through an organization focused both on the supply side as well as on the demand side.

"The purpose of the Center is to focus on the unbanked and underbanked segments, to offer retail financial services for those outside the system," Schütte said. "There is also the goal of moving them into asset development, of giving them access to services that are not exploitative specifically for providing them access to financial services and asset development.

"It’s not just a way for them to inexpensively cash their checks, but to get them to start saving money in a reasonable way, and even developing credit histories," he said.

"It’s a long spectrum from being able to have transactional involvement, to having a savings involvement, to being a borrower, to building a credit history, to being an asset owner. We’re interested in that entire path, and in moving people along it as far as we can."

At issue are the estimated 20 million people in the United States who don’t have established checking or savings accounts through banks or credit unions; these people are likely to be low-income and either don’t trust the traditional financial services industry or are unable to open accounts.

It’s a vicious cycle, though: The lack of participation in traditional banking methods means the un- and underbanked are probably not saving money, and they’re definitely not building credit or assets. They can’t get ahead.

Forging Mutually Profitable Partnerships
Despite the size of this untapped market, few financial institutions currently see the value in serving it. Part of the problem, from the financial institutions’ perspective, is that working in this market is a completely different way to make money and brings with it unfamiliar complexities.

One challenge for CFSI involves convincing the financial services community that serving this segment can be worthwhile. CFSI addresses this particular issue by fostering connections between providers for positive outcomes.

Since its inception, CFSI has made it a top priority to establish formal and informal partnerships with a range of companies and associations throughout the industry. But that becomes a challenge in and of itself; the financial services industry often views CFSI with a bit of skepticism.

People in the industry have a hard time grasping that CFSI is pro-business, and that it doesn’t want to rail at financial companies because they’re profit-oriented. The Center’s structure is a little confusing, too, because of its affiliation with ShoreBank.

"We’re not really non-profit, not really for-profit," Schütte said. "Technically we’re part of a for-profit, but what we do is kind of non-profit, but then we are very interested in the for-profit industry. We’re a very unusual combination.

"We’re an unorthodox entity, and people don’t know how to relate to us. Most people expect that when you talk about the unbanked, you’re purely an advocate for them, and they wonder why [major financial corporations] would want to talk with us, but that’s precisely who we are talking to," he said.

"We’re communicating a fairly unorthodox idea. We believe there are mutually profitable relationships to be established through serving the low-income, unbanked segment of the population.

"This is not necessarily an issue that for-profit companies take all that seriously, so there is a very specific mission issue of how to talk to them in ways they understand so that they don’t just tune us out. We have to work with the market and industry at large."

The fact remains that "the unbanked still have financial lives," as Schütte said. "They interface with financial institutions that are not banks or credit unions. Increasingly, there are organizations that look a lot like banks but are not; very often these are check cashers, payday lenders or bill payment services."

Unbanked consumers might pay hefty fees to cash checks, but they don’t really have many options. Additionally,
these non-regulated businesses don’t offer the means, such as savings plans, to promote financial stability that will eventually help move consumers up the ladder.

**Combining Existing Solutions for New Outcomes**

A major area of interest for CFSI is the stored-value card (SVC) and its potential to offer a number of savings- and credit-building functions to unbanked consumers, and how SVCs will further the Center’s causes.

The use of SVCs is expanding exponentially across many segments of financial services, and CFSI has worked on several projects involving SVC providers and companies that add savings and even credit components to them. (See "Prepaid Cards: Not Just for Gifts Anymore," The Green Sheet, March 14, 2005, issue 05:03:01.)

SVCs have helped change the roles of retailers as financial institutions, and vice versa, which affects the unbanked. "Stored-value cards allow you to have money sitting somewhere," Schütte said. "They allow you to get money from ATMs or to buy groceries at a store.

"When they start to also have savings features, they begin to look and feel much more like complex financial prod- ucts rather than a hyped-up gift card."

Another important aspect of CFSI’s mission is to serve as a sort of clearinghouse for information on various topics that affect its mission. CFSI analysts research issues and companies with exciting, promising programs, and publish papers on their findings; they also review and comment on public policy.

**Funding Innovation, Capitalizing the Tools**

Schütte said that CFSI’s relationships with banks, credit unions and other providers of financial products and services is one of the most unusual aspects of the Center’s programs. The successful outcomes of those relationships will help determine CFSI’s future at the end of the initial three-year funding period.

Successful relationships will also include those with recipients of CFSI’s monetary grants and investments, and with companies the Center fosters in other ways.

The investment component is a critical part of CFSI’s mission, and complements its two other principle activities: research and relationship brokering. The premise behind the monetary awards is to recognize companies and organizations that are working on solutions that will have an
JOIN US FOR
LIFE IN THE FAST LANE!

EARN MORE, FASTER.
WITH 1-800-BANKCARD

• INSTANT APPROVALS
• NO ORIGINAL APPLICATION OR
  PICTURES NEEDED
• FAXED LEASES NO ORIGINALS NEEDED
• ONLINE & FAXED APPLICATIONS
• SAME DAY MERCHANT APPROVALS
• MULTIPLE GUARANTEED
  LEASING PROGRAMS AVAILABLE
• DIRECT 24 HOUR LEASE FUNDING VIA ACH

PLUS THESE OTHER GREAT FEATURES
• 1.65% retail & profit
  share program
• Check truncation on
  all terminal types
• Real-time online
  status reporting
• FREE in-house
  equipment deployment
• No liability or risk
  FREE equipment shipping

JOIN US TODAY.
Call 1-800-BANKCARD
(1-800-226-5227)
and ask for:
JOYCE SEUHBTIEN AT EXT. 5925
RICH LOPEZ AT EXT. 5912
GEORGE MAYO AT EXT. 5923

Merchant Services Inc.
1-800-226-5227
890 Mountain Avenue • Floor 2
New Providence, NJ • 07974
www.1800bankcard.com

Direct Lease Funding and Services provided by CIT d/b/a Lease Finance Group
impact on the un- and under-banked population.

Last year when CFSI announced its request for proposals (RFPs) for monetary awards, it had been in existence only about a month; still, it received 400 RFPs and 45 submitted proposals; CFSI made four investments. Schütte said everyone at CFSI was amazed at the response.

This year will mark the second round of investments, which the Ford Foundation funds. CFSI will place a total of $750,000 to $1 million, splitting the investments between eight organizations; four non-profit groups will receive $50,000 to $150,000, four for-profit enterprises will receive up to $200,000 or $300,000. Within the first two weeks of the current RFP period, Schütte said the Center had received more than 600 requests, and countless e-mail and phone calls.

(Interested companies can download RFPs and learn more about the investments on CFSI's Web site, www.cfsinnovation.com. The deadline to submit proposals for non-profits is May 16, 2005. For-profit proposals are accepted on an on-going basis, Schütte said, in order for CFSI to best meet their funding needs.)

CFSI factors a number of criteria into the award decisions.

"We will look at a model's sustainability, profitability, the level of innovation in products or services, and its ability to make an impact on these consumers, or the financial value to the unbanked," he said. "We will also look at whether it is scalable and replicable."

CFSI wants to place the investments in companies whose work reflects the Center's interests. Selected non-profits and businesses should embody CFSI's focus on developing partnerships between banks and non-banks; use the workplace, or payroll, as a distribution tool; use such self-service delivery mechanisms as ATMs, kiosks, the Internet, or hybrid systems like telephony; include remittances that tie into asset and credit building; or help consumers get into the credit system to build a credit score.

One key deciding factor in the investments is also the extent to which the organizations enable CFSI to carry out its own research and relationship brokering functions. "If we can create success stories from these or help connect entities through our investments to create greater opportunities, those are certainly investment criteria," Schütte said.

While the investment amounts are not huge, he said the money has many other benefits attached; these are mostly
A Solid ATM Solution from a Company You Trust

United Bank Card has taken the knowledge and resources from its years of experience in payment processing and applied them to the ATM Industry. With United Cash Solutions, a wholly owned subsidiary of United Bank Card, you can rest assured that we adhere to the highest standards of quality and customer service. Operated by industry experts who understand the ATM needs of merchants and ISOs, United Cash Solutions delivers an entirely in-house program with a simple application process, fast turnaround times, nationwide on-site installation and 24-hour support. If you are interested in selling, leasing or placing ATM machines, United Cash Solutions is the solid choice you can depend on.

ATM Sales
- Sell or lease a state-of-the-art Triton, Tranax or Lipman ATM machine and keep the entire equipment commission.
- Receive 100% of the customer surcharge plus up to an additional 30 cents of back-end interchange.

Free ATM Placements
- ATM machines are programmed, delivered and installed at a merchant location for free!
- No expense to the ISO or Merchant – just immediate profit!
- Both ISO and Merchant receive a residual on every ATM transaction.

Additional Services
- ISOs and Merchants receive added residuals on a variety of revenue streams with ATMs that are fully compatible with a variety of value-added services such as: pre-paid phone cards, Western Union money transfer and check cashing capabilities.
- Cash replenishment and armored carrier service available.
- Promotional material, neon signs, banners and decals to promote ATM traffic at the Merchant location.

To sell, lease or place ATM machines, contact United Cash Solutions:

1-800-698-0026
Alan Forgione, President - ext. 410
Stephanie DeLeve, VP of Sales - ext. 430

United Cash Solutions
a division of United Bank Card, Inc.
Don’t send us all your merchants.

Just the ones you want to keep.

Sterling Payment Technologies provides:

- Operational acquiring services for ISOs, banks and associations
- Credit, debit and EBT processing
- Check guarantee, truncation and recovery
- Shared profitability plans
- Fast residual payments
- Same day merchant approvals and installations
- Extensive web-based reporting
- Competitive leasing program
- Group rates on health, life and disability insurance through an exclusive affiliation

At Sterling, Our Name Is Our Reputation.
"soft" benefits, such as matchmaking between companies, and prestige. And even when CFSI declines requests for funding it supports companies in which it sees value in other ways.

For instance, an alternative credit bureau did not receive an investment award. Instead, CFSI took the company to the BAI Retail Delivery Conference and Expo last November, subsidizing the cost of the exhibit booth at the largest banking industry conference in the country.

"There are informal but important ways we give exposure to little-known innovators, and put our wing over organizations," Schütte said. "These are not officially parts of the funding arm, but are not an insignificant source of financial support."

Schütte said he is particularly interested in solutions that use wired and mobile telephony systems as payments and financial tools. "This population is connected to their home phones, and to their cell phones," he said. "It's a great tool, but right now there is no mobile payment company looking at the unbanked.

"I can imagine us putting a mobile payment company with someone who offers SVCs. We've done a fair amount of this opportunistic type of work already. We say 'there's a huge market here, we think there's an interesting set of opportunities,' and we'll pull people together and say 'see what you can do.'"

**Welcoming the Innovative**

As word of CFSI's work spreads, awareness within the industry grows and enables the Center to expand its relationship base as well as its projects. Large banking and financial services corporations are expressing "surprisingly high levels of interest, at very high levels," Schütte said.

As testament to this, Tescher will contribute a regular column to "American Banker" magazine. This is a major step in realizing part of CFSI's strategy to communicate its message and interact with the industry.

With the awards of this year's investments, CFSI will begin an experimental round of a different sort. The emphasis on the for-profit placements is a new direction, but working with businesses is an essential move.

"We see capitalizing organizations that will provide new tools as an important aspect of what we do, an aspect that we will continue to have a hand in," Schütte said.
AmEx Partners Rewarded for Merchants Boarded

Neeed motivation to rustle up some new accounts? American Express Co. (AmEx) is running a contest for its External Sales Agent partners (ESAs) through the end of the year that could provide a cure for lackluster sales.

Three big winners will receive AmEx-branded gift cards valued at $10,000 (Grand Prize); $5,000 (First Prize); or $2,500 (Second Prize). AmEx will also award 90 quarterly prizes, gift cards worth $500 each, throughout the contest.

AmEx announced the "Hot Spots Sales Contest" for its ESA partners and their sub-agents. They’ll qualify by signing merchant accounts in 30 specified markets beginning March 1, through Dec. 31, 2005, said Abner Moreau, the ESA program’s Internet Sales and Business Manager.

The contest is based on the number of approved and validated AmEx accounts ESAs sign within the markets; agents can locate the qualifying markets by ZIP code on the Web site, www.ESASalesContest.com.

Once agents register for the contest online, they can access "Value Story" sell-ins, which offer statistics on cardholders and industries, and "Reference Card" tools detailing ESA Program guidelines.

While the contest is based on the number of accounts signed, Moreau said AmEx will tally the accounts in two ways. The company will award one $500 gift card in each of the 30 markets per quarter. For the end-of-the-year prizes, however, all of an agent's signed accounts in any of the 30 markets are included in the total.

"Agents have to register on the Web site, and the merchant has to be approved and set up prior to the agent submitting the account in the contest," Moreau said.

"And they can register at any point in the year. If they miss the registration deadline for one of the quarterly contests, they can still submit the accounts they did sign in that time period to qualify for year-end."

For complete contest information and to register, visit www.ESASalesContest.com.
Partner with Abanco...
Residual Payments Up To 75%
Without Liability

And

Start Making Money Today
With our

Generous Signing Bonus

- Lifetime Residuals
- Residual Payments Based on True Costs (with accurate counts)
- Same Day Approval on Merchant Applications
- Faxed or Computer-Based Accepted
- Residual Payments on Mid-Qualified and Non-Qualified Transactions
- Interchange Check Card Rates at 1.345%
- 6.5 Cents Auth and Capture

Dial-Up
ICE 5700Plus

Wireless Solution
(Cellular/IP/WIFI)
Exadigm

IP/Dial-Up
Verifone 3750

Abanco offers a powerhouse of services:

5 Services on One Terminal
- Visa/MasterCard Processing
- Debit Card Processing
- Check Conversion/Guarantee
- Gift Cards
- Signature Capture

Abanco Offers
- In-House Lease Source
- On-Going Support
- Equipment Sales Programming and Deployment
- Live Service Desk 24/7/365
- Virtual Terminal/IP Gateway

Registered Provider: JP Morgan Chase Bank and Fleet Bank

Be in full compliance with Visa/MasterCard requirements and regulations through Abanco's Agent/ISO Program.

To learn more about Abanco's Agent/ISO Program contact:
Camille Harb Toll Free at (800) 617.9870

O'Hare International Center 10255 West Higgins Road Rosemont, IL 60018
Toll free: 866.231.2030 Tal: 847.227.2301 Fax: 866.276.4205
www.abanco.com
We will beat any deal... guaranteed!

Dino Sgueglia
President
PRICE FLEX™
helps you close them all.

True interchange...no markups...no gimmicks.

That’s what ISOs get with Price Flex, PartnerAmerica’s newest program. It’s the only program with the pricing flexibility you need to sign any merchant.

There’s more. Faster, better 24/7 customer support with PartnerAmerica’s new warp speed ISO tracking system...what you need, on screen now. And your very own Relationship Manager.

Plus a full suite of products and sales materials so you can customize every sales call, including Paid On Signing, our proprietary, 9-second, real-time check debit processing product.

And PartnerAmerica gives you 100% lifetime residuals and income from all transactions...with no upfront fees, no risk, no restrictions, no minimums.

PRODUCTS
- Credit/Debit/EBT
- Gift & Loyalty Cards
- Internet Gateways & Wireless Solutions

SERVICES
- Same Day Approvals
- Detailed Online Reporting

BENEFITS
- Signing Bonuses
- Faxed/Online Applications Accepted

Discover why Price Flex helps you close them all.
Call Tom Della Badia or visit our website.
1-800-366-1388, Ext. 210
www.Partner-America.com

PARTNER AMERICA™
Powered by IRN

It pays to partner with PartnerAmerica.
Sponsoring Bank, KeyBank National Association, Cleveland, OH
T
he color red is dynamic, vibrant and bright. It’s distinctive, fiery and the color of passion.

Salespeople should have all those traits to be successful and keep their bottom lines in the black. To stay focused and motivated, they have to frequently recharge their batteries.

That doesn’t necessarily mean undertaking a lengthy process of self-improvement. Instead, salespeople might try “Little Red Book of Selling,” with its red cloth cover, attached red ribbon to mark pages and lots of red ink in the text and illustrations.

The book offers often irreverent, always emphatic advice on a range of issues salespeople encounter regularly. A lot of information jumps out at readers from every page, and with some effort, everyone should learn something sifting through it all.

Author Jeffrey Gitomer is clearly passionate about the sales profession. He’s built an empire on advising and motivating salespeople. Under the umbrella of “BuyGitomer,” he’s a syndicated newspaper and magazine columnist and has authored several books.

He also produces videos, has a Web site and e-zine, and runs seminars and corporate trainings.

The idea behind “Little Red Book of Selling” is that it should serve as an ongoing reference after the first reading. The book fits easily in a briefcase and won’t take up a lot of space on a desk.

In fitting with his advice on image branding, Gitomer has packaged tried and true sales techniques in a new way. He’s added his own spin to the mix, resulting in advice that’s often very high-quality and always given in a unique voice.

Readers might get the impression that the other purpose of the book is self-promotion. Gitomer frequently encourages readers to register on his Web site to access information and buy his archived articles and lots of other stuff.

It’s also often difficult to determine the key elements on the pages, but Gitomer does provide valuable information amid the confusing layout. For example, he says that asking “Why do people buy?” is far more important than “How do I sell?”

He also offers original suggestions to ask good customer questions, to
His tone of voice, though, might be problematic for some readers. But does the in-your-face tone distract readers to the point that they can't absorb the underlying information? Take Principle Six: "If You Can't Get in Front of the Decision Maker, You Suck!" There's a phrase that doesn't appear in many other self-improvement books.

Salespeople whose spirits lag should find something to lift their spirits and get them back on track each time they open the book. But others might find Gitomer to be somewhat of a braggadocio.

His writing style, combined with the busy, chunky layout, gives the impression that he's yelling at readers like a drill sergeant; it's not hard to imagine what his in-person presentations are like.

He relays a lot of personal experiences to illustrate why his work ethic and approach to selling are worthy of imitation. These stories are meant to be inspiring, but readers often have to get past Gitomer's ego to grasp his point.

In the section "Antennas Up!" he describes the time he, um, encountered a celebrity in an airport men's room. They ended up sharing a cab into the city. The message: Never let an opportunity pass by, and have fun with being opportunistic, even if it doesn't involve odd encounters with TV stars.

Nothing's wrong with a healthy sense of self, but Gitomer's ego is not only healthy, it's bionic. If readers can get past the yelling and self-promotion, they will find useful information to incorporate with their own styles that could help make them sales ... FOREVER.
Crafting Your Digital First Impression

Editor's Note: This is the first article in a series on creating an effective Web site for your business.

Years ago, most businesses could operate without worrying about how people would gather information about them. Prospective customers would pick up the phone book and call or visit, or get a recommendation from someone else.

Compare this with marketing and advertising today. Most consumers expect more than a photocopied flyer or sales pitch. They want to know your Web address in order to research your company in the comfort of their homes or offices.

When they visit your Web site, it's like they're meeting you for the first time. This is your chance to make an outstanding digital first impression. Let's say you entertain a prospective client for the first time. You wear an Italian suit and order a $200 bottle of wine with dinner to make a good impression, but if your prospect goes home and looks up your Web site, which looks like a high school student made it in his spare time, it could be a deal killer.

A well-designed Web site can make all the difference.

Some of you might think your Web site looks or works just fine, but the tell-tale sign is the amount of traffic the site receives and the leads and sales it helps generate for your business. A Web site must make viewers feel confident in your company or products. Today's consumers are finicky, and the competition is just a mouse click away.

When you consider the time and energy that goes into creating an ad campaign, think of your Web site as an extension of that process. The site should be visually appealing and work reliably.

If your current Web site does not work the way that you hoped it would, or if you need to build a Web page from the ground up, this series will provide the right questions to ask, technology issues to be aware of and the benefits of smart Web design. The first step is registering a domain name (www.whatever.com). Think of it as buying real estate; this is your piece of the digital world. If you know the address you would like to use, visit www.whois.com and verify that it is not already taken.

Domain names are more flexible now than they were even five years ago. Register a domain as a ".com," ".biz," ".info," or ".us" ... the list goes on. The suffix ".org" is usually reserved for non-profit organizations and is less likely to apply to a business's domain.

The standard registration is for a five-year term. Remember to re-register the domain after the term has expired. Countless hackers and ne'er-do-wells comb registration databases and buy legitimate domains when the registration has lapsed. Your Web address could become an adult site or online casino without your knowledge.

Once you have secured a domain, arrange hosting. The "host" is where the data that make up your Web site "live." Hundreds of hosting companies are clamoring for your business, so do your homework and compare services. Don't allow price to serve as your deciding factor, though; consider options such as number of allowed e-mail accounts, e-commerce capability and customer service. Also read consumer reviews about the hosting company.

The first step in establishing a Web presence might seem tedious. If you're not technologically inclined, enlist the help of a Web-savvy friend or employee. It's important to take time, or spend a little extra money at this point in the process. If you do things improperly now, it will complicate the entire process later.

The next step in creating a Web site is deciding who will design it for you and how you want it to work for your business and your customers. Stay tuned ...
Another satisfied customer of The Phoenix Group.

At The Phoenix Group, we have a lot of customers who feel this way. They enjoy doing business with us because they know we’re good for their business.

From our industry-best prices to the full range of our services -- everything from deployment and encryption to repairs -- they know we help make their bottom line look better. But they especially appreciate our independence, because it means we’re not owned by a competing ISO or processor. In fact, we’re the largest independent POS supplier in the industry and the only one with distribution agreements with all major manufacturers.

So if you wish you felt this way about your distributor, it’s time you called The Phoenix Group. Just give us one order and you’ll feel the love, too.

Call 866-559-7627
79 Hubble Drive, Suite 102 • St. Charles, MO 63304
Or e-mail us for more information: scott@phoenixgrouppos.com or chris@phoenixgrouppos.com
What's in a Lease?

By Amy B. Garvey
National Association of Payment Professionals

Editor's Note: The National Association of Payment Professionals' (NAOPP) Board of Directors now serves as the host of "Street Smarts." Individual members of NAOPP's Board rotate authorship of the column.

It's another day in the trenches. I thought leasing would be a good topic to cover because it seems like no matter how perfectly we fill out our paperwork, how diligently we cross our "t"s" and dot our "i"s," issues always come up with leases. NAOPP posted the following question on GS Online's MLS Forum:

“If you could speak frankly with a lease company about the difficulties you have getting leases through, and what could speed the process for you, what would you like to see addressed?”

Although Forum members posted very interesting responses to this question, very few were concerned with lease processing. Instead, most addressed the perception of lease companies' unfair practices.

One Forum member, "Jenglish," summed up a majority of the sentiment with the statement "I would also like to see a $1 buyout; it just seems very unfair to the merchant to pay 10%.”

With this in mind, I interviewed Corey Saftler, President of Integrated Leasing Corp.

While the 10% buyout Jenglish referred to might seem unfair, Saftler said that it is an essential part of the profit formula for lease companies. In leasing, profit is called yield, and the companies include the buyout amount in calculating yields.

Lease companies take out tremendous loans to cover the contracts we sell every day. They have to pay money for those loans like anyone else.

While many merchants might try to correlate their lease payments to an interest rate, that term really doesn't apply to merchants because a lease company needs a profit margin just like every other business.
The Competition is on Your Heels

That’s why you need the fastest turn-on possible.

With our new automated process, we’ll get your account turned on in hours, not days! Once we’ve received the application, approval is confirmed, download programs are ready to be retrieved, and equipment is ordered faster than you can say “Turn Me On.”

And this speedy service comes with the confidence that you’re getting the best compensation in the industry. For each merchant you can choose either our 1.57% buy-rate or our generous revenue-sharing program, earn another $100 - $250 per deal with our No Limits production and conversion reward plan, and reduce your equipment costs by $150 with our new terminal equipment subsidy for our check conversion/guarantee merchants.

For over 20 years Money Tree Merchant Services and its founder, Mitch Lau, have been delivering reliability, superior service, world-class partner support and on-time, accurate residual payments. Reward yourself today...because faster is better.

www.MoneyTreeRewards.com
1-800-582-2502 ext.2

Money Tree
MERCHANT SERVICES
— BECAUSE FASTER IS BETTER —
Most industries operate on an average of 25% – 50% profit margins, and though it is typically higher than 12% for lease companies (we’ve over simplified for this example), by no means do they gouge merchants.

Although merchants choose to lease for a variety of reasons, one important one is that they can use the extra $1,000 or so that they would have spent on equipment to purchase and sell goods in their stores.

Furthermore, merchants can take a deduction on their taxes for the full amount of the lease payment each month. This is called an off-balance sheet asset; it does not go on their balance sheet at tax time, and they can deduct it as a straight cost of doing business (like a utility payment).

"... The $1 buyout is out of the lease company’s control and has more to do with the IRS. I believe the $1 buyout classifies the ‘lease’ as a ‘loan’ and therefore the merchant can’t write off 100% of the payment (only the interest),” wrote “toby,” an MLS Forum member.

Saftler verified toby’s comment as accurate. He also touched on loss and destruction waivers (LDWs), another area of concern for many merchant level salespeople (MLSs) and merchants.

Essentially, the additional money tacked onto a lease payment for insurance or tax covers the lease company’s investment in the lease should anything happen to the equipment.

The equipment is the lease company’s only form of collateral other than the contract, and the company is obligated to cover the equipment to protect its investment."

- Amy B. Garvey, NAOPP Secretary
Join a Winning Team

**Portfolio Loans**
You need cash to grow your business

**Portfolio Buy-Outs**
Up to 24 times

**Medical Benefits Funding**
Offset the cost of your current plan with our Flex-Med Program

**Faxable Program**
No application or lease originals needed!

**Service & Support**
ISO Support 9:00AM to 6:00 PM-Coast to Coast
7 Front-Ends to support ALL industry types

**Best ACH Product Available**
Check by Net, Check by Phone and Credit Cards integrated into one gateway.

**On-line Application**
Easy to implement. Easy to use.

**Free Agent Web Store**
We provide every office with their own website which includes the online application

The only way to earn your loyalty is to make reasonable commitments and keep them. We pride ourselves on conducting business with the highest degree of professionalism. Our relationships are built on integrity, trust and a dedication to excellence.

**Your Satisfaction is our Success**
Call today for all the details.

Interchange + $.06 Revenue Share
1.60% Buy Rate
Vest immediately in YOUR Portfolio!

---

**Special Deals on Equipment**

<table>
<thead>
<tr>
<th>Model</th>
<th>New Price</th>
<th>Refurb Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>2085</td>
<td>$219</td>
<td>$179</td>
</tr>
<tr>
<td>T7Plus</td>
<td>$179</td>
<td>$149</td>
</tr>
<tr>
<td>Omni 3750</td>
<td>$399</td>
<td>$299</td>
</tr>
<tr>
<td>3020</td>
<td>$299</td>
<td>$199 Refurb</td>
</tr>
<tr>
<td>Nurit 8320</td>
<td>$299</td>
<td>$299 New</td>
</tr>
<tr>
<td>Omni 3200 se</td>
<td>$239 New</td>
<td>$179 Refurb</td>
</tr>
</tbody>
</table>

$100 Bonus for every new merchant!
Conversion Bonus with NO CAP - and keep your residual!

---

1/877-PAYMERICA (729-6374)
Ext. 301
"If merchants spill a bottle of soda on the new terminal, they'll be frustrated, but you can cushion the blow by telling them upfront that the equipment is not covered against negligence or abuse.

... If you buy a new DVD player at a national retailer, it will most likely have a warranty. However, if you accidentally run over it in your driveway because you left it on top of the car, the manufacturer and the retailer (not to mention your credit card company) will tell you, in essence, that you'll simply have to buy another one."

- Garvey

it, but merchants have to prove with at least a police report that they didn’t do something to the equipment.

Regardless of a waiver, merchants are still obligated under the terms of the lease. As MLSs, we share in the responsibility of communicating to merchants their obligations under a lease.

When describing this obligation to merchants, I use the analogy of purchasing an automobile. By law, you’re required to carry comprehensive and collision insurance on a car with a lien. In other words, if you receive a loan to purchase a new car, you must have insurance to protect the company that provided the loan.

The insurance company and car dealership could care less whether you drive the car or leave it sitting in your driveway. You still have to insure it.

Unless you have a warranty on the car (most POS terminals on the market come with a warranty), you’ll have to pay for any car repairs, even while paying the loan and the insurance. Asking a lease company to repair or replace a terminal when a merchant runs into issues would be like asking your car dealership to make repairs to your car for free.

Try using "But I have comprehensive insurance on this car" as an explanation for why you shouldn’t have to pay for repairs. Or better yet, contact your insurance company and tell them you want them to pay for the repairs.

Leasing terminals is a very similar situation. The lease company has to have insurance on its collateral, but neither the lease company nor the insurance carrier is responsible for maintaining the equipment. That responsibility falls to merchants, which is the definition of a lease contract.

If merchants spill a bottle of soda on the new terminal, they’ll be frustrated, but you can cushion the blow by telling them upfront that the equipment is not covered against negligence or abuse.

How do you say this without offending them? I tell merchants that we will replace equipment for them at exactly what it costs us when the problem is something we can fix. But if you dump a bottle of water on it, you’re out of luck.

If you buy a new DVD player at a national retailer, it will most likely have a warranty. However, if you accidentally run over it in your driveway because you left it on top of the car, the manufacturer and the retailer (not to mention your credit card company) will tell you, in essence, that you’ll simply have to buy another one.

No one will reimburse you because it’s no one’s fault but your own.

MLS Forum member "rbelcher" wrote "With the price of equipment now, lease it yourself. Get what you have into the equipment as a down payment, and then the payments are pure profit. You do not get all the money upfront, but you surely make more."

Again, this is a cost of doing business issue. If you only write a few equipment deals a year, this might work wonderfully. But if you write even just four a month, at the end of three years, you’re collecting on 144 different leases, and I personally don’t want the headaches.

We all know merchants go out of business, file bankruptcy, change bank accounts and refuse to pay, etc. Consider these questions before doing your own leasing:

- How will you handle collections when you have hundreds of clients on the books?
- Will you spend all your time going after the money and not signing new deals?

The lease companies offer a service, and we are certainly under no obligation to use it. If we think they’re being unfair or gouging merchants, we have every right in the world to accept cash only or to become our own leasing groups. But accepting cash only will surely limit the number of deals we can sign, and I want to be a sales rep, not a lease company.

The final issue raised by the responses on the MLS Forum is one of communication. MLS Forum member "toby"
TOO MANY APPS TO FILL OUT?

VISA/MasterCard
Prepaid
Check Services
Gift Card
Age Verification

Let POS Portal Sales Automation auto-populate your processors’ applications for you!

Always Be Closing!

SALES AUTOMATION
Target List Import
Electronic Prospect Management
Application PDF Pre-population
Signature Ready Applications
Integrated Fax and E-mail

Request Info: MACSales@posportal.com
wrote, "I'd like to see more lease companies with faxed ONLY contracts. Real time online reporting of grades, funding and delinquencies would also help me greatly."

PaynetSystems commented on chargebacks and merchant accusations of forged signatures.

Saftler is aware of the issues many agents have when it comes to communicating with their lessors, and while he can only speak on behalf of Integrated Leasing, he said that most providers are working to improve communication with their reps across the board.

Part of the problem is that if the relationship with your lease company is, in reality, a relationship between your ISO and the lease company, the ISO might not always want you to have the information. The easiest way to avoid many of the pitfalls described is to take personal responsibility for communication issues.

My advice is to always get a photocopy of the merchant's driver's license. It might not be easy, but it will always cover you in questions of forgery.

Before you agree to work with a lease company, find out where it stands on faxed or hardcopy leases. Find out how it derives its credit scores; the scores must be consistent (a lease company might tell you it's a "C" when it's really an "A").

Ask for reports on every lease you write. Check the integrity of the lease company for which you are considering writing. Join organizations and participate in industry dialogue.

You'll learn very quickly which lease companies offer fast response times, consistent scoring, quick funding and quality help with problems.

There will always be problems. But that's what most of us love about this industry, the "never a dull moment" appeal. Until next time …

Amy B. Garvey is Secretary of NAOPP. She works in the Upstate of South Carolina as a sales agent for New York-based BPS. Call her at 864-901-8722 or e-mail her at agarvey@bpsmerchant.net

Corey Saftler is President of Integrated Leasing Corp. Founded in 1995, the company is dedicated exclusively to the POS payments industry.
"Stop Selling Commodities (And I'm Not Talking Pork Bellies)"

If you've been in our industry for 5-10 years or more, you remember the good old days. When you could make a decent buck for enrolling a new merchant. Selling equipment at (what today) would be considered outrageous prices... and profits.

The day of providing a highly-valued service to an appreciative merchant has given way to the "commoditization" of our industry. Lowest price wins. (Small wonder why you're not earning the commissions you used to.)

Tired Of Cut-Throat, Commodity Pricing?
Here's How To Put Professionalism...
(And Decent Profits) Back In Your Business

What if your merchants didn't care that someone else is offering the same terminal for a few bucks less, or if he sees an ad for a few basis points lower rate. He won't care because you got him into a total package that will help him dramatically grow his business.

He's paying pennies to earn dollars... usually thousands of dollars.

This is what happens when you offer the industry-exclusive products and services available only from US Merchant Systems. If you're ready to learn more, just pick up the phone and call Jessica Slack today, at 800-655-8767, ext. 262. But don't call her if you're afraid of closing deals.

We're looking for new agents to join us who are professionals in this business. If that's you, we'll help you build your empire, with:

- Training, for you and your reps
- Pre-set (by telemarketer) appointments
- Co-op ads for recruiting, and for merchants.

So if you're tired of having to compete on price... if you're ready to use your skills, knowledge and experience to provide unrivaled value to your clients-and make more money than you ever have, call Jessica today at 800-655-8767, ext. 262.

This is what happens when you call Jessica:

"Never have I had an ISO concerned about my success like USMS. I spoke with Jessica Slack, and I began to get excited about the opportunities and services USMS has to offer. Then after spending a good hour on the phone with Stu, I felt that USMS was the right ISO for my success. With your trainings and excellent support, I truly believe that I am part of a winning team and I am excited about 2005."

Mark E., Houston, TX
(Over 10 years experience)

Make 2005 your best year ever, by joining USMS. We'll show you how to knock out the competition.

Sincerely,
Stu Rosenbaum
CEO, US Merchant Systems, Inc,

PS. Even if you weren't around in the good old days, if you have an intense burning desire to succeed-by providing this kind of exclusive service... and earning more than you ever have, call Jessica anyway. 800-655-8767, ext. 262.

PPS. Here's what another of our agents recently said about our new exclusive products and services:

"USMS is the best thing that's happened to me in 8 years in this business. I made more money in the last 2 weeks (since offering the new services) than I have in my best month, ever!"

Ernest P., Austin, TX

Copyright © 2005 US Merchant Systems. All rights reserved.
By Nancy Drexler
Cynergy Data

Susan isn't here anymore; however, her desk is still here. I walk by it on my way to get coffee in the morning. Her sticky notes, calendar and pens remain, but not Susan. She had a stroke, an aneurysm and extensive bleeding in her brain. And then she had a funeral.

She was only 36. Granted, she was not always the picture of perfect health. Along with diabetes, she had a problem with her foot that required surgery and then kept her working from home for nearly eight months.

But Susan wasn't one to show her personal problems. Her manager, Omar, said she was 100% for Cynergy. She closed 85% of her sales leads, even from home. She was a professional, he said, and also a very good lady.

With Susan's death, I began thinking more about what we do in this industry. We sell credit card processing. We lease terminals. We negotiate discount rates, close deals and use our best sales insights to get merchants to sign on the dotted line.

However, sometimes we lose sight of the people behind those fine-print contracts and carefully bartered profit margins. It's easy to fall into the trap of focusing on profit and loss and forgetting about the people behind the numbers. And then, one day, they're simply gone.

Every day Susan's desk reminds me what our industry is really about: relationships. Relationships between coworkers, processors and salespeople, ISOs/merchant level salespeople and merchants.

Life in our industry is not only about understanding and growing relationships; building a strong foundation for success is also crucial.

In my field, we refer to this as relationship marketing. Understanding how it works will help you make each advertisement, Web site and direct mail piece a component of a larger, more personalized one-on-one conversation. At the end of the day, this is what selling is really about. To gain a better understanding about relationship marketing, keep the following in mind:

You Do Not Sell Credit Card Processing
Not really. Rather, you sell peace of mind, higher profit, greater value and long-term success. This is exactly what your competitors sell, too. What makes merchants choose you? Packaging, promises and personality (OK, and maybe price). What makes them stay with you, despite repeated offers of better pricing? Your relationship with them.

Become a partner in merchants' successes. Help them fix problems and address their concerns.

In other words, show that you care. It's what all of us really want and need from others, and it makes a real difference. If you can prove to customers that they won't have to worry about their processing, even when there's an emergency, you'll have a long-term relationship with them.

People Buy From People, Not Companies
If you view the target audience as columns of numbers on a page or color-coordinated slices in a pie chart, you're focusing on what customers can do for you right now and missing the opportunity to win customers for life.

The trick is to engage each client or potential client one on one.

Creating individualized marketing messages sounds like a real chore to some marketers: “You mean I have to mail merge these letters so the person's name is on each one? What's wrong with a simple 'Dear Sir'? And why do I have to hand-sign the cards when we could just use a stamp or leave them blank?”

Again, the secret to making it work is showing that you care. It's too easy to become cynical and see dollar signs instead of people. Instead, take time to get to know your merchants and potential merchants in the community.

Remember birthdays. Send cards. Answer the phone. Ask about their families. Tell them about yours. Suddenly, keeping in touch is more pleasurable and less painful.

Bonus: Surveys demonstrate time and again that the top means of advertising, by a wide margin, is through word of mouth. People who buy products from people they like are more inclined to spread the word; it's that simple.

Is the caring-about-your-merchants route too touchy feely for you? Try thinking of merchants as business partners, not only profit sources. This means being upfront with them.

Would you sell business partners products or add-on services they don't need? Would you cheat them out of much-needed profits to pocket a little extra for yourself?

If you want the partnership to last, you wouldn't.

---

Beyond the Numbers: The Rules of Relationship Marketing

Marketing 101

By Nancy Drexler
Cynergy Data
A Conversation Takes Two

Are your marketing channels one-way streets? To truly succeed in marketing, actively and aggressively seek feedback from your audience, including active customers, former customers and even competitors’ customers. What does the competition give them that you don’t? What could you provide that would make their life easier?

Don’t forget the personal touch. Your marketing pieces, ads and Web site should include clear, easy-to-find contact information. Be reachable and responsive. Answer phone calls, reply to e-mail, and consider implementing viable suggestions from customers.

Welcoming comments and feedback invites criticism, so develop a thick skin. Remember, anything the audience didn’t gain from your marketing messages is something you can still give them. It’s better to be informed about what they need than to continue with any misguided marketing strategy.

The key to successful relationship marketing is to think of customers as human beings first and foremost. At the end of the day, personal feelings affect virtually every decision. People will appreciate kindness, consideration and honesty.

Susan always demonstrated these qualities. She was also cheerful and positive and managed to keep everything in perspective. She didn’t sweat the small stuff.

But Susan isn’t here anymore. Although I learned so much from her in the past, I also learned something from her sudden death: Everything is temporary. We should, every day, think about what counts.

The next time you’re overwhelmed by profits, losses and percentages, make the effort to connect with someone in the industry. Call a customer simply to check in. It could be the beginning of a beautiful relationship.

Nancy Drexler is the Marketing Director 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.
The Recruiters Credo: Know Thy Customer

By Jamie Garfield
Electronic Exchange Systems

In the competitive industry of bankcard sales, we fight a war to win the most talented salespeople. To do this, we must have a clear and effective recruiting strategy.

Devising such a plan requires knowledge of and adherence to central truisms of our business. I can express one of these in only three words:

Know thy customer.

You can't sell to anyone, let alone the best talent, unless you know their preferences, needs, goals and most importantly, how everything works. My background is in operations. The number one complaint from people working in this department, and in the sales office is "Why did the salesperson make all these promises that we can't deliver?"

For recruiters, enticing and attracting customers (salespeople) takes a lot of time and energy, and we often over commit and under deliver.

This leaves others frustrated, makes the company look bad, and ruins the sales executive's credibility. I love to say "Yes" to everything … who doesn't? However, what I've learned in recruiting is to listen first, and then determine limits and implement accordingly.

Following are rules that have helped me in recruiting sales offices as well as operational techniques that I believe will benefit both ISOs and merchant level salespeople in their recruiting efforts:

Know Thy Customer

Learning as much as you can about the sales office is the most important way to achieve everyone's expectations.

Learn the type of equipment the office markets and sells; which agents work for the office; how it determines price (and if it requires custom pricing); and whether the office wants to register.

Learn how the office does business so you can mesh your way with its way. Assure the office that you can deliver everything it needs. If you can't, be upfront about it and put together a work around that will keep all parties satisfied.
Be Their Champion

Some might disagree, but I believe the jobs of Sales Recruiter and Relationship Manager go hand in hand.

Agents think that they will live and die by the strength of a company’s sales support staff, but in reality, if the company’s Sales Executive is always involved in their escalated issues, they will be much more successful.

The end result: More respect for you because you take a personal interest in their business. I’m not saying that you must handle every issue personally, but do become educated on the day-to-day issues and what results from their interaction with your entire organization.

Get an update from your sales support staff on how their day went and what problems the offices encountered, and follow-up with a call to make sure all of the offices’ issues were resolved.

Be More Than a "Sales Guy"

I have found that practically anyone can sell something, but in today’s business environment each representative I talk to has already sold for five of my competitors, and everyone wants the best deal.

Try to bring something new to the table. I’ve found that agents respond if you can answer these questions successfully:

Can you talk about interchange? Can you read a commission report? What front-ends work with what terminal? What program does this merchant qualify for and what paperwork do I need to send with it?

How many basis points will I make on this account? I want to send this account to underwriting; what are the requirements? Why do you put my merchants on risk reserve? What are the advantages of this vendor versus that vendor?

Educate your reps and make them feel that you can help them with any issue they bring to the table. Do this and you won’t have to flip them to a sales support rep … this is your office, take ownership.

Never Bad-mouth the Competition

I think it’s wise to never disparage another competitor. You can show the differences between your companies and point out how yours is superior, but attacking another company or individual simply makes you and your company look bad.

Bad-mouthing your competition will create a lasting neg-
ative impression in the prospective agent's mind. I also try to better understand my competition. I believe that we can all flip through the pages of The Green Sheet and see a variety of ads that boast speed, conversion bonuses or free services.

As competitors, we need to keep in mind what we are up against and how to get around it or use it to our advantage.

**Rekindle Old Flames**

Regenerating business from your existing contact base also makes a difference. A former colleague told me that he calls it "throwing a boomerang." Always try to find ways to get old offices to come back to you.

I often review our database to think of new ways to inspire inactive offices to take another look at us. Agents come and go for many reasons, but I think it's important to try to keep your name and company fresh in their minds.

Recent surveys indicate that 12% of companies would prefer to work with past employees/agents/vendors again. An additional 21% say that they welcome back agents/employees/alumni without hesitation because of the time and dollar savings.

This makes complete sense. Companies spend a lot of time, money and effort recruiting, training and supporting agents. Agents become accustomed to their systems and paperwork and the individuals working there.

But then they leave for some reason. It's much easier to bring them back than to spend money recruiting a new office.

To recruit former agents and offices:

- Keep agents in the loop! Keep them on your newsletter and e-mail distribution lists.
- Send existing and former agents a list of current promotions that you're running, departmental news and announcements, and other events related to improvements to your organization.
- Invite agents to attend company-sponsored trainings, tradeshows and other events.
- Don't ostracize agents. Make every effort to maintain harmonious, open door relationships.

Last, but not least, the most important thing that I have learned about recruiting is that you don't have to be a salesperson on the golf course talking with clients about the latest sporting event or smoking cigars in the bar.

You simply need to know your customer, take ownership of servicing the account and most importantly, build a lasting and trusting relationship.

This industry is all about relationships, and the more people you know the better. Even if they don't remain with your organization forever, chances are you'll see them again. It might even be at another company, so it's nice to have relationships that you can call on again someday.

If problems with operations or pricing come up, people can deal with the issues better if they know that you are in their corner, you have built a relationship with them, and at the end of the day, you will take care of them and get the job done!

**Jamie Garfield** is Director of Business Development 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-based training, integration services and, most of all, credibility.

For more information, visit EXS' Web site at www.exsprocessing.com or e-mail jamie@exsprocessing.com. EXS is a registered ISO/MSP for HSBC Bank USA, National Association.
KILL TWO BIRDS WITH ONE STONE
MAKE MORE MONEY BY OFFERING BOTH PREPAID AND MERCHANT SERVICES

OFFER THE ENTIRE PREPAID CATEGORY AND ACCEPT ALL MAJOR CREDIT CARDS

- Prepaid Calling Cards
- Cellular Recharge Cards
- Prepaid Internet
- Prepaid MasterCard
- Prepaid Phone Service
- Prepaid Ringtones
- Prepaid Long Distance
- Prepaid Prescription
- FTD Prepaid Flowers
- ...and much more

TOUCH-N-BUY™ IS A TRADEMARK OF TOUCH-N-BUY, INC. TOUCH-N-BUY e-PIN DISTRIBUTION IS PROTECTED BY U.S. PATENT 6,651,885

Call 1-888-750-2340

Visit us online at: www.touch-n-buy.com
Two important changes in card Association policies described below will affect you as ISOs and merchant level salespeople. I hope the following information is helpful for your businesses.

Be Wary of Internet Tobacco Merchants

Both Visa U.S.A. and MasterCard International recently asked acquirers to review their portfolios for merchants selling cigarettes and other tobacco products over the Internet. The Associations advised acquirers to carefully review federal and state laws that might restrict or prohibit the sale of cigarettes to consumers.

These actions are in response to the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) notification to the Associations and other payment system providers that a number of Internet merchants violate federal and state laws governing cigarette sales.

According to the ATF, many Internet cigarette merchants try to circumvent federal and state tax laws by selling cigarettes from "low" or "no" tax jurisdictions to consumers in "high" tax jurisdictions without paying applicable taxes. The ATF calls this "cigarette diversion."

Even though customers pay shipping costs to purchase cigarettes online, by avoiding paying these taxes they still save money. As a result, it's unlikely that any Internet cigarette merchant businesses would pass ATF scrutiny. According to the ATF, merchants engaged in cigarette diversion are also usually in violation of various labeling, registration and tax stamp requirements.

Because Visa and MasterCard regulations require that members submit only legal transactions to their payment systems, this announcement affects not only acquirers but also cardholders and merchants, too.

To prevent illegal transactions from entering the Visa payment system, members should implement controls to monitor merchant and cardholder activity. Members that sign merchants selling age-restricted or regulated goods (including tobacco products sold over the Internet) should take extra precautions to ensure that these merchants comply with state and federal laws.

The ATF's position is that Internet cigarette vendors are in violation of numerous federal provisions including Internal Revenue Code 5762(e), which makes it unlawful for any person to refuse to pay any federal cigarette excise tax, or to attempt to evade or defeat paying a federal cigarette excise tax. Other violations include the Cigarette Labeling and Advertising Act, The Tariff Act, various smuggling laws, the Cigarette Trafficking Act, the Jenkins Act, and various wire fraud and money laundering provisions.

In addition, the ATF:

... received several inquiries about cigarette sales and purchases that involve Native American reservations. Sales or shipments of cigarettes from Native American Reservations are not exempt from the requirements of the Contraband Cigarette Trafficking Act and the Jenkins Act. Additionally, the application of state taxes and regulatory requirements to sales made on Native American reservations varies depending on the transaction. Accordingly, anytime you engage in transactions involving a Native American reservation, ATF recommends that you contact your state tobacco tax administrator to determine the extent of your liability for State tobacco tax.

(For more information, visit www.atf.treas.gov/alcohol/info/faq/subpages/99-2ic.htm.)

Both Visa and MasterCard rules prohibit the processing of any "illegal" transactions. The Associations have fined members for processing illegal payments, including those for gambling, prescription drugs and pornography, and now they've added online cigarette transactions to the list.

An Update on Debit Card Chargebacks

In December 2004, Visa implemented a chargeback policy for purchases made using PIN-based debit cards on its Interlink network. Consumers using Visa PIN-debit cards now have the same protection as users of credit or signature-based debit cards. In addition, other U.S. PIN-debit networks will now probably follow suit.

Before Visa's announcement, consumers who used a PIN-debit card to pay and were unhappy with the product or service purchased could only bargain with the merchant, and the outcome was often unsatisfactory.

Interlink PIN-debit cardholders can initiate chargebacks if merchants do not provide the requested product or service, non-receipt of shipped merchandise, or if merchandise is in a damaged condition. After consumers contact merchants to resolve the situation, they can also contact their issuing banks to initiate chargebacks.

David H. Press is Principal and President of Integrity Bankcard Consultants. Phone him at 630-637-4010, e-mail dhp@integritybankcard.net or visit www.integritybankcard.net.
There's a New Bull in Town...

Terminals Direct is the new bull in town with aggressive pricing and dependable service. Our management team has 30 years of combined experience in the terminal wholesale, deployment and help desk services. We are not a merchant account provider and do not sell terminals to merchants. We cater strictly to the ISO, Bank and Processor market. We guarantee to beat all of our competitor's terminal & supply pricing including quantity discounts and special promotions.

Service and Product Offerings
- Distributor for Lipman, Verifone, Hypercom, Ingenico and Thales
- Full line of POS terminals, software, check readers, imagers, supplies and ribbons
- The lowest Online Gateway Pricing for Authorize.Net, ParaData and CyberSource – you supply the merchant account
- Same day shipping
- Custom and private label overlays
- Signature Capture Services * Coming Soon!
- Online Tracking & Order System * Coming Soon!

NEW!
Verifone PINpad 1000SE
$75

NEW!
Nurit 8320
$289

NEW!
Nurit 2085
$239

NEW!
Talento T1
$236

NEW!
Hypercom T7Plus
$209

NEW!
Omni 3750 - $330
Omni 3740 - $300
Omni 3200SE - $259
Omni 3730LE - $215

Comstar Wireless
$295

Call now to receive our latest price list
1-800-440-1952

Robert Heinrich - VP Sales & Operations - Ext. 700
Charles Kopacz - East - Ext. 718
MaryAnn Baldez - West - Ext. 719
or e-mail Sales@terminalsdirect.com
ATM News of the Weird

From ATMmarketplace.com

This story was originally published on ATMmarketplace.com, March 22, 2005; reprinted with permission. © 2005 NetWorld Alliance LLC. All rights reserved.

Editor's Note: Following are some of the strangest items recently encountered by an ATMmarketplace Editor during daily searches for ATM-related news. ATMmarketplace collects these odd stories and publishes them on a regular basis in hopes of tickling readers' funny bones.

The Victim Was My Girlfriend …
Roy Singleton told Newport, Ky., police a pair of armed robbers made him drive them back and forth across the Ohio River on Dec. 6, repeatedly forcing him to withdraw cash from his girlfriend’s bank account through an ATM.

The story was amazingly similar to the one relayed to Cincinnati police by Cincinnati Councilman David Pepper 15 months ago.

Unlike Pepper’s October 2003 ordeal, for which two men were ultimately convicted, Singleton’s story was full of holes from the start, reported the “Cincinnati Post.” Newport police could find no evidence to support his claims.

Singleton said robbers made him withdraw $810 from the account of his girlfriend, for whom he had gone out to buy some peppermint schnapps as the two watched Monday night football.

Singleton said robbers made him withdraw $810 from the account of his girlfriend, for whom he had gone out to buy some peppermint schnapps as the two watched "Monday Night Football."

... He said the pair took his wallet from him and his girlfriend’s ATM card, which they found on the back seat floorboard when they got in, and made him drive to a nearby Fifth Third Bank ATM.

The victims were my girlfriend …

The Victim Was My Girlfriend …

Beats Aluminum Cans
Arild Tofte and Kaare Heggdal know that recycling pays, but they weren’t prepared for the jackpot that a scrapped ATM contained.

... He said the pair took his wallet from him and his girlfriend’s ATM card, which they found on the back seat floorboard when they got in, and made him drive to a nearby Fifth Third Bank ATM.

"She calmed down when I explained that the machine was empty and that we had a contract to pick it up," Tofte told the local Romsdals Budstikke newspaper.

During their rounds to pick up more scrap, they got a call saying a security guard needed the machine. "The guy was apparently a bit agitated," Tofte said. "He was very eager to empty the cash from the machine."

The cash was removed. The bank, which blamed the incident on a communications mix-up, didn’t say how much was in the ATM.

During their rounds to pick up more scrap, they got a call saying a security guard needed the machine. "The guy was apparently a bit agitated," Tofte said. "He was very eager to empty the cash from the machine."

But Tofte said the guard who emptied the machine told him it was enough to buy a house, take a luxury vacation and still have money to burn.

Cut to the Chase
A burglar broke three saw blades Jan. 16 while trying to saw through the safe of an Oxnard, Calif., ATM before being caught and taken to jail.
Police were alerted to a problem at a Bank of America ATM when a burglar alarm sounded at 10:03 p.m., reported the "Ventura County Star." Oxnard Police Officer Chris Williams responded to the call.

The ATM is set into a wall of an old Woolworth building that is being renovated. From the outside, the building looked undisturbed, Williams said.

Williams, though, decided to be thorough. An employee let him into the building. The inside was cavernous and dark, with only a closet-shaped drywall structure built over the ATM on one side. With his flashlight illuminating the way, Williams saw that a 5-by-5-foot hole had been sawed into the structure.

When he flashed his light into the hole, a bleeding man burst out of a door on the other side. Williams ran after the man for nearly three blocks before he pushed him, and the man tripped and fell.

Williams arrested Jose Langarica, 45, who was booked into Ventura County Jail on suspicion of commercial burglary and resisting arrest. Langarica allegedly sawed the hinges off a door on the outside of the building, and then propped the door back up to make it appear the building had been undisturbed, Williams said.

Then, he broke three saw blades trying to get into the safe. In the process, he cut himself and embedded one of the saw blades in the safe’s hinge.

Failure by Fire

It seemed like a good plan for quick cash: Use a cutting torch to open an ATM. But that was before the machine erupted in a ball of fire.

About 4:40 a.m. Feb. 2, a man tried to burn open an ATM at a Central Bank of Kansas City branch. He burned off some hinges and was peeling back metal when the receipt paper inside the machine ignited.

The incident, recorded on a surveillance tape, looked like an explosion, police said.
metal when the receipt paper inside the machine ignited.

The incident, recorded on a surveillance tape, looked like an explosion, police said.

The theft attempt triggered an alarm. The would-be thief fled with no money. Arriving officers found smoke coming out of the ATM, according to a report in the "Kansas City Star."

Police think the same man used a crowbar Jan. 20 in an attempt to open the same ATM. That incident caused minor damage to the machine.

**No Thanks, I'm Stuffed**

Chattanooga, Tenn., police said an ATM at a local bank swallowed customers' bank cards on Feb. 7.

A customer went to use the ATM at a SunTrust branch, according to a report in the "Chattanoogan." He said it appeared the machine was not working and that his card became stuck.

When the customer finally got his card to come back out, nine other cards came along with it.

Police said eight of the bankcards were from SunTrust and one was from First Tennessee. Three of the cardholders had reported them missing.

**Ever Heard of Overkill?**

Laurel, Md., police believe a bizarre incident in which an unmanned van crashed through a furniture store wall may be related to an attempted ATM theft.

According to a report in the "Laurel Leader," police received a report of a break-in at the Bargain Depot furniture store at 2:51 a.m. Feb. 5. When officers arrived, they discovered that a van had crashed through the front of the building, causing a fire inside.

"The furniture that was caught under the wheel of the vehicle caught fire, and the smoke at the scene was so heavy officers couldn’t enter the building, so they called in the fire department," said Jim Collins, police spokesman. "The sprinkler system had been activated, and we didn’t know if anyone was still in the vehicle."

Once the smoke in the building was cleared by using the giant propeller of a Montgomery County airboat, police determined that the van was unoccupied, but a 10-pound rock had been placed on its accelerator.

Police received a call at 4:08 a.m. reporting a break-in at a nearby convenience store. When officers arrived at that location, they found an ATM overturned in the parking lot, and a big hole in the wall of the store.
"The store's videotape showed two suspects broke into the store by smashing a glass door," Collins said. "They tied a cable around the ATM machine, attached it to a stolen dump truck and pulled the ATM machine through the store's brick wall, out of the building. It took them a minute to do that.

"The ATM fell over. It's extremely heavy, and they couldn't pick it up, so they left it in the parking lot."

Collins said a witness told police that when the burglars abandoned the machine, they drove the stolen dump truck into the parking lot of a church across the street. Police dogs were brought in, but failed to pick up the burglars' trail.

Police speculate that the two incidents were carried out by the same people, and that the furniture store break-in may have been a diversionary tactic used to keep police busy as the suspects went after their intended target, the ATM.

Damage to the High's store is estimated at $6,000. Managers at the Bargain Depot estimate their damage to be close to $200,000.

**Now That's Chutzpah**

Federal authorities have accused 39-year-old Ronald Terry McElvain of stealing an ATM from a La Grande, Ore., Wal-Mart, then spending the $60,000 inside it before calling the FBI to ask how long he'd spend in jail for the crime.

After more than three months on the run, McElvain was arrested March 8 and taken to the Union County Jail. Prosecutors say he may face up to 10 years in prison, reported the "Oregonian."

---

The heist, as described in an FBI affidavit filed March 10 in U.S. District Court in Umatilla County, allegedly began the morning of Nov. 29. McElvain walked into Wal-Mart with a handcart at about 7:30 a.m. and covered the ATM with a tarp.

The ATM, however, was too heavy. Ten minutes later, he returned with a friend, Shane Giese. The two men wheeled the tarp-wrapped ATM out of the store.
As they strained to lift it into a sport utility vehicle, part of the tarp lifted. Giese glanced in. It was no gun safe, as McElvain had told him earlier. Giese refused to help any further, forcing McElvain to leave the ATM on the parking lot curb, the affidavit said.

Authorities visited McElvain’s parents on Nov. 30. His mother told police that her son and another man had been at their La Grande home the previous day working in their shop most of the afternoon.

Ida McElvain said her son took a popcorn cooker, a large, heavy, cauldronlike device, off his tilt trailer.

Two days later, when authorities again visited the home of McElvain’s parents, they saw the cooker and tilt trailer. Next to the trailer, they noticed an object covered with a tarp. Lifting the corner of the tarp, they found a lock, key and ATM instruction card. Later, with search warrant in hand, they seized the top section of an ATM, along with placards and a plastic top cover.

On Dec. 7, the Union County sheriff’s office received a call from Jim Magill, McElvain’s cousin in Meridian, Idaho. According to the affidavit, Magill said he had received a call from McElvain on the evening of Nov. 29, asking Magill if he could give him a ride to a hospital in Portland to take care of a medical problem.

Magill agreed. They drove to Portland that night, staying overnight at the Troutdale Motel 6, the affidavit said. The next day, McElvain stopped at Division Street Auto Wholesale and picked out a white Ford Explorer. He paid with cash taken out of a backpack.

Later that month, authorities recovered the bottom part of the ATM from a commercial storage unit in La Grande. A hole had been cut out of it. On Feb. 28, McElvain called the FBI office in Pendleton. According to the affidavit, McElvain asked about the jail term for taking the ATM. He was nearly out of money and wanted to get his sentence over with, the document said.

McElvain has a record of brushes with the law. Sentenced to two years in prison on charges of first-degree theft and second-degree burglary in 1996, he was still on probation for those crimes.

A New Development in Currency Conversion Fees

For years, both Visa International and MasterCard International have called attention to the value in their currency exchange rates. When making purchases abroad, cardholders usually receive a better exchange rate using their credit cards than if they use cash or traveler’s checks. This is about to change.

Both Associations have traditionally charged a 1% fee for converting purchases made in a foreign currency. However, as of April 2005, Visa will add on the 1% for all foreign purchases, even if they are made in U.S. dollars. MasterCard will follow suit in October.

The Associations charge these fees to issuing banks and not directly to cardholders. Yet the banks, for the most part, pass this charge along to cardholders and then add their own charge on top of it. Some banks assess the fees across the board, while others will do so only if cardholders made the purchase in foreign currency.

Bank of America Corp. (BofA) spokesperson Betty Reese said the fee is for currency conversion. BofA passes on the 1% Association fee as well as an additional 2%.

"We have been charging this fee for years," Reese said.

While BofA only assesses the fee on purchases made in foreign currencies, Reese declined to elaborate on what the 2% fee covers. "We don't get into the specific components of our pricing," she said.

MBNA Corp. also recently added a 2% fee to these types of transactions. "The fee helps cover the cost of fraud related to overseas transactions, which is about five times more expensive than domestic fraud," said Jim Donahue, an MBNA spokesman.

"Even with the fee, most experts agree that using a credit card for an overseas transaction is still less expensive than converting cash."

Donahue said that other benefits include protection against fraud and theft. MBNA assesses the fee on overseas transactions in both foreign currency and U.S. dollars, he said.

Before making a purchase, to help cardholders determine the total purchase price, including fees, Visa launched a currency conversion Web site: www.visa.com/exchangerates.

The rates available to Visa’s customers are much better than if they were to take cash to a currency dealer at the airport, said Simon Barker, Director of Global Corporate Relations for Visa International. This is the first time that Visa has made its internal rate tables available to the public.

"The information provided to the consumer is based on the wholesale currency market," Barker said.

One of the tools on Visa’s Web site enables consumers to factor in the additional markups charged by the issuing bank. If they don’t know how much this is, or if an additional fee is charged at all, they can contact their bank.

The rate determined on the Web site is for that day only. The rate applied to a transaction is for the day it is processed, not the day it occurred. In the past, banks did not itemize these fees on monthly credit card statements. However, in response to consumer complaints and action groups, they now note them as separate charges.

Discover Financial Services and American Express Co., which have traditionally issued their own cards, charge fees on overseas purchases, but add no extra bank fees. Now that banks are beginning to issue these card brands as well, this might change.
LOVE THIS PRICE?
Contact us for other specials we currently have!

New!

$99.00
New Trans 330 / Printer 250
One Year Warranty
Stand not included

Quality
Quality is more than a word to us at TeeTronics, it’s a way of doing business. Our products, our service - even the way our people treat you - all display a commitment to the quality that has made us the industry leader we are.

Credit Card Equipment Sales and Service
3207 Skylane Drive
Suite 101
Carrollton, Texas 75006
800-856-2030
972-735-8880
fax 972-735-0789
Since 1991

Join our email list for unpublished specials!
www.teeTronics.com

THALES
Authorized Repair Facility

Lipman
Authorized Repair Facility

HYPERCOM
Certified Repair Facilty

VeriFone
Recommended Repair Facility
Integrated Sales
Management Accessible Everywhere
Product: Account Tracking System
Company: Bankcard Pros

Operating an ISO/merchant level sales (MLS) office is no small feat. Even with a smart, savvy and experienced staff, it is not an easy endeavor. There are regular administrative duties as well as managing accounts, soliciting new business and supporting sales agents in the field.

Bankcard Pros has a solution that will allow busy ISOs/MLSs to stay focused on priority Number One: closing the sale, satisfying merchants and making money. The solution, known as the Account Tracking System, is a way for agents to stay on top of all the information necessary to make that happen.

The Account Tracking System software is all-inclusive and modestly priced. It organizes operations and communication between the management and the sales agents. By streamlining office procedures, ISOs/MLSs will not only save money, but will generate more revenue by focusing on what matters most.

The Account Tracking System allows sales agents to work efficiently in any location with an Internet connection; they receive real-time, up-to-date reports of profits, residuals and news. The system follows the entire process of a sale, from application submission through review, underwriting, approval and installation.

A comprehensive forms and documents download center allows agents to quickly generate merchant applications while in the field. The software also monitors telemarketing teams to instantaneously generate leads for agents making sales calls.

Even training materials and procedures can be automatically stored and updated, allowing a smooth learning curve for new agents.

Bankcard Pros will work with processors to generate real-time data exchange, thus eliminating costly staff time and paperwork.

For a live demo visit http://accounts.cvsgateway.com
Username: admin
Password: demo

Bankcard Pros
562-427-1290
www.bankcardpros.com
info@bankcardpros.com

Cellular Specials
Product: Mx-Coupon Program
Companies: MyThum Interactive Inc. and Givex Corp.

Are you one of those people who still thinks that cell phones are only used for talking? Remember sitting around the kitchen table on Sunday afternoons clipping coupons out of the newspaper, looking for the week’s best deals?

Welcome to the digital age: Couponing is still alive and well, minus the scissors and bits of paper stuffed into wallets, and cell phones are playing a part in it.

MyThum Interactive Inc., a provider of text messaging solutions, and Givex Corp., a processor of stored value and loyalty cards, have partnered to create a method that “texts” redeemable merchant coupons directly into cell phones.

The Mx-Coupon program sends text messages to phones included in permission-based marketing and loyalty programs in the United States and Canada. MyThum sends the messages with a coupon number from Givex, which are shown at the POS; merchants redeem the coupons using the Givex gift card processing platform.

The Mx-Coupon program eliminates expensive printing and distribution costs normally associated with direct mail marketing. It is an added benefit for merchants already using the Givex platform and can serve as an up-selling point for sales agents.
Did you call us yet?

BCD is offering one of the most incredible pricing and residual plans in the industry!

888-MERCHANT

612 Wheelers Farms Road
Milford, CT 06460
Tel 888.637.2426 ext. 227
Fax 203.882.8875

www.gotobcd.com
Merchants easily track the number of coupons redeemed, relative to the number issued. Usage of the program is an important window for merchants to monitor consumer behavior and to target the proper audience in future marketing campaigns.

The pay-off could be significant: By some estimates more than 1 trillion peer-to-peer text messages will be sent in 2005.

Givex Corp., United States
770-514-8436
web.givex.com
E-mail: info@givex.com

MyThum Interactive Inc.
115 George Street
Toronto, Ontario, M5A 2N4
416-969-9673
www.mythum.com

Check 21 Processing Solutions
Product: EC7000i Check Scanner
Company: RDM Corp.

Checks clear faster now than ever before. Check 21, a law enacted last year, saves banks a great deal of time and money by giving them the option to use digital images of checks instead of processing the actual paper documents.

Where do merchants or small banks go if they’d like to take advantage of the benefits of processing digital images?

RDM Corp., a provider of electronic payment processing solutions, including hardware and software, specializes in electronic check conversion. Its new EC7000i is a feature-rich yet affordable, two-sided scanner. It is directed at medium-sized merchants and low-volume billers that would like to have the benefits of Check 21.

In a matter of seconds, the EC7000i produces a high-quality, doubled-sided, binary check image. There are two memory options for storing the image. Its standard USB connection works with existing PC-based POS ter-
Retriever puts you right where you need to be.

Call TODAY!
1-866-870-RPSI

Call today to find out about YOUR $10,000.00 signing bonus.
minals and uses state-of-the-art Magnetic Ink Character Recognition (MICR) and imaging technology.

In addition, optional features include: the OCR E13B MICR Assist, offering maximum recognition accuracy to virtually 100% MICR read rate; a "franking acknowledgement printer" that in one simple process, facilitates the requirement for check defacement at point-of-purchase transactions; internal alphanumeric OCR A and B font recognition for bill payment; bi-directional magnetic stripe reader; and a 10BaseT Ethernet connection.

RDM’s EC7000i scanner allows merchants and smaller banks to take advantage of the savings provided by the Check 21 option, without making a huge investment.

---

**Easy and Inexpensive E-commerce**

**Product: Online SalesPro**

**Company: LaGarde Inc.**

The Department of Commerce Census Bureau estimates show that from 2003 to 2004, total e-commerce retail sales increased 23.5%, to $69.2 billion. By comparison, total domestic retail sales increased 7.8%.

Some businesses, because of financial constraints or technological hindrances, might not have been able to participate in this booming Internet business.

To help get these merchants up to speed, software provider LaGarde Inc. offers Online SalesPro, an application service provider (ASP) version of its StoreFront 6 e-commerce platform.

Online retailers, such as Russell Athletics and Alaska Airlines, use the StoreFront platform. Now, Online SalesPro brings the same features to small merchants at an affordable price.

Using Online SalesPro, merchants have a comprehensive, end-to-end Web-based commerce solution that lets them design, build and manage a Web site and market their products and services to millions of customers around the world.

Customers who access these online stores will be able to make purchases with credit cards and e-checks. A built-in link to eBay provides additional sales opportunities.

A Web browser enables site management with no additional software applications to install.

The available service plans include hosting services and 24/7 live support. The Standard plan includes professional Web store templates; eBay listing and management; secure credit card and e-check processing; inventory import; integrated shipment tracking; multiple ship-to addresses; customer-defined attributes and running shopping cart totals.

The advanced plan adds integrated download delivery; inventory tracking; volume and customer specific pricing; automated drop shipping and wish lists.

---

**LaGarde Inc.**

25055 W. Valley Parkway
Olathe, Kansas 66061
www.storefront.net
800-943-5823
WE WANT YOU!

AGENTS & ISOs

RESIDUALS PAID ON:
- 100% Over 1.53%
- 100% Over 2.14%
- Statement Fee Income
- Minimum Fee Income
- Bundled Rates
- Debit Income
- Transaction Fee Income
- Equipment Warranty Income
- Check Guarantee Plans
- Check Conversion Income

WE DO OUR OWN:
- RISK
- UNDERWRITING
- TECHNICAL SUPPORT
- CUSTOMER SERVICE
- PROGRAMMING
- MID / TID NUMBERS

NO APPLICATION FEES
3 HOUR APPROVALS
FAXED APPLICATIONS OKAY
E-COMMERCE SOLUTIONS
'NO' TURNDOWN LEASING
WIRELESS SOLUTIONS
GREAT LEASING RATES
ONLINE REPORTING
PAID IMMEDIATELY

EPS
Electronic Payment Systems

800-863-5995

www.eps-na.com
As a sales professional, time is your most valuable asset to earning a living, so it's important to manage it well. But you've probably felt the helpless sensation of time slipping away.

Rather than managing time, you scramble to catch up and do your best to stay in the race. However, it's not too late. You CAN regain control of your time. (Keep in mind that understanding the value of time and managing your time well are two very different skills.)

Take an Honest Look

The easy part of time management is acknowledging your parameters. There will always be 24 hours in a day and seven days in a week. This will not change. Managing time is often easier than managing other things, such as inventory or personnel, because you always know how much time you have.

Once you recognize this, tackle the issue of determining how to spend it.

The first step in regaining control of time is to examine your time management habits, and do so honestly. The truth is that we all waste time and use it ineffectively.

In order to change habits for the better, take a look at how you spend the days, hours and even minutes. Here's how:

If you've ever dieted, you probably tried keeping a daily log of everything you consumed and found that the "devil's in the details."

In other words, while the salad you had for lunch was healthy, the handfuls of candy from your co-worker's candy dish and the bag of chips on the way to a sales call were the real culprits.

The same principle applies to time. Keeping track of tasks and actions will help you see how the little bits of time add up; it will help you recognize activity patterns. Keep a log of how you spend time.

After a few days review the log and do the following:

- Identify poor habits
- Determine if time investment agrees with desired return
- Determine if activities are truly important
- Identify behaviors or periods prone to procrastination
- Find pockets of time in which to complete small tasks.

Identify Poor Habits

Be honest about your bad habits. As you log time and activities, notice the time-wasters.
Maximize Your Profitability with Our Flexibility.

First Data® ISO/Agent Program

First Data® delivers five distinctive ISO/Agent programs to significantly increase your bottom line. Our flexible product offering allows you to perform only those services that fit your business needs.

Relationships

We honor ISO-driven development tailored to individual needs, and we assign a dedicated, proactive service team to provide proven solutions that appeal strongly to your merchants.

Customization

Our flexibility in system startup and management allows you to customize products, services and pricing for each merchant based on the evolving marketplace.

Empowerment

We aggressively invest in new technologies to remain the processing industry leader—giving your merchants the freedom and power to accept every payment method anytime, anywhere.

Profitability

Our robust suite of products and services are designed to attract and retain lucrative merchant accounts, and give you superior resources to help maximize your profitability.

With the First Data ISO Program, your success is our goal.

Compete to win.

For information about the First Data ISO Program, call 866-FDMS-ISO or visit www.fdms.com/ISO/fdmsiso.
However, don’t stop doing them; you want the log to serve as an honest record of how you spend time.

Simply make note of the time wasted and what you did to fill it. Some common culprits include disruptions by others, such as phone calls, “urgent” e-mail or office visits.

Other universal time-wasters include disruptions because of a lack of discipline, such as socializing, Web surfing, extended breaks, disorganized workspaces or simply procrastinating inevitable tasks.

**Determine if Time Investment Agrees With Desired Return**

A substantial return requires a substantial investment. Would you like to close 100% of your prospects? Of course, we all would. But do we spend 100% of our time working to close those prospects? No, it’s impossible.

The point is, if you expect to close a certain amount of sales you will have to invest an equal amount of time and energy.

It’s unrealistic to expect to close 90% of your sales if you spend only 40% of the time selling.

**Determine if Activities Are Truly Important**

It’s not only how you spend your time, but what you spend your time doing.

For instance, you might have managed time effectively on a certain task.

You remained focused, resisted the urge to procrastinate or take breaks and completed the task on time, only to discover this task did not move you any further toward your goal.

Part of time management is differentiating those tasks that are truly important and vital to achieving your goals, from those that are simply time fillers or time wasters. Review the log to discover if you complete tasks that have a false sense of importance or urgency.

**Identify Periods of Time Prone to Procrastination**

As you review the log, take note of any patterns. Are specific times of the day or days of the week prone to procrastinating or interruptions? For example, are you at the candy machine or break room at 4:00 p.m. each day?
$390 million in checks are returned unpaid each day.

Average value of a returned check: $756*

Don’t you think your merchants need a check guarantee service?

We do. Over 36 billion checks were paid in 2003, worth over $39 trillion. Checks are big business and make up the largest single share of non-cash transactions. Merchants that are turning away checks are turning away business.

Our check guarantee services let them keep that business and have protection against losses from returned checks. CrossCheck offers merchants high approvals, free 24/7 customer service and special premium programs including Disputed Stop Payment and Multiple Check. You get lifetime residuals, easy account sign-ups, sales support, and leads, on our guarantee, conversion and Internet check services. Equity-sharing, private-label partnership programs are available. Make checks your business, contact us today.

800-654-2365
partners@cross-check.com
www.cross-check.com

Paying lifetime residuals for over 21 years

*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.
Do you consider 4:30 p.m. too late to start a new task and therefore waste time on unimportant tasks until the end of the day?

Find Pockets of Time in Which to Complete Small Tasks

You might start and end each week filling out a time management log or other paperwork for human resource purposes. Does this busy work bring you any closer to your goals? Does shuffling papers or submitting forms increase the dollar figures on your residual checks or the bottom line of your paycheck? If so, great.

A certain amount of bureaucracy and paperwork are necessary for any business, but see what you can do to eliminate all but the most necessary paperwork. Then, instead of blocking out an hour or two for the task, find 15 minutes here or there to complete the paperwork, since it doesn’t require intense concentration or an uninterrupted workflow.

Once you’ve identified the time-snatching behaviors, regain control of your time by planning, prioritizing and scheduling. Remember, “If you fail to plan, you plan to fail.”

1. Make a list. Determine what you want to accomplish and make a “To Do” list that includes tasks to move you toward accomplishing those goals.

2. Prioritize the list. Use your daily activity log to identify unimportant tasks to move to the bottom of the list or, better yet, remove entirely.

3. Schedule time for each task. As you make a schedule, make sure to invest time proportionally to the desired outcome. Also, pay special attention to the times of day you’ve identified as “risky” and schedule tasks to accomplish during that weak time.

By sticking to the plan, you’ll be more organized and focused and will actually have more time. Only twenty four hours are in a day, but when you eliminate unnecessary tasks, identify problem behaviors, and organize your time and physical surroundings, you regain control of your time, adding hours to the day.

Good Selling!™

Paul H. Green, Publisher
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
2005 Conference and Exposition

**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

Northeast Acquirers’ Association (NEAA)
20th Anniversary Summer Seminar and Outing

**Highlights:** NEAA is a non-membership association geared to the acquiring industry. The three-day conference begins with a presentation from NAOPP and a risk analysis and merchant fraud seminar. Day two is highlighted by keynote speaker Frank Abagnale, the subject of Steven Spielberg’s film “Catch Me If You Can,” and education sessions and presentations. Day three consists of networking and socializing with either a golf tournament or a historical tour of Wilmington, Del. This year, NEAA offers two for one pricing on admission. Any attendee who pays the $100 admission fee is entitled to bring another person free of charge.

**When:** June 7 – 9, 2005
**Where:** Wyndham Hotel, Wilmington, Del.
**Registration:** Visit www.northeastacquirers.com or call 603-692-2408

Electronic Transactions Association (ETA)
ETA Expo Network

**Highlights:** ETA Expo Network is designed specifically to impart important “need to know” information to ISOs/merchant level salespeople (MLSs). This affordable, one-day conference serves as a great networking and educational opportunity for the “feet on the street.” Presentations are geared toward MLSs; an expo follows. Preceding the conference is an optional half-day ETA University class.

**When:** June 23 – 24, 2005
**Where:** Hyatt Regency, Los Angeles
**Registration:** Visit www.electran.org or call 800-695-5509
IT'S A SLAM DUNK WITH CHARGE CARD SYSTEMS!

You determine the pricing and profitability

- Earn true 50% split on all processing revenue above interchange!
- Earn bonus money of $50-$500 per merchant account activation!
- Earn bonus money on Telecheck, gift, loyalty, American Express, and Discover activations!
- Receive residuals on or before the 25th of the month by ACH!
- Merchants receive funding within 24-hours!
- First Data Leasing!
- Healthcare coverage for active sales partners!
- Processing by First Data!

MAXIMIZE YOUR EARNINGS!

CCS
CHARGE CARD SYSTEMS
A Registered ISO of Fleet National Bank, Charlotte, NC.

POWERED BY FIRST DATA!
CCS AND YOU - A WINNING TEAM!

MAKE THE CALL TODAY! - (888) 505-2273
Joe Creegan, Ext. 207
www.chargecardsystems.com
## Resource Guide

### ATM/SCRIP ISOs

**LOOKING FOR AGENTS**

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access ATM</td>
<td>(866) 874-0384</td>
</tr>
<tr>
<td>Access to Money</td>
<td>(888) 501-5246</td>
</tr>
<tr>
<td>Card Access Incorporated</td>
<td>(888) 542-1844</td>
</tr>
<tr>
<td>Convenience Cash ATMs, LLC</td>
<td>(877) 872-2286</td>
</tr>
<tr>
<td>Nexus ATM</td>
<td>(800) 201-0461 x218</td>
</tr>
</tbody>
</table>

### DATABASE & TERMINAL SOFTWARE

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Processing Co.</td>
<td>(800) 672-1964 x7694</td>
</tr>
<tr>
<td>Redwood Merchant Services</td>
<td>(800) 528-6661</td>
</tr>
</tbody>
</table>

### CHECK DRAFTING SERVICES

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>ILOVECHEX.COM</td>
<td>(866) 691-0666</td>
</tr>
</tbody>
</table>

### CHECK GUARANTEE/VERIFICATION

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardservice International</td>
<td>(866) 732-5471</td>
</tr>
<tr>
<td>CrossCheck, Inc.</td>
<td>(800) 654-2365</td>
</tr>
<tr>
<td>EZCheck</td>
<td>(800) 797-5302</td>
</tr>
<tr>
<td>Global Payments Inc.</td>
<td>(800) 638-4600 x888</td>
</tr>
<tr>
<td>Secur-Chex</td>
<td>(866) 464-3277</td>
</tr>
</tbody>
</table>

### BACKGROUND INVESTIGATIONS

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Business Intelligence</td>
<td>(888) 740-0747</td>
</tr>
</tbody>
</table>

### BANKS LOOKING FOR AGENTS

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Humboldt Merchant Services, L.P.</td>
<td>(877) 635-3570</td>
</tr>
<tr>
<td>Redwood Merchant Services</td>
<td>(800) 528-6661</td>
</tr>
<tr>
<td>The Bancorp</td>
<td>(888) 285-0979</td>
</tr>
</tbody>
</table>

### BANKS LOOKING FOR ISOs/MSPs

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best Payment Solutions</td>
<td>(866) 289-2265</td>
</tr>
<tr>
<td>CentralBancard</td>
<td>(866) 797-2317</td>
</tr>
<tr>
<td>Chase Merchant Services, LLC</td>
<td>(800) 622-2626 x86016</td>
</tr>
<tr>
<td>Group ISO</td>
<td>(800) 960-0135</td>
</tr>
<tr>
<td>iMax Bancard Network, LLC</td>
<td>(866) 702-8801</td>
</tr>
<tr>
<td>Integrity Payment Systems</td>
<td>(888) 477-4500</td>
</tr>
</tbody>
</table>

### CREDIT REPORTING & EMPLOYMENT SCREENING REFERRAL PROGRAMS

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>DataFax, Inc</td>
<td>(866) 562-6859</td>
</tr>
</tbody>
</table>

### CREDIT REPORTING SERVICES

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Microbbit Corporation</td>
<td>(866) 453-7931</td>
</tr>
</tbody>
</table>

### DATABASE & TERMINAL SOFTWARE

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardservice International</td>
<td>(866) 732-5471</td>
</tr>
<tr>
<td>Cashlane</td>
<td>(800) 325-2862</td>
</tr>
<tr>
<td>Global Payments Inc.</td>
<td>(800) 801-9552</td>
</tr>
</tbody>
</table>

### EFT-ACH SETTLEMENT SERVICES

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>ILOVECHEX.COM</td>
<td>(866) 691-0666</td>
</tr>
</tbody>
</table>

### ENCRIPTION - SCANS - VISA/MASTERCARD PCI

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Exchange, Inc.</td>
<td>(888) GO-INFOX</td>
</tr>
</tbody>
</table>

### EQUIPMENT

**Automated Transaction Tech.**

- **Banknet**
  - (713) 629-0906
- **Bartlett Info Tech Services, LLC**
  - (901) 384-6151
- **Cardware International**
  - (740) 522-2150
- **Credit Card Equipment Corporation**
  - (800) 860-0710
- **General Credit Forms, Inc.**
  - (800) 325-1158
- **Global Payments Inc.**
  - (800) 801-9552
- **Ingenico**
  - (800) 252-1140
- **Lipman USA, Inc.**
  - (516) 484-9898

**POS Payment Systems**

- **Terminals Direct**
  - (800) 440-1952
- **The Phoenix Group**
  - (866) 559-7627
- **Vital Merchant Services**
  - (800) 348-1700

**CHECK RECOVERY**

- **ACCESS CHECK**
  - (866) 746-CHEX
- **CheckAGAIN**
  - (800) 666-5222
- **Check Recovery Systems**
  - (800) 721-0930
- **CHEKollect.com**
  - (866) 691-0666

**GIFT/LOYALTY CARD PROGRAMS**

- **Cardservice International**
  - (866) 732-5471
- **FLEXGift/UMSI**
  - (800) 260-3388
- **POS Payment Systems**
  - (718) 548-4630
- **TENDERCARD**
  - (800) 383-8280

**HIGH RISK**

- **AVP Solutions**
  - (800) 719-9198
- **Business Financial Resources**
  - (800) 313-2265
- **Cardservice International**
  - (866) 732-5471
- **National Transaction Corp.**
  - (888) 996-2273

**INTERNATIONAL/OFFSHORE RELATIONSHIPS AVAILABLE**

- **Group ISO International**
  - (800) 960-0135

**ISO RELATIONSHIPS AVAILABLE**

- **AmericaOne Payment Sys**
  - (888) 502-6374
- **BioPay Biometric Payment Systems**
  - (866) 324-6729

---

The Resource Guide is paid classified advertising. The Green Sheet, Inc. is not responsible for and does not recommend or endorse any product or service. Advertisers and advertising agencies agree to indemnify and hold the publisher harmless from any claims, damage, or expense resulting from printing or publishing of any advertisement.
FREE Placement or FREE Financing!

Introducing the most aggressive Free Equipment Program in The Industry!

No Gimmicks,
No Hidden Fees,
No reduction of Bonuses or Residuals, and Best of all,
No Cost to you!

Up To $650 investment in your merchant — placed FREE!

FREE!
VERIFONE OMNI 3740 Dual Comm Dial & IP Enabled Terminal
Accepts Credit, Debit, Check, and EBT
Fast Integrated Thermal Printer
Secure Integrated PIN Pad

Package One

FREE!
VERIFONE OMNI 3740 Dual Comm Dial & IP Enabled Terminal + Check Imager + Staker + all cables

Package Two

If you aren’t making $300k per year — CALL ME!
We not only give you the machine - We teach you how to PLACE THEM!

Advanced merchant services

You can reach me, Jason Felts, at:
888.355.VISA (8472) ext. 106
jasonf@gotoams.com or
www.amspartner.com

"I would like to tell you more about this outstanding program and personally send you a FREE copy of ISOPRO Motion©, containing more than 100 pages of tips, techniques, terms, planning pages, lead generation flow charts and more."
### Business Payment Systems
- **ISOS/BANKS PURCHASING MERCHANT PORTFOLIOS**
  - AmericaOne Payment Sys. (888) 502-6374
  - CentralBancard (866) 797-2317
  - Chase Merchant Services, LLC (800) 622-2626 x86016
  - EVO Merchant Services (800) CARDSWIPE x7855
  - iMax Bancard Network, LLC (866) 702-8801
  - National Processing Co. (800) 672-1964 x7684
  - North American Bancard (800) BANCARD x1001
  - Total Merchant Services (888) 84-TOTAL x 315

- **ISOs LOOKING FOR AGENTS**
  - Avant Bancard (888) 567-3727
  - Advanced Merchant Services, Inc. (888) 355-VISA (8472)
  - Allied Merchant Services (888) 355-7450 x3
  - AmericaOne Payment Sys (888) 502-6374
  - Approval Payment Solutions, Inc. (888) 311-7248
  - Bancard Payment Systems (866) 783-7200
  - Bankers Merchant Service (877) 443-4555
  - Best Payment Solutions (866) 289-2265
  - Business Payment Systems (877) 700-7947 x326
  - CardService International (866) 732-5471
  - CentralBancard (866) 797-2317
  - Century Bankard Services (886) 690-7555 x6
  - Cynergy Data (866) ISO-HELP
  - Discount Payment Processing (800) 430-9566
  - Eagle Merchant Services (800) 255-0898
  - EVO Merchant Services (800) CARDSWIPE x7800
  - EXS-Electronic Exchange Sys. (800) 949-2021
  - Galt Valley Merchant Services (888) 550-9005
  - Innovative Merchant Solutions (800) 397-0707
  - Landmark Merchant Solutions (800) 882-4896 x410
  - Merchants' Choice Card Services (800) 478-9367 x5
  - Money Tree Merchant Services (800) 582-2502 x2
  - Msi-Merchant Services, Inc. (800) 537-8741 x9-12
  - National Processing Co. (800) 672-1964 x7655
  - Netcom Data Southern Corp. (800) 875-6680
  - North American Bancard (888) 229-5229
  - Payment Resource Int. (888) PAY-FLEX x212
  - Reliant Processing Services (877) 650-1222 x101
  - Signature Card Services (888) 334-2284
  - Total Merchant Services (866) 84-TOTAL x 315
  - TXDIRECT (866) 839-1999 x4402
  - United Bank Card (800) 201-0461 x 136
  - United Merchant Services, Inc. (800) 897-7850
  - Signature Leasing Group, Inc. (877) 642-7649
  - TASQ Technology (800) 827-8297
  - Valuplus Merchants Association (877) 440-8258 x102

### ISOS/BANKS PURCHASING ATM PORTFOLIOS
- Access to Money (888) 701-1004 x18
- Global Payments Inc. (416) 847-4477
- Nationwide Automated Systems, Inc. (818) 716-6790

### ISOS/PROCESSORS SEEKING SALES EMPLOYEES
- US Data Capture, Inc. (888) 486-9393

### LEADS GENERATORS
- Hot Leads Xpress (866) 627-7729

### LEASING
- ABC Leasing (877) 222-9929
- Accomark Leasing (877) 325-6469
- Allied Leasing Group, Inc. (877) 71 LEASE
- American P.O.S. Leasing Corp. (800) 349-6516
- BARCLAY SQUARE LEASING, INC. (866) 396-2754
- CIT Financial USA, Inc. dba Lease Finance Group (888) 586-6213
- First Data Global Leasing (800) HLDS-LEASE
- First Leasing Corporation (888) 748-7100
- GlobalTech Leasing, Inc. (800) 414-7654 x3002
- Golden Eagle Leasing, Inc. (800) WE LEASE
- Integrated Leasing Corp. (201) 568-1881
- LAOOCO Leasing (800) 678-8666
- Leasecomm Corp. (800) 515-5327
- Merriam Capital (866) 464-3277
- Northern Leasing Sys., Inc. (800) 683-5433
- Signature Leasing Group, Inc. (877) 642-7649
- TASQ Technology (800) 827-8297

### PAYMENT GATEWAY / SERVERS / ISPs
- Authorize.Net (866) 437-0491
- PayPointUSA (866) 484-7555

### POS CHECK CONVERSION
- CrossCheck, Inc. (800) 654-2365
- E-Chex (877) 888-CHEX
- EZcheck (800) 797-5302
- Global eTelecom, Inc. (866) 454-3835
- Secur-Chex (866) 464-3277
JOIN THE WINNING TEAM

THE NEW INDUSTRY STANDARD IS HERE

125% ABOVE BUYRATE

1.59 %

Revenue Share Programs Tailored with NO RISK to Salesperson/Office

Programs Tailored For All Small or Large Sales Offices

** NEW **

$189

- Automatic Approval of 300 Types of Business
- Same Day Merchant Approvals
- Faxed Applications Accepted
- Minimum Discount Fee At Salesman Choice
- Customized Interchange Tables
- Client de habla hispana y ayuda de servicio técnica
- Lead Generation Program
- Amex, Discover Commissions
- Check Service Programs
- Gift Card Programs
- Online Merchant Access
- Lifetime Vested Residuals

Crossover the bridge to a successful team and contact us today at 800-414-4286 ext. 104; speak to Myrvin Garnett about our pricing and high level of service.

Advanced Payment Services

Your Bridge To Success

www.apscredit.com

Registered ISO/MSP of HSBC Bank USA Inc., Buffalo, NY
Advertiser Index

POS REPLACEMENT
DISPLAYS/LENS/LCDs
Focus Display Solutions, Inc. (480) 503-4295

POS SUPPLIES
CardWare International (740) 522-2150
General Credit Forms, Inc. (800) 325-1158
TASQ Technology (800) 827-8297
Vital Merchant Services (800) 348-1700

PROCESSORS
LOOKING FOR ISOs
First Data Merchant Services (866) FDMS-ISO
Global Payments Inc. (800) 801-9552
iPayment, Inc. (800) 748-6318
Money Movers of America, Inc. (800) 815-4360
National Processing Co. (800) 672-1964 x7655
NOVA Information Systems (800) 226-9332

REAL-TIME CHECK/
CREDIT CARD PROCESSING
Cardservice International (866) 732-5471
eProcessingNetwork.com (800) 971-0997
USAePay.com (866) USAePay (872-3729)

REAL-TIME CHECK/
DEBIT PROCESSING
Cardservice International (866) 732-5471

SITE SURVEYS
Property Resource Network Inc. (800) 676-1422

SUPPORT DESK FOR
POS TERMINALS &
PC SOFTWARE
CardWare International (740) 522-2150
TASQ Technology (800) 827-8297
Vital Merchant Services (800) 348-1700

SUPPORT STANDS FOR
POS TERMINALS
Amvox Equipment Company, Inc. (800) 999-2699

Advanco International ................................. 71
ABC Leasing Inc. ............................................ 22
Advanced Merchant Services ....................... 115
Advanced Payment Services ....................... 117
AlphaCard Services ..................................... 21, 111
AmericaOne Payment Systems .................. 9
Authorize.Net ................................................. 17
Bancnet Corporation ..................................... 10
Bank Card Depot .......................................... 102
Barclay Square Leasing ............................... 12
Best Payment Solutions .............................. 41
BUDGET Terminals & Repair ....................... 103
Business Payment Systems ......................... 32, 98
CardCommerce ........................................... 88
CardReady International ........................... 24, 25
Cardservice International ........................... 36
CardSystems Inc. .......................................... 14
Central Bancard LLC ................................. 44
Charge Card Systems ................................. 113
COCARD Marketing Group ....................... 29
Comstar Interactive Corp. ......................... 28
CrossChek Inc. ............................................. 110
Cygnergy Data ............................................. 38, 39
Discount Payment Processing ..................... 86
Electronic Exchange Systems .................... 87
Electronic Merchant Systems ..................... 64
Electronic Payment Systems ...................... 106
Electronic Payments Inc. ......................... 55
Electronic Transactions Association ............ 53
eProcessing Network LLC ......................... 99
EVO Merchant Services ............................. 56, 57
EZ Check ..................................................... 46
First American Payment Systems ............... 50
First Data Global Leasing ......................... 84
First Data Merchant MD ............................ 108
Global Electronic Technology .................... 11
Global Telecom ......................................... 105
GlobalTech Leasing ................................... 80
Humboldt Merchant Services ..................... 95
Hypercom Corp. ........................................ 120
iMax Bancard ............................................. 47
Ingenico .................................................... 54
Innovative Merchant Solutions ................... 13
IntelliPay .................................................... 75
International CyberTrans ......................... 97
iPayment Inc. California ............................. 35
iRN/Partner America ................................ 72, 73
JRs POS Depot ............................................ 109
Lipman USA ............................................... 15
MagTek ...................................................... 38
Merchants' Choice Card Services ............... 27
Mid Atlantic Processing ............................ 70
Money Tree Merchant Services ................ 29
MSI NJ ....................................................... 19
MSI NJ I-800-Bankcard ............................. 55
National Transaction ................................ 76
Nations Transaction Services .................... 90
NetBank Payment Systems ....................... 62
North American Bancard ......................... 2, 6, 7
Northeast Acquirers' Association ............... 48
NOVA Information Systems ...................... 52
NPC ......................................................... 33
Orion Payment Systems ......................... 49
Paymerica ................................................. 81
Pipeline Data Processing ......................... 40
POS Portal ................................................. 83
Retriever Payment Systems ...................... 104
Signature Card Services ......................... 99
Sterling Payment Technologies ................. 58
TASQ Technology ..................................... 119
Teertronics ................................................ 100
Terminals Direct ........................................ 93
The Phoenix Group ................................... 77
Total Merchant Services ......................... 60, 61
Touch-n-Buy ............................................. 91
U.S Merchant Systems .............................. 85
United Bank Card, Inc ............................... 42, 43
United Cash Solutions ............................. 67
United Merchant Services ....................... 69
USAePay .................................................. 112
Verifone ................................................... 23, 31
Prices are coming down... Way down!

This opportunity may not fall on you again. Don’t miss this HIGH FLYING deal on POS equipment while supplies last.

New Equipment
- T77 Thermal: $299
- 0396: $50
- BankPoint PIN Pad: $49
- S7C-15: $25

Refurbished Equipment
- T330: $50
- XL300: $25
- 0396: $40
- T7P Friction: $159
- P900: $99

Limited quantities so drop us a call now!

(800) 827-8297

TASQ Technology
A Decade of Appreciation and Dedication
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
- Reviewed sales and refund totals and printed report on the optional 3-inch paper roll in large, readable type
- Pressed the ENTER key to send the batch settlement

One finger. No kidding! In fact, one of our developers used her pointy elbow. It's that easy to use a terminal certified by major processors, available at all major suppliers and supported by the industry's most knowledgeable team.

For more information about the 19-Key T7Plus, call 1-877-2T7PLUS or visit www.hypercom.com.