



# The Green Sheet

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

June 13, 2005 • Issue 05:06:01

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## Business Names Under Scrutiny

In payments, a business name is more than a catchy phrase with a nice ring to it; phrasing it incorrectly could get you in a lot of hot water. A lot of people pay attention to how you represent your business. Everyone, from the card Associations to your acquirer, and each merchant you contact, wants to know exactly who you are.

Part of the lure of selling merchant services is the idea of working independently and the ability to determine your own success. Along with that territory, choosing a name that reflects you individually and as a business entity would seem necessary to that success.

In payments, it takes a lot more to get those residuals rolling in than simply choosing a unique name, printing business cards, designing a Web site and calling on merchants.

In fact, if you're not obviously and prominently associated with a registered member of the card Associations, you run the risk of garnering large fines for non-compliance with agent registration rules.

The name of the processor and the member bank must be prominently mentioned on all materials from Yellow Pages ads to letterhead, business cards and Web sites.

How do agents make names for themselves in this business when they can't really use their own?

**A Hot Topic, to Say the Least**  
The fact that agents need to be registered or work for registered ISOs is

not a secret, and it's certainly nothing new. The rule has existed, and the card Associations have enforced it, since the first ISO was formed.

No matter which side of the fence you're on regarding agent registration, it's definitely a topic that most people in payments feel very strongly about. Visa U.S.A. and MasterCard International, their member banks and financial institutions, and ISOs and acquirers are adamant about supporting and adhering to those requirements.

The rules say that anyone promoting themselves as a distinct business entity, offering services to merchants that include processing transactions made with Visa- and MasterCard-branded cards must register with a member of the Associations to be a recognized provider.

"If someone wants to represent themselves, to use their name to go out and market or solicit card processing services, that name must be recognized by the card Associations and be sponsored by a member bank," said Kurt Schaeffer, Vice President of Operations for Global Payments Inc., an acquirer that settles through HSBC Bank USA, National Association. "It's pretty cut and dry."

As Nancy Sobaszek, HSBC Bank's Assistant Vice President of Merchant Support succinctly put it, "You cannot solicit any merchant unless it's as a registered ISO."

Part of the dilemma, some ISOs and agents insist, is that the Associations have not made it easy for them to

See Business Names on Page 63

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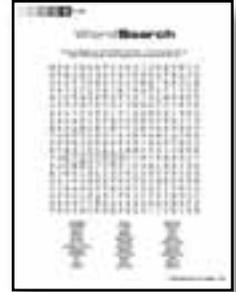
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## Check It Out!

Test your payments industry vocabulary with our Word Search puzzle, a new feature in **The Green Sheet**.

See Word Search on Page 110



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 in print and online—3 consecutive years.  
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**Publisher:**  
 Paul H. Green.....paul@greensheet.com

**President/Editor in Chief:**  
 Julie O’Ryan .....julie@greensheet.com

**Vice President Production and Circulation:**  
 Kate Gillespie .....kate@greensheet.com

**Editor:**  
 Karen Converse .....karen@greensheet.com

**Feature Editor:**  
 Juliette Campeau.....juliec@greensheet.com

**Contributing Editor:**  
 Patti Murphy.....pattim@greensheet.com

**Staff Writer:**  
 Sue Luse.....sue@greensheet.com

**Jr. Staff Writer:**  
 Josh Sisco.....josh@greensheet.com

**Art Director:**  
 Troy Vera .....troy@greensheet.com

**Advertising Sales:**  
 Danielle Thorpe, Advertising Sales Director .....danielle@greensheet.com  
 Rita Francis, Account Executive .....rita@greensheet.com

**Production Assistant:**  
 Wolf Dean Stiles.....wolf@greensheet.com

**Correspondence:**  
 The Green Sheet, Inc.  
 800-757-4441 • Fax: 707-586-4747  
 6145 State Farm Drive, Rohnert Park, CA 94928  
 Send your Questions,  
 Comments and Feedback to..... greensheet@greensheet.com

**Send Press Releases to**..... press@greensheet.com  
 \*NOTE – Please do not send PDF versions of press releases.

**Print Production:**  
 Hudson Printing Company

**Contributing Writers:**  
 Charles Marc Abbey ..... marc.abbey@firstannapolis.com  
 Nancy Drexler ..... nancyd@cynergydata.com  
 Tommy Glenn .....tommyg@netbank.com  
 Marco Mabante ..... marco\_mabante@verifone.com  
 Michael Nardy ..... mike@elecpayments.com  
 David H. Press ..... dhp@integritybankcard.com  
 Peter Scharnell ..... peter.scharnell@exsprocessing.com

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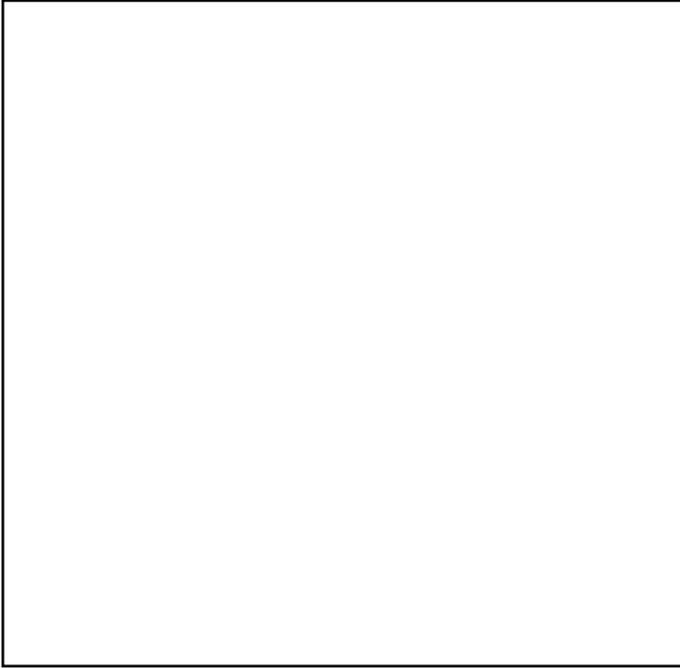
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# Forum

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## It's a Girl!

I've never received so many congratulation e-mails in my life! What a surprise to see my new baby girl on your site ["Cynergy Data Welcomes Its Newest Member," GS Online, May 11, 2005], and what a testament to the power of your organization that I would receive so many compliments from the announcement. That was a lovely thing you did for me and my family.

Thank you so much!

John Martillo, President  
Cynergy Data

## Setting the Record Straight

In your article about Sandra Harshman ["AgenTalk<sup>SM</sup>: Sandra Harshman Balances Creativity and Structure," The Green Sheet, May 9, 2005, issue 05:05:01], you name her as the President of CoCard, World Wide Processing.

This is misleading and incorrect. She is the President of Worldwide Processing DBA CoCard. The President of CoCard is Rick Pylant. Sandra is a member of CoCard, and we salute her for getting this article placed in your publication and for her accomplishments.

Marc Stevens, Corporate Secretary  
CoCard Marketing Group LLC

## Guidance, Not Recommendations

I read your article regarding merchant credit processors, and I must tell you, you do know and understand the industry very well. I currently work as a sales rep for a processor. I find there's a tremendous amount of competition out there. I'm excited to see how the industry is changing and shifting to the new smart card.

I'd like to position myself with a new processor who offers great rates along with the ability to upgrade to new equipment. With your knowledge in this industry, could you recommend a company? As your article stated, it's not just rates and low percentages, it's providing customer service support and integrity.

Jan McVey

Jan,

*Thanks for your e-mail. Unfortunately, we do not make recommendations for particular companies. Study the ads in The Green Sheet to see if they contain information to help you find a good match for your processing needs. The Resource Guide, both in print and online, is an excellent tool.*

*I would also advise posting your request on GS Online's MLS Forum at [www.greensheet.com/forum/](http://www.greensheet.com/forum/). You might receive some helpful responses from Forum members.*

Editor

# ***DOUBLE YOUR PRODUCTIVITY! DOUBLE YOUR INCOME!***

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"NAB's Application has doubled my productivity. Now I can make every sales call a one call close. With one visit I can take and process the application and get real time downloads in minutes. Merchant's are busy people, they don't have time to mess around. They really appreciate how fast and simple it is, and so do I."

Susan, NAB Agent

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 install the merchant at the time of application.

Once the application has been submitted, the download will be built and emailed to you within minutes, and the merchant will be boarded and ready for processing. It's so easy! Now you can get your accounts up and running within minutes of submission.

There is no other system this fast, easy and reliable in the industry. So come on! Take the ELAP challenge. You will never go back to the old way again.

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

The logo for North American Bancard features a white curved line above the text. The text "NorthAmerican" is in a bold, sans-serif font, with a small star above the "i" in "American". Below it, the word "BANCARD" is in a smaller, all-caps, sans-serif font. A trademark symbol (TM) is located to the right of "BANCARD".

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**Short on time? This new section of The Green Sheet provides a quick summary of nearly all the articles in this issue to help keep you up to date on the latest news and hot topics in the payments industry.**

**View**

**The Increasing Importance of Financial Buyers in Acquiring Mergers and Acquisitions**

First Annapolis Consulting notes that an increasing number of merchant portfolio sales are made by private, equity-backed acquirers. How will this affect smaller acquirers pursuing a potential divestiture in the coming years?

**News**

**Business Names Under Scrutiny**

The fact that agents need to be registered or work for registered ISOs is not a secret, and it's certainly nothing new. The rule has existed, and the card Associations have enforced it, since the first ISO was formed. No matter which side of the fence you're on regarding agent registration, it's definitely a topic that most people in payments feel very strongly about.

**Feature**

**Ticket Sales at the ATM Make a Comeback**

From ATMmarketplace.com . A decade ago, many FI's began selling tickets through ATMs, but the concept didn't catch on with consumers. Today, however, with new technologies, an ISO sales channel in place, and more seasoned ATM users, will ATM ticket sales serve as a viable business model?

**Feature**

**AgenTalk<sup>SM</sup>: Honesty, Integrity and Hard Work Go a Long Way**

Gary Yen with Money Tree Merchant Services has built a very satisfying career. In an interview with The Green Sheet, Yen describes a typical day in his life as a salesperson and provides advice on closing deals.

**News**

**Financial DNA Conference: Looking at Payments From Wall Street**

Research and consulting firm Financial DNA held a conference in San Francisco May 12, 2005 to bring together established and emerging providers of electronic payment solutions and potential investors, Wall Street style.

**View**

**CISP Responsibility Spreading: Why Should ISOs Worry?**

Recent reports attribute alleged security breaches at Polo Ralph Lauren retail stores to the storage of credit card information on POS software. As the security battle intensifies between businesses and intruders, the stakes and the requirements increase for all parties, including ISOs.

**News**

**Minimum Credit Card Payments Increase**

Throughout the year, issuing banks will increase the minimum monthly payments required by cardholders. Based on guidance from the Fed, the payments are increasing to help consumers repay debt faster.

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**QSGS****News****700,000 and Climbing:  
1 Million Bank Accounts  
Compromised?**

In a theft scheme involving bank employees and a collection agent, 1 million accounts at 10 banks might have been compromised over a four-year period.

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**Education****Four Strategies for  
Power Public Relations**

Public relations is one of the strongest marketing channels available, and the only cost involved is time. By building relationships with relevant media outlets, responding to reporters' questions and broadening your company's brand in the community, you will grab headlines, get the media's attention and boost sales.

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**News****AmEx Expands U.S.  
Card-issuing Partnerships**

In the wake of last year's U.S. Supreme Court ruling, American Express has aggressively expanded its alliances with issuing banks. The most recent include Juniper Bank and USAA Federal Savings Bank.

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**Education****I'm Ready to Sell ATMs,  
but Where Do I Start?**

The second in a series on deciding whether adding ATMs to your product line is the right move for your business. If the previous article convinced you to start selling ATMs, this one explains how to get started and the three levels of involvement in selling this product.

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**Education****Street Smarts<sup>SM</sup>: Networking  
Tips and Tricks That Work**

Networking is the practice of bringing together people of different business backgrounds to further their varied goals by exchanging information or services. As an MLS, this practice is an essential part of your daily business activities, and this article provides some tips and tricks for successful networking.

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**Education****What PCI Data Security  
Means for Your Merchants**

Not only is compliance with the new PCI standard from Visa U.S.A. and MasterCard International essential for all computers connected to the Internet, but the card Associations require it for the majority of Web sites and software applications conducting e-commerce transactions.

Page 90

**Education****MasterCard's "Member  
Service Provider Rules  
Manual" Available**

MasterCard International's "Member Service Provider Rules Manual," dated April 2005, is now available. The manual contains excerpts of MasterCard-member publications that provide information about standards applicable to MasterCard merchants and/or member service providers (MSPs), which include ISOs.

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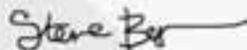
**News****UWB's Powerful, Low  
Power Solutions**

Ultrawideband (UWB) technology has been around for years, but thanks to a convergence of market forces and innovation, it might soon be part of a payment transaction near you.

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## 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

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### TESTIMONIAL

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

Sincerely,  
Tom H Chicago IL



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# Industry Update

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## Federal Reserve Restructures Check Processing

The **Federal Reserve Banks** will discontinue check processing at the Federal Reserve Bank of New York's East Rutherford Operations Center. The Federal Reserve Bank of Philadelphia will now process the volume. The Fed expects the transition to take place in the second half of 2006, and hopes to increase the efficiency of its check-processing operations.

## Hypercom Reaffirms Stock Repurchase

**Hypercom Corp.**'s Board of Directors reaffirmed its previously authorized share repurchase program of up to \$10 million of the company's common stock. The company intends to repurchase shares from time to time in open market transactions or in privately negotiated transactions.

## U.S. Credit Card Web Sites Prove Unreliable

**Keynote Systems Inc.** released the "Keynote Service Level Rankings for Credit Card Web Sites," a study of nine leading U.S. credit card services' Web sites. On the whole, the Web sites studied showed poorer than expected reliability. Performance was exceptionally bad for most of the sites over dial-up connections. Bank of America Corp. (BoFA), Capital One Bank and MBNA Corp. were the best overall performers. BoFA and MBNA were down less than three hours during the entire month of the study, while the worst performers reported more than 19 hours of downtime.

## Lipman Closes Secondary Offering

**Lipman Electronic Engineering Ltd.** closed the

previously announced public offering by certain selling shareholders of 1,973,044 of Lipman's ordinary shares at a price of \$29.75 per share.

Additionally, Merrill Lynch & Co. exercised in full its option to purchase an additional 295,956 shares from two of the selling shareholders to cover over allotments.

## PRE Solutions Files Lawsuit

**PRE Solutions Inc.** filed a lawsuit against **Dynamic Telecard LLC** over Dynamic's breach of its transaction processing agreement with PRE. PRE's suit alleges that Dynamic did not honor its commitment to use PRE's systems to process merchants with whom Dynamic has distribution agreements and failed to uphold its agreement not to solicit PRE's customers.

## TNB Issues Credit Card White Paper

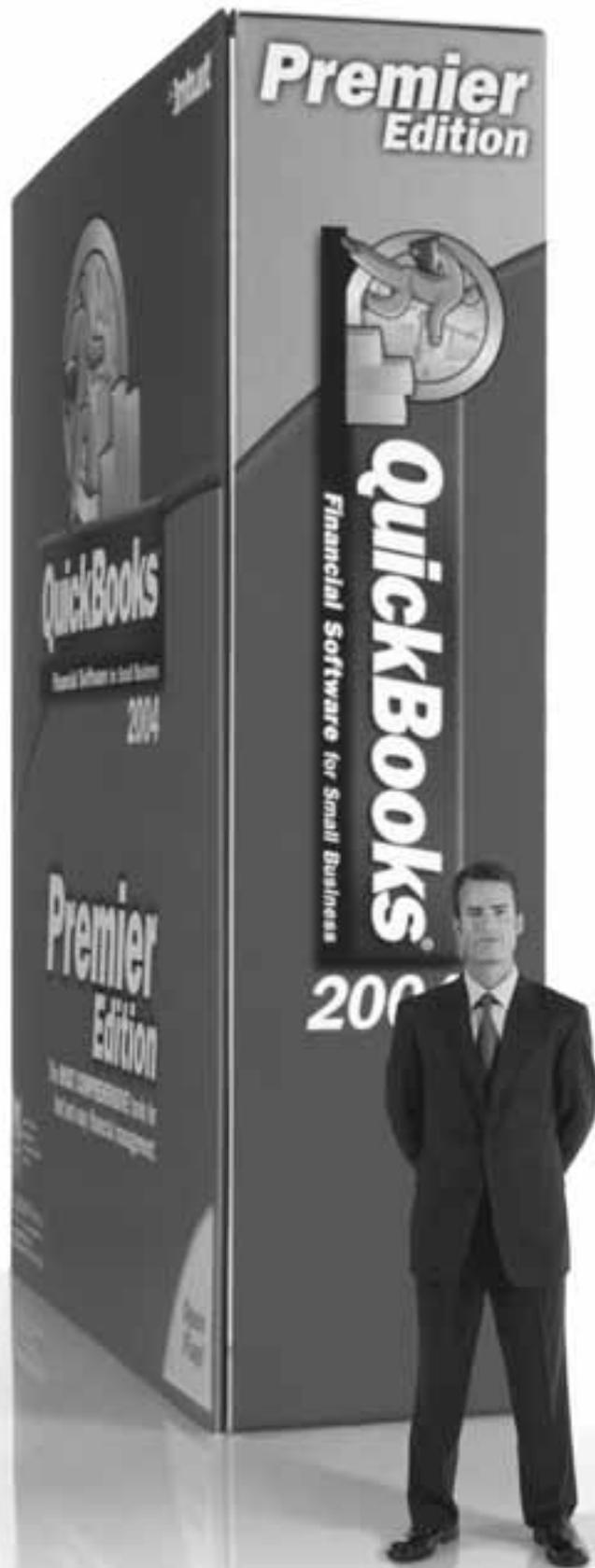
A white paper from **TNB Card Services** provides insight into the most successful and effective marketing techniques for credit union credit card programs. The paper, "Six Habits of Highly Effective Card Programs: A Best Practices Approach to Effectively Marketing Credit Cards for Credit Unions," addresses six major card marketing considerations, such as portfolio management, pricing and reward programs. The white paper is available online at [www.tnbcards.com/White%20Papers/Six%20Habits/Default.asp](http://www.tnbcards.com/White%20Papers/Six%20Habits/Default.asp).

## ViVOtech Honored

**ViVOtech** received the 2005 Frost & Sullivan Electronic Payment Enabling Technology of the Year Award. The award recognizes ViVOtech's innovative payment solutions that have improved the consumer experience



- Swedish furniture retailer **Ikea Group** plans to open four to five new U.S. stores every year, and will focus on new markets including Phoenix, Atlanta and Dallas, "Business Week" reported.
- In May, video game manufacturer and retailer **Nintendo** opened **Nintendo World**, a two-story, block-long store at 10 Rockefeller Plaza in New York City.
- **Burger King Corp.** Chief Executive Officer Greg Brenneman recently announced plans to conduct an initial public offering (IPO) of the fast food chain in 2006, "USA Today" reported. Burger King profits increased every month for the 15-month period ending April 2005.
- Online auction site **eBay Inc.** will buy **Shopping.com**, an online comparison shopping site, for \$620 million.



## 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.

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## ANNOUNCEMENTS

### CheckFree CEO Named Entrepreneur of Year

The Atlanta chapter of the Association for Corporate Growth presented **CheckFree Corp.** Chairman and Chief Executive Officer **Pete Kight** with the "2005 Entrepreneur of the Year" award. Kight founded CheckFree in 1981 in his grandmother's basement to automate monthly payments of health club dues. Today, more than 16 million consumers pay their bills online from nearly 1,600 sites powered by CheckFree.

### SLIM CD Certified

**SLIM CD Inc.** has been certified on the **Certegy** platform for point-of-presentment paper check verification and guarantee services. This certification allows merchants to use Certegy's risk management services for checks accepted at their locations.

### Visa Direct Exchange Roll Out Completed

**Visa U.S.A.** announced the final implementation of Visa Direct Exchange, a five-year project to redesign and reengineer the way U.S. financial institutions and retailers connect with Visa's payment processing network. Direct Exchange has replaced a legacy system, based on proprietary, mainframe technology, with a payment infrastructure based on Internet technologies and simplified communications links.

## PARTNERSHIPS

### CO-OP Reaches Agreement with Instant Cash ATM Network

**CO-OP Network**, the nation's largest credit union EFT network, and the **Instant Cash ATM network** have opened a gateway link. Under the agreement, credit unions that use Instant Cash Services as their EFT processor can now join CO-OP Network for surcharge-free, nationwide ATM access.

### CrossCheck Expands Services

**CrossCheck Inc.** and **Transworld Systems Inc.** joined forces to make a profit recovery service available as part of CrossCheck's service offerings. CrossCheck will market the Profit Recovery program to customers in the retail, medical, service and automotive industries.

### Descomm Signs Three Agreements

**Descomm** and **POS Portal** signed a multi-year deployment and equipment rental services contract for support of Descomm's resellers. Descomm is an ISO/

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**IndustryUpdate**

MSP for HSBC Bank USA, National Association. In other company news, Descomm formed separate agreements with **Integrated Leasing Corp.** and **Global eTelecom Inc.**

Integrated Leasing will provide leasing options to Descomm's resellers. Global eTelecom will provide Descomm with a suite of check solutions that Descomm will market nationwide.

**eProcessing Network Certified With Global Payments**

**eProcessing Network LLC** certified its transaction processing software with **Global Payments Inc.** eProcessing Network is certified to process eCommerce with 3D Secure and UCAF, direct marketing, retail and recurring transactions.

**First Data Renews MABA Agreement**

**First Data Corp.** signed a multi-year contract extension with **MidAmerica BankCard Association (MABA)**. MABA was First Data's first bankcard processing client. MABA will continue to use credit card transaction processing and other card portfolio management services provided by First Data for its 3.5 million accounts. **Zions Bancorporation**, an MABA member, will continue to use First Data for its 660,000 signature-based debit cards.

**ICE Forms Agreement With FDMS, Fleet National Bank**

**International Card Establishment Inc. (ICE)** entered into an agreement with **First Data Merchant Services Corp. (FDMS)** and **Fleet National Bank**. Fleet National Bank will process merchant credit card transactions as an acquiring bank, and FDMS will be responsible for all other processing and accounting functions. This agreement establishes ICE as a direct credit card processor, which means ICE can sell and transfer its merchant account portfolio to a third party.

**OneLynk Alliance Adds Two Members**

**RBS Lynk** added two members to the OneLynk Alliance, RBS Lynk's value-added reseller program. **Interactive Designs Inc.** and **Foremost Business Systems** will offer RBS Lynk's payment processing services to their customers.

**SmartConnect and ISS Retail Partner**

**SmartConnect** announced a technology development partnership with **ISS Retail**. Through the partnership, ISS Retail's TouchPointPOS customers will have the ability to combine digital video capabilities with POS data to improve retail business operations.

**TSYS Reaches Agreement With Capital One**

**TSYS** reached an agreement in principle with **Capital One Financial Corp.** to provide processing services for Capital One's North American portfolio of consumer and small-business credit card accounts. TSYS and Capital One agreed to enter into a period of exclusive negotiations.

**VeriFone and Pay By Touch Partner**

**VeriFone Holdings Inc.** signed a joint development and marketing agreement with **Pay By Touch**, aimed at furthering the adoption of consumer biometric payment solutions. The companies will work together to enhance the security, encryption and compatibility of each other's solutions.

Both companies will offer the Pay By Touch consumer biometric payment service as an integrated offering with VeriFone's family of payment solutions.

**ACQUISITIONS**

**Alliance Data Systems Acquires Atrana Solutions**

**Alliance Data Systems Corp.** has acquired POS technology solutions provider **Atrana Solutions Inc.** Atrana's 30 employees will now be Alliance employees. Atrana provides support of products that are sold, activated and reloaded at the POS.

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**IndustryUpdate**

**First Data Acquires Vigo Remittance**

First Data will acquire Vigo Remittance Corp., an international provider of electronic money transfer services. Vigo operates through 3,700 agent locations in the United States and 47,000 payment locations worldwide. The companies did not disclose terms of the agreement.

**NOVA Acquires Merchant Acquiring Business**

NOVA Information Systems entered into an agreement to acquire Certegy's merchant acquiring portfolio. NOVA will provide processing services, customer service and support operations to Certegy's 14,000 merchant locations.

NOVA will sell Certegy's regional check products through its merchant sales force, and Certegy will provide NOVA with new merchant referrals through its sales representatives.

**Pipeline Data Moves Forward With Portfolio Purchase**

Pipeline Data Inc. authorized the issuance of more than 2 million unregistered shares to complete the purchase

of merchant portfolios from Millennium Merchant Services Inc. Included in the Millennium acquisition are 1,801 merchant accounts representing approximately \$73 million in annual consumer charge volume.

**U.S. Bank Acquires Genpass**

U.S. Bank purchased Genpass Inc. and its subsidiaries. This transaction makes U.S. Bank the nation's second largest, third-party ATM processor and the second-largest bank-owned ATM network. Approximately 350 Genpass employees will become employees of U.S. Bank as part of the acquisition. The bank will also retain Genpass' Texas processing location and operating platform.

**APPOINTMENTS**

**VECTORsgi Names Alexander Vice President and CFO**

VECTORsgi named Mark Alexander Vice President and Chief Financial Officer. Alexander has more than 25 years of financial leadership experience, including serving as Senior Vice President of finance and business management for the Carreker Corp.'s Global Payments Technology Group. Additionally, he was Senior Vice President and Internal CFO of TrinTel Communications.

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**IndustryUpdate**

**Caron Joins Wholesale Payment Solutions**

Stacey Caron joined Wholesale Payment Solutions as Vice President of Operations. Caron will manage all operations and work with the President and CEO to implement a new business development strategy. Previously, Caron held a Sales Director position with Paymentech Merchant Services.

**RBS Lynk Names Vice Presidents of National Sales, Indirect Sales**

RBS Lynk hired Jim Jaworski as Vice President of its National Sales division. Jaworski brings 20 years' experience in sales management and consulting, focusing on IT business solutions for large-scale retailers. Prior to joining RBS Lynk, Jaworski spent the majority of his career at Dun & Bradstreet Corp. RBS Lynk promoted Nerino Mayer to Vice President of its Indirect Sales division. The company named Mayer to the position following the retirement of Wayne Damron, who recruited Mayer to lead the Internet Business Development Unit in 1999. Prior to joining RBS Lynk, Mayer worked in business development roles for Hewlett-Packard, VeriFone, and Hypercom.

**Visa International Appoints CTO**

Visa International appointed Terry V. Milholland

Executive Vice President and Chief Technology Officer. Most recently, Milholland served as Chief Information Officer/CTO for Electronic Data Systems Corp. and previously held the post of CIO at Boeing Co. Milholland will oversee the information technology management functions of Visa, including intellectual property, data protection and information security.

**Pay By Touch Appoints President and COO**

Pay By Touch appointed John Morris President and Chief Operating Officer. Morris joins Pay By Touch following a 23-year career with IBM. Most recently, Morris led the distribution sector for the Americas at IBM, where his division generated annual revenues of \$5 billion.

**Renzulli Joins Strategic Management Partners**

Robert Renzulli joined Strategic Management Partners (SMP) as an Associate. Renzulli will focus on merchant acquiring technology and data security analysis. Renzulli joins SMP from Payment Processing Inc.

He also served as Vice President of Solutions Development for First National Merchant Solutions and Manager of Global Alliance Sales Engineers at Clear Commerce Corp.

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# AgenTalk<sup>SM</sup>

## Honesty, Integrity and Hard Work Go a Long Way

**G**ary Yen of Castro Valley, Calif. works with ISO/MSP Money Tree Merchant Services. He has built a very satisfying career in the merchant services industry. Starting off as a merchant level salesperson (MLS), he soon worked his way up to be a manager of a profitable sales force. In the following interview with The Green Sheet, Yen describes a typical day in his life as a salesperson and provides some tips on approaching merchants and closing sales.

**The Green Sheet:** What brought you into this business?

**Gary Yen:** It was pure coincidence ... one day I was scanning the newspaper and was attracted to this classified ad that said "Earn up to \$75,000 a year selling what all merchants need." [This was] approximately nine years ago. Since then I have consistently worked at this business full time, and [I am] loving it.

**GS:** Was your background in sales?

**Propeller Head:**  
(n) someone who is exceptionally bright or knowledgeable about a technical field; computer geek; nerd. Often a direct descendant of those who used pencil pocket protectors.

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**GY:** It had little to do with merchant sales and technology, like selling a product (credit card terminal) to a stranger without them coming to me; it was a scary thought.

Luckily, I was hired by a sales manager who took the time to give me proper training: from how to walk into a store and approach a merchant, to techniques of sales, to the know-how of the merchant card processing industry.

Looking back on my learning curve, my sales manager was a rare inspiration for any new salesperson. I have not run into another person or company that thoroughly trains their sales staff the way he did.

**GS:** How did you choose who to work with?

**GY:** When I started working with Lynk Systems Inc. nine years ago, I had no idea who and what was out there, what the market was like and who my competitors were.

The only thing I knew was to follow the sales program my sales manager taught me. In a few short months, I was promoted to a district sales manager position and was hiring and training my sales staff the way I learned it.

I also began to review other offers from my competitors: their rate structures, compensation plans and ... most importantly, the quality of their customer service.

**GS:** How do you choose a processor?

**GY:** 1) The time it takes from a completed application to download or terminal deployment.

2) Accuracy in file/program built for merchant's specific terminal and requirements.

3) How [easily] am I able to talk to someone at the processing end? (If I am having difficulties, imagine what frustration the merchant would have.)

4) What is my buy rate? (It has a direct effect on my ability to negotiate pricing.)

5) The consistency and accuracy of my residual payments.

I put my residuals last and my buy rate second to last simply because if I can satisfy my merchant and at the same time save myself hours in setting them up, I already have a winning combination, and income will automatically follow.



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## AgenTalk

**GS:** What has kept you in the industry?

**GY:** If it weren't because of the personal touch and the responsiveness of my current processor (Money Tree Merchant Services) and the effort they put in to reduce the time their salespeople have to deal with the daily programming and problem solving with the technical personnel, I would probably have quit the industry long ago.

**GS:** What type of market/clientele do you prefer to work with? Why?

**GY:** I do not have a preference ... That is not to say I will take anything that comes along. I steer away from restricted merchant types, and I have refused to set up merchants that seemed to be doing shady businesses (where there is a probable chance of fraud). I have a respectable reputation with my processor, and I like to keep it that way.

**GS:** How do you approach potential clients?

**GY:** In the example of cold calling or introducing myself to a potential client, I ask enough questions to learn ... their current form of accepting payments and what their needs are. There's almost always room for improvement.

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**GS:** Do you have any special methods/techniques that generally work to help you close a sale? How much of it is on a case-by-case basis?

**GY:** When you say "case-by-case basis," it is almost always true, because every person is unique, although similar. I try to get a personal understanding of the merchant before I recommend or try to close a sale.

I do not use [a] hard sale because I myself do not like to be hard-sold. It often works when I provide just enough information to the merchant and guide them to their decision, keeping back just a few useful ones in case I need to try to close multiple times.

Up-selling is understanding what the merchant is looking for ... Sell the idea of how to prepare for his or her future business expansion.

**GS:** How do you explain interchange rates to potential clients?

**GY:** Sometimes the more information there is, the more confusing it gets. But at the same time, one cannot omit or misrepresent any information. So the idea is to tell the merchant what they're paying for but not try to explain the whole banking and card processing industry to them.

**GS:** What are two or three basic tenets of your business philosophy?

**GY:** I always believe that honesty and integrity pays. Merchants are business people too, and they are not dumb. "Lie, cheat and steal" only gets you so far, and you'll be out of business ... fast.

I make sure my merchant knows that I value their business, and I'm always there for them today, next month or 10 years down the road. [I tell them,] "Give me a call with any questions or problems, I'll be there."

**GS:** What do you think about the honesty and integrity at the MLS level?

**GY:** I feel there is absolutely not enough honesty and integrity at the MLS level. I run into merchants every day who tell me things that were promised to them [but are] totally not true, and I'm surprised some sales reps actually get away with it.

The omissions and misrepresentations on contracts are staggering. I can safely estimate that over 70% of merchants [did] not fully understand their contract when they signed it. Some found out the hard way when they [were] hit with penalties.

**GS:** Describe a typical day in your life.

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**GY:** 8:00 a.m. – 9:00 a.m. Wake up. After coffee and cereal, I check my e-mail to see the status of my submitted applications. The ones that have been approved and are purchasing new equipment will be expecting it in a day. I schedule my appointments to do personal installations and training.

9:30 a.m. – 11:30 a.m. I get calls in the morning on either merchant issues or referrals from past merchants. I tell them to first seek our help desk personnel on the 800 line. If that didn't work, I'll set an appointment to pay them a visit. I then set appointments to visit my referrals.

12:00 p.m. Head out of the house to do a few cold calls before my appointments.

12:30 p.m. – 1:30 p.m. Lunch. I'll try to find someone to eat with (friend, acquaintance or a merchant).

1:30 p.m. – 3:00 p.m. Visit my appointments and close a few deals.

3:00 p.m. – 4:00 p.m. On the way home, I see a couple of merchants that can use a wireless terminal and talk to them. Get their business cards and give them mine.

4:00 p.m. – 5:30 p.m. Home office. [I] finish up my paperwork of new applications on deals I closed.

**GS:** Where do you see this industry in five, 10 and 20 years?

**GY:** This industry, just like any other industry, will evolve a lot faster than before, mainly due to the advancement of technology.

**"I always believe that honesty and integrity pays. Merchants are business people too, and they are not dumb. 'Lie, cheat and steal' only gets you so far, and you'll be out of business ... fast.**

**"I make sure my merchant knows that I value their business, and I'm always there for them today, next month or 10 years down the road. [I tell them,] 'Give me a call with any questions or problems, I'll be there.'"**

- Gary Yen

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like any electronics, will grow obsolete much faster than the old Zon and Tranz 330.

I see [fewer] companies competing due to mergers and buy outs. Even though the age of Internet and Web selling is expanding fast, retail sales will still be around and still be a major part of everyday life.

I see most street selling techniques fading into Web selling, where merchants can shop for better rates and equipment much faster.

**GS:** How has The Green Sheet helped you?

**GY:** Ever since I started in this business, I have been reading The Green Sheet. It is one sure way of obtaining up-to-date information and reliable resources.

**GS:** What are your goals for your merchant services career?

**GY:** I have been in this business for nine years, and I plan on working [in] this business for the long term.

I enjoy meeting new people ... and helping them save on expenses and updating them on payment methods. I am

satisfied on the progress I have achieved and am looking forward to vastly expanding my merchant base over time. If I knew how lucrative this business could be, I would have started working [in] it years earlier.

**GS:** Any advice for someone just starting out in this industry?

**GY:** This business is not like it was five or 10 years ago. It is not a simple sale with a simple interchange rate anymore. You have to be knowledgeable on what you sell; it doesn't hurt to admit something you don't know as long as you're honest. It is also a business [in which] time and performance pays, in the long term.

**GS:** Any final comments?

**GY:** This is a good business to be in. I feel that integrity in this or any business is the way to longevity and a prosperous income.

Too often I see sales ads and salespeople trying to do and say anything to get a sale but [will] only lose out in a few months, hence losing their own dignity and reason to continue in this career. I am looking for a great future in this business.

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# CISP Responsibility Spreading: Why Should ISOs Worry?

By Marco Mabante

VeriFone Inc.

**R**ecent reports attributed alleged security breaches at Polo Ralph Lauren retail stores to the storage of credit card information on POS software. As the security battle intensifies between businesses and intruders, the stakes and the requirements for all parties, including ISOs, increase.

The Polo Ralph Lauren incident is only the latest in a string of widely publicized occurrences of compromised consumer data. With the advent of Internet connectivity to POS systems, data that were previously isolated from the rest of the world now might be exposed through an Internet connection if security flaws exist.

This connection is where the big hacks at store-level POS systems occur. The crimes dramatize the increasing risk of non-compliance with card Association security rules. Another concern is the cost incurred for non-compliance: Merchant fines might be as much as \$500,000, but every company in the payments supply chain is potentially subject to penalties and costs.

One ISO, that asked not to be named in order to preserve its litigation options, told VeriFone Inc. that it was assessed tens of thousands of dollars as its share of MasterCard International auditing and re-issuance costs. The acquirers passed along the costs as a result of problems with a payment gateway.

The Federal Trade Commission reports that cardholders and issuers lose hundreds of millions of dollars each year to credit card fraud. A major component of this fraud is theft of cardholder information after consumers have entrusted it to merchants. To prevent loss of consumer confidence, it is critical that merchants and payment solutions providers take the appropriate measures to secure customer card data.

In an effort to rein in fraud, provide security guidance to merchants and give cardholders peace of mind, Visa U.S.A. instituted the Cardholder Information Security Program (CISP). Visa's intent with this program is to protect Visa cardholder data, wherever it resides, and to ensure that members, merchants and service providers maintain the highest information security standards.

Visa requires all merchants and service providers that store, process or transmit Visa cardholder data to be CISP compliant. To achieve CISP compliance, merchants and service providers must adhere to the Payment Card Industry Data Security Standard (PCI), a set of guidelines for safeguarding sensitive data for all card brands, including Visa U.S.A., MasterCard, American Express Co. and Discover Financial Services.

Meeting Visa's CISP requirements is no small task, but it is critical. Consumers need assurance that credit card information won't fall into the wrong hands. Achieving compliance costs less than hiring vendors and staff to fix a compromised system following an incident of fraud.

Merchant customers will also face the risk of whopping fines and possible removal from Visa's system. The heart of Visa's compliance program consists of 12 steps. The validation requirements include maintaining a working firewall; updating security patches; protecting stored data; and encrypting transmission of cardholder and sensitive data across public networks.

The requirements also include using and updating anti-virus programs; assigning unique IDs to employees with computer access and tracking them; and changing vendor-supplied defaults for system passwords and security measures.

The certification dictates that merchants regularly test security systems and processes, maintain information

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security policies for employees and contractors, and restrict physical access to cardholder data. Although there is not a formal CISP certification program for software applications, Visa recently developed a voluntary validation program, Payment Application Best Practices (PABP), to help software vendors create secure payment applications.

Visa derived the PABP validation requirements from the PCI standards mentioned earlier. For Visa to consider a payment software application secure, it must not retain full magnetic stripe or card verification value (CVV2) data; it must also support a merchant's ability to comply with CISP requirements.

Some of the best practices include providing secure password features; logging application activity; protecting wireless transactions; storing data from Internet transactions only within an internal network; encrypting sensitive traffic over public networks; and encrypting administrative access. One of the areas that has caused problems for payment gateways in the past is the writing of card information into log files.

PABP has been voluntary because Visa has no authority over third-party software developers. But this changed in April 2005 when First Data Merchant Services (FDMS)

issued a notice that it is mandating PABP compliance for software products from vendors certified or planned for certification on any FDMS platforms. If acquirers, software developers and merchants all have to comply in some manner with CISP, why should an ISO worry?

As the ISO mentioned earlier found out, liability tends to roll downhill. It appears that Visa and acquirers are building tall legal battlements to protect themselves from future legal liability.

When future consumer security breaches lead to lawsuits, it's likely that trial lawyers will seek the weak links in the payment provider supply chain. ISOs need to be alert to ensure the third-party software solutions they deploy with merchants are CISP compliant and stay that way in the future as the standards evolve. Everyone involved in the POS software market must look to the future and embrace a long-term strategy for a more secure payments industry. Taking ownership of some of the CISP responsibilities, side by side with retailers, forges strong bonds and a priceless return on that investment. 

*Marco Mabante is Vice President, Compliance and Integration with VeriFone. E-mail him at marco\_mabante@verifone.com, or call him at 912-527-4507.*

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# Company Profile



## LaGarde Inc.

### MLS contact:

Mike Levin  
 Phone: 800-943-5823  
 Fax: 913-489-0833  
 E-mail: m.levin@lagarde.com

### Company address:

25055 West Valley Parkway  
 Olathe, KS 66061  
 Phone: 913-489-0800  
 Fax: 913-489-0833  
 Web site: www.storefront.net

### MLS benefits:

- A PCI-compliant solution for all merchant levels
- Flexible partner, reseller and affiliate programs
- Sales and marketing support and training

## Much More Than a Shopping Cart

In today's marketplace, an online presence is essential. Experts estimate that business-to-consumer e-commerce spending will total more than \$130 billion in 2005 alone. An Internet storefront not only provides a business with access to consumer dollars worldwide, but it also increases its credibility. Many consumers will visit a merchant's Web site, and if it looks "homemade," takes too long to load or serves only as a brochure without any added functionality, they might decide to spend their dollars elsewhere.

As an ISO/merchant level salesperson (MLS), part of your job is helping merchants create, maintain and continually upgrade their Web presence. These efforts help merchants maximize their exposure and the revenue from this important marketing and sales vehicle.

You might feel overwhelmed by trying to offer a merchant everything necessary for success on the Web. There is a lot to learn, and it changes daily. Even if you do know your way around a back-office server or Web design program, it still takes a lot of effort to find the best products and services to fit each merchant's needs.

While the commission or residuals are attractive, you might think that helping a merchant maintain a Web storefront is just too time consuming and labor intensive. This is where LaGarde Inc. comes to the rescue.

## A Team to Back You Up

Founded in 1996, LaGarde provides e-business software and service products to small and medium-sized businesses. LaGarde's headquarters are located in the suburbs of Kansas City, Kan., in Olathe.

The company's 50-member team working to create the StoreFront line of products includes software developers, product managers, quality assurance engineers, customer support engineers, graphic designers and sales and marketing executives.

StoreFront's products include Payment Card Industry Data Security Standard (PCI)-compliant e-commerce solutions that enable merchants to create, customize, operate and market an online store. The solutions integrate with a merchant's existing accounting, POS and fulfillment systems, as well as comparison-shopping portals and online selling venues.

LaGarde designed its StoreFront e-business products to help all types of merchants use the Internet in the most effective ways to grow their businesses. Odds are you've shopped or purchased from a StoreFront site; StoreFront products have been used to create 50,000 customized e-commerce-enabled Web sites in more than 70 countries.

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StoreFront is scalable and works for all business types and sizes, including those with an online presence and those without. In other words, StoreFront is for all merchants, including the small- and mid-market merchants served by many MLSs.

Additionally, the company recently released an On Demand version of StoreFront, which allows for rapid e-commerce deployment with limited upfront investment. StoreFront was the first e-commerce platform to achieve validation with Visa's Cardholder Information Security Program (CISP) Payment Application Best Practices.

**Solutions That Work With Existing Systems**

Some factors that contribute to successful Web storefronts include a welcoming design, intuitive navigation, quick yet detailed product descriptions, and an easy to use shopping cart. StoreFront's turnkey e-commerce solutions will help merchants achieve these goals and run successful online businesses.

Merchants can integrate the shopping cart solutions with existing accounting and POS systems.

"With seamless integration into most leading online and offline fulfillment and accounting systems, StoreFront is positioned as the ideal e-business solution for companies looking to grow their online business," said Sarah Fender, Vice President of Product Marketing for LaGarde.

Merchants can also link the solutions to other online selling venues and comparison-shopping portals. The product line includes many features from which merchants pick and choose to create the best online store for their needs.

"StoreFront solutions are scalable, making them easy to integrate into an organization's existing infrastructure, while being flexible enough to help grow with the business and change with future development," Fender said.

"Our core strength and value are our shopping cart products. They help drive sales, increase conversion rates and drive transaction volume."

LaGarde also invests heavily in data security. With the June 30, 2005 deadline for compliance with Visa U.S.A. and MasterCard International's PCI standard fast approaching, merchants need a knowledgeable provider.

"We are one of only two licensed software providers [that] have been validated for compliance," Fender said. "We can help merchants get validated for compliance."

LaGarde understands that some merchants might not know what they need, or they feel overwhelmed by all

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**Payment Card Industry Data Security Standard (PCI)**

Twelve security requirements developed by Visa U.S.A. and MasterCard International that apply to all members, merchants and service providers that store, process or transmit cardholder data. All major card brands have adopted this standard.

the choices. That's why the company is with them every step of the way to help determine the best features for their business.

LaGarde provides the professional services to set up, customize, operate and market online stores. In other words, ISOs/MLSs offer their merchants store setup, customization and marketing without requiring them to be an expert in the field.

"Each customer has the benefit of a personal StoreFront E-Business Consultant, an experienced online business analyst, who offers oversight of the order and provides insight and assistance," Fender said. The company also offers 24/7 support via phone, e-mail and live chat.

**A Partner for ISOs/MLSs**

LaGarde sells its products and services through the ISO/MLS sales channel. "LaGarde is committed to building relationships with other industry leaders to offer a network of e-commerce solutions for merchants," Fender said.

By partnering with StoreFront, organizations benefit from technical training and support to expedite e-business success, marketing training and co-op marketing opportunities designed to help reach more customers.

Partners have the opportunity to sell new, varied and unique services such as Web design and pay-per-click marketing.

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"StoreFront enables MLSs to offer their merchants an e-commerce solution that meets Payment Card Industry Data Security standards," Fender said.

"As a single vendor, StoreFront solutions are easy to sell and increase an MLS's yield, recurring revenues and profits."

Since LaGarde provides solutions for all types of merchants, chances are your existing customers could use a StoreFront product. LaGarde will work with businesses in all industries.

"From a regional standpoint we are so diverse," Fender said. "We are processing international sales in 70 countries."

ISOs/MLSs and acquirers choose their level of involvement and commitment to the StoreFront solutions. LaGarde offers three different programs so sales professionals can select one that best fits their needs: an affiliate, partner or reseller program.

To earn money by simply passing along the name of a prospective client, consider the affiliate program. To earn a larger income and invest a little more time, consider the reseller or partner programs.

### Affiliate

If you want to benefit from the revenue opportunity the Web storefronts offer but don't have the time or desire to reach this market, an affiliate relationship would work best.

"This option offers a revenue opportunity and requires no training," Fender said. In this relationship, the affiliate simply passes on a referral to LaGarde without taking on the responsibility of selling or maintaining the account. The compensation is negotiable and may be a one-time fee or a residual.

"The affiliate doesn't need to be an e-commerce expert," Fender said. "He doesn't have to have expertise on our offers and he doesn't have to triage a customer. We analyze the merchant's needs, sell the solutions and compensate the ISOs."

### Partner

If you have some knowledge of Web storefronts or shopping carts, or if you have Web developers on staff, a partner relationship might provide the best return for your business.

Partners build and implement StoreFront e-commerce solutions for their clients. Compensation is negotiable.

"As value-added resellers, partners have access to discounts on StoreFront software and services, and add

value through their consultative role with the merchant," Fender said.

### Reseller

Finally, if you feel comfortable selling the service and have a sales staff, consider a reseller agreement. LaGarde expects resellers to have some amount of sales expertise regarding the StoreFront solutions; resellers assume all the sales responsibility.

They purchase the products at 30% below retail and then determine the resell price. Don't be concerned that you lack the expertise to be a StoreFront reseller. LaGarde provides resellers with technical training, marketing materials and co-op marketing.

"LaGarde's mission is to deliver the very highest quality, most effective and affordable e-business products and service solutions to small and medium-sized businesses around the world," Fender said.

With LaGarde, ISOs/MLSs offer merchants what they need and provide a source for education, marketing support, Web design and shopping carts, all from a single source. 

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# The Increasing Importance of Financial Buyers in Acquiring Mergers and Acquisitions

By Charles Marc Abbey  
 First Annapolis Consulting Inc.

The merchant portfolio sale phenomenon began in the United States in the late 1980s and flourished throughout the 1990s. During this period, large acquirers buying scale and distribution channels from sellers, the so-called strategic buyers, drove liquidity and valuations of portfolios.

Recently, however, the percentage of deals completed by private, equity-backed acquirers, which essentially serve as investment vehicles pursuing an intermediate term liquidity-event (the so-called financial buyers), has increased dramatically.

First Annapolis Consulting Inc. believes this changing profile of buyers has significant implications for smaller acquirers (bank or non-bank) pursuing a potential divestiture in the coming years. The 1990s served as the decade of strategic buyers building out national businesses and developing economies of scale. Central aspects of port-

folio sales in the 1990s included the acquisition of sales organizations and the formation of referral arrangements, especially with financial institution sellers.

Of course, pure market share was also a significant factor. Over the course of the decade, First Annapolis estimates that more than 25% of the top 10 acquirers' growth came from acquisitions.

Beginning in the middle of the decade, the publicly traded acquirers, including NOVA Information Systems, PMT Services Inc., Paymentech LP, National Data Corp. and First Data Merchant Services (FDMS), also enjoyed an arbitrage of sorts. The shares of many of these companies traded for at least six to seven times their net revenue in the stock market, while portfolios were being bought and sold for 2.5 to three times their net revenue in the private market.

Strategic buyers dominated mergers and acquisitions (M&As) in acquiring. Our database of acquiring M&As totals just below 160 separate transactions dating back to 1988. Prior to 2000, financial buyers completed only 5% of transactions.

Between 2000 and 2003, this proportion had increased by a factor of five to total 25% of the deals. For the period of 2004 – 2005 (May-YTD), the number increased to 32%.

We believe several factors are driving the increasing importance of financial buyers. First, although strategic buyers still close the majority of deals, they are less aggressive than before. Companies such as FDMS, NOVA and Bank of America Corp. have already built national sales channels and are less in need of building these channels and related assets through acquisition. Now they can be more selective.

Some strategic buyers focus on product strategies or geographic markets as a primary matter, which reduces their focus on acquisitions, per se. Valuations in the market have increased significantly since the mid 1990s, and organic sales strategies are now a more financially attractive means to building merchant relationships than in the past.

The nature of the strategic buyer has also changed in recent years, with buyers such as Intuit Inc., Hibernia Corp. and The Royal Bank of Scotland making acquisitions of "platform companies" to support entry into U.S. acquiring once again.

Second, financial buyers are attracted to the business

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in greater numbers. Early venture-backed players CES (Welch, Carson Anderson & Stowe) and NOVA (WarburgPincus) established early precedents of highly successful venture investments, inevitably getting the attention of the broader venture capital and private equity communities.

The economic fundamentals of the business have become more widely understood over the past six to eight years. Suffice it to say, the business has the fundamentals investors tend to like: recurring revenue, fragmentation, wide and expanding profit margins, good core growth and significant deal flow, which creates confidence in the viability of an ultimate exit.

Private, non-bank acquirers steadily have become savvier and willing, self-interested vehicles for financial investors. This has allowed financial

buyers to secure platform companies with which to pursue additional acquisitions in the ever popular roll-up strategy.

These trends are creating nuanced changes in the M&A market. We think we can measure some softness in the market for non-bank portfolios, although the market for bank portfolios remains frothy. Further, the financial buyers are really driving valuations.

For certain types of buyers and sellers, this is important for two reasons. First, for sellers that will have long-term relationships with the buyers (which will include basically all bank sellers), a financial buyer likely to go through a change of control in the short to intermediate term is perhaps a less attractive partner than a strategic buyer committed for the long haul. If these types of buyers become less prominent,

divesting banks will have fewer strategic options.

Second, the greater the proportion of the market represented by financial buyers, the harder it will be for them to exit. Two or three steps down the road, this could have a profound impact on valuations.

New strategic buyers might very well emerge. Certainly, merchant portfolios are increasingly a scarce commodity, and scarcity value will keep acquiring valuations at current levels in the short term, barring some unforeseen new factor. Nevertheless, for acquirers planning or even considering divestiture, these trends bear monitoring. ■

*Charles Marc Abbey is a Partner at Baltimore-based consulting and M&A advisory firm, First Annapolis Consulting. Abbey is responsible for First Annapolis' Acquiring Practice. E-mail him at [marc.abbey@firstannapolis.com](mailto:marc.abbey@firstannapolis.com).*

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Feature

# Ticket Sales at the ATM Make a Comeback

**By Tracy Kitten**

*Editor, ATMmarketplace.com*

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**A**n ATM that sells tickets and coupons? That sounds vaguely familiar, doesn't it? Well, if it doesn't, it should. ATMs that did more than just dispense cash were at the top of the ATM industry's list 10 years ago. Financial institutions quickly embraced the notion that they could make a few extra coins selling movie or game tickets, so it didn't take much convincing on the part of manufacturers.

But those types of sales at the ATM didn't take off. And there were a variety of reasons why: long lines, malfunctioning ticket dispensers, low overall ticket sales, etc.

## A Case in Point: Wells Fargo

San Francisco-based Wells Fargo & Co. has more than 6,200 ATMs in its network, a network that crosses 23,

primarily western, states. In May 2000, the bank began its shift toward a Web-based ATM platform, and discussions of advanced ATM functions again came to the forefront. All of Wells' banking channels now speak the same language, which has made customer relationship management, for instance, a cinch.

"Our 'When? Where? How?' strategy is that we want to provide as many transaction conveniences as we can," Jonathan Velline, Wells' ATM Program Director, told ATMmarketplace earlier this year. "Our customers find the value in all of the things we offer: Internet banking, working with a teller and at the ATM."

And Wells is learning how to capitalize on that value, Velline added. But there are certain functions that the bank has already tried, and it doesn't plan to try them again. Two options that didn't work: ticket sales and bill-payment. "Ticket sales didn't make sense at the ATM," Velline said.

"[They] were great at the ATMs that were close to the venues [where ticketed events were being held]. But overall, ticket sales were not appropriate at the ATM. Bill-payment didn't work either," he added, "because most people are more comfortable paying their bills at home, where they can do it on the Internet or over the phone."

## What's Different Now?

So why would manufacturers, 10 years later, want to sell ATMs that offer some of those same functions? That's what ATMmarketplace asked Fremont, Calif.-based Tranax Technologies Inc., which just last month introduced its new "Ticketing Self-Service Terminal." The Ticketing Self-Service Terminal, for all intents and purposes, is Tranax's Mini-Bank 2500, with the addition of hardware for ticketing, said Scott Holt, Product Manager of Self-Service Terminals for Tranax.

The Mini-Bank 2500, which runs on Microsoft Windows XP, is flexible, Holt said, which made it ideal for ticketing. That's because Tranax juiced up the Mini-Bank 2500, with the addition of a sidecar and Livewire International Inc.'s Destination Ticketing Solution software, which facilitates offsite and onsite ticket-sale transactions.

And Tranax isn't the only one jumping back on the ticketing and couponing wagon. Carrollton, Texas-based Tidel Engineering Inc. has recently been promoting its Tidel 3100 and 3400, both ATMs that have the flexibility to dispense coupons.

## What's Changed?

"The market has learned a number of lessons," Holt said. "We want to make sure that the services we offer on the ATM are complementary. ... But I think the biggest shifts have come in user behavior."

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**Feature**

"Users are very familiar with the ATM, maybe even more so than other self-service devices," he added, so offering different functions at ATMs could make sense from a user's perspective. "And some industries have forced consumers to get comfortable with self-service ... like the airlines and even the U.S. Postal Service."

One complementary offering: ticket sales. "There was a demand on two ends: from the end-user customers, like c-store locations and movie theaters that wanted one self-service unit that could offer multiple functions ... and from our distributors," Holt said.

Distributors want to differentiate themselves in the market, but they also want to build revenue, Holt explained. The solution: Ensure that ticket sales will build revenue for both the retailer and the distributor. Remember the 1990s? FIs quit selling tickets at the ATM because they couldn't make money. But for the ISO and retailer, ticketing could be a more viable option, said Jerry Silva, Senior Analyst of Delivery Channels for Needham, Mass.-based TowerGroup consultancy.

"In a retail setting, retailers are more likely to try new things," Silva said. "For one, they don't have the brand stigma that a bank does." And manufacturers like Triton, Tranax and Tidel, which typically work with retailers, are putting out machines that are reasonably priced and built to dispense coupons and tickets.

"It's a better fit at a retail location," Silva said. "You don't feel concerned about buying lottery tickets at a retail location, for instance, but you might at a bank."

He added that FIs don't typically like to get involved in side ventures, and "unless the coupon is good for Coke or Nike, banks try not to get involved with it." It also makes more sense, he continued, for a local merchant to dispense tickets or coupons for a Dunkin' Donuts, for instance, that's right next door.

Besides, Silva said, "bankers just don't speak the same language [as marketing, entrepreneurial types]. ... Even when one program has some marginal success, when you have an executive change at the higher levels [of the FI], the program goes away."

**The Right Ingredients**

After 1996, the year that Visa U.S.A. Inc. and MasterCard International allowed widespread surcharging, ATMs started popping up in the retail market. Run by more entrepreneurial types, the ground was being laid for ATMs with more options, Silva said.

De Lone Wilson, Vice President of Sales for Jackson, Miss.-based NetBank Payment Systems, agreed. "We were talking to movie theaters that wanted to dispense money

**What's Important:**

- **Making money from ticket/coupon sales at a retail ATM takes planning, patience, alliances with event venues and strategic marketing.**
- **Off-premise ATMs in retail locations are better stages for ticket sales than ATMs at (or run by) financial institutions.**
- **ATMs equipped with software that makes processing ticket and coupon sales readily available are attractive to ISOs and retailers.**

and sell tickets at the same ATM seven or eight years ago," he said.

The problems: developing software that could integrate ticket-sale systems and then training retail personnel how to market those services. "Back then, we would go to Diebold and NCR, and they could sell us that equipment; but the way all of the systems tied into the ticket processor at the theater had to be developed. And nobody wanted to pay for that."

Beyond the software, ISOs and retailers need to: figure out what events they're going to sell tickets for; decide what kind of arrangement they can work out for the ticket sales with the team or venue; and determine how they're going to market the ticket offering.

"I think ticket sales are viable, but it's something that requires a lot to be in place," Wilson added. "You have to have the right opportunity and the right location and the right distributor, and all of them have to be on the same page. ... With all of that, I think it would be very beneficial," but that doesn't fall into place too often.

Tammie Kuhn, Director of Sales and Marketing for Ohio-based ATM manufacturer and processor WRG Services, said she doesn't see ticketing and couponing going over at the ATM anytime soon.

In fact, Kuhn says her expectations are reflected in WRG's sales numbers. The company sold 301 Genesis ATMs last month, its highest-ever monthly ATM unit sales. And in March and February, the company sold 250 and 150 Genesis ATMs, respectively.

Why is that important? Because the Genesis is an ATM with basic functions, Kuhn said, and it's WRG's best-selling model. The distributor price for the Genesis is about \$2,100. "Our Genesis line has been out about two years," Kuhn said. "And 90% of what we're selling are Genesis. ... Some of our customers have expressed interest in couponing (or ticketing), but at the end of the

day, we found that most people just want cash." And when distributors and ATM owners are told that it takes between five and six years to realize ROI on a ticket-dispensing ATM, they opt for something a little less complicated and expensive, Kuhn added.

In fact, an ATM with a ticketing option can easily cost about \$4,500. And an ATM with two or three dispensers can cost between \$6,000 and \$7,000, prices most distributors don't want to pay for an ATM in a retail location that pulls 150 transactions a month.

The manufacturer's suggested retail price for the Tranax ticketing terminal is about \$14,600, said Holt. But that's the total amount the end-user will pay, software and full ATM and ticketing functions included.

#### **An ATM by Another Name Isn't the Same**

Marketing of the ticketing ATMs also could impact their success. Holt said Tranax made a conscious effort to separate the ticketing terminal from its other machines, like ATMs.

"Tranax itself now has three business units, and one of them is focused on self-service terminals," he said. "We're not just ATMs. We want to differentiate our products to create new business, and we want to be sure that we use names that represent what we're selling. If it's an ATM with self-service functionality, then it's not really a kiosk or an ATM."

And the Ticketing Self-Service Terminal, with its software and customized transaction processing, is not really an ATM. That kind of "rebranding" is catching on in the ATM world. Illinois-based Pay-Ease Inc. has renamed its Pay-Ease V Series kiosk an ACM, which stands for automated commerce machine. The Pay-Ease V, which hit the market in July, is a bill-payment (another offering that didn't work for FIs) kiosk that has ATM functions. But "ATM" doesn't encompass everything it can do, said Wally Hanna, Vice President of Participant Services for Pay-Ease.

And, like Tranax, Pay-Ease is diversifying. It recently released its Pay-Ease F Series kiosk, a parking citation-management kiosk that it piloted in Milwaukee. The Pay-Ease F Series accepts payments for citations and dispenses permits.

The F Series is currently located in 18 police districts throughout Milwaukee. And the company is now deploying a similar ACM in Chicago, one that accepts water and citation payments. By January 2006, Hanna said, Pay-Ease expects to have 40 of its ACMs located throughout Chicago. ■

Original article: [www.atmmarketplace.com/futurearticles.htm?article\\_id=23068&pavilion=112&step=story](http://www.atmmarketplace.com/futurearticles.htm?article_id=23068&pavilion=112&step=story)

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## Before the Web Design, Think Purpose

*Editor's Note: This is the second article in a series on creating an effective Web site. Here we look at the next phases in Web site development: choosing a concept and design.*

**W**hether you are a company's primary decision maker or part of a decision-making committee, you must determine the Web site's function.

Some sites are purely informational, but the intent in providing information is to entice visitors to send an e-mail, call or visit the company. For example, an informational site provides company history and staff biographies, a detailed description of goods and services offered, and contact information.

Other sites are more interactive. For example, they provide forms for visitors to fill out, rate calculators, promotional materials and a searchable database of product statistics. Visitors tend to stay longer at these sites, and they feel more served by them.

With interactive sites, however, the caveat is that customers might spend more time with the site than you and your staff. Most businesses thrive on making personal connections with customers. If computers could do the selling all the time, the payments industry and the rest of the business world would be a different, lazy place.

A Web site should support a sales staff, not replace it. The site should also provide enough helpful information so that it becomes an integral part of the business.

A site's design must mirror the image the business wants to project. As discussed in the previous article, you can be wildly successful and rolling in money, but if your Web site looks like a high school student created it, you'll make a horrible impression.

The first rule of thumb in developing a Web site: Just because it costs a lot doesn't mean you will receive a quality design or support after the sale. Some firms charge exorbitant fees to create and manage a Web site; you can spend tens of thousands of dollars. However, you can still end up with a great site, a positive return on investment, and possibly even local customer service and support with a modest investment.

Instead of hiring an outside firm, you might have your company's design department create and maintain the Web site. Provide your staff with explicit details just as if you had hired an independent designer. The overall experience of visitors initially, and on any return visits, will

measure a site's effectiveness. Implement a form or e-mail link for people to provide feedback. Once you receive feedback, fix what's wrong and improve what's right.

Just like any brick-and-mortar business, aesthetics and excellent service will keep people coming back and referring others. (In future articles, we'll discuss marketing and retention methods.)

The site's general "look and feel" should be indicative of your business's direction. It should reflect the corporate image, marketing campaign and other branding efforts. Consistency is a key factor.

Work with your designer on color schemes, typestyles and flow. If you achieve a smart design, you'll have fantastic results. (It's also helpful to note sites you find appealing or easy to use to give the designer a better idea of what you want.) Developing a Web site is a deliberate, almost rudimentary process. Each stage must come together in a sequence, or you'll spend time and money on projects before it's time to implement them.

The next phases of Web site development are creating and shaping content to get the information to customers. Stay tuned ...

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## Financial DNA Conference: Looking at Payments From Wall Street

**F**inancial DNA LLC, a research, analysis and consulting firm, held its first conference on May 12, 2005 to examine emerging markets in the financial technology segment. The stately, former Federal Reserve Bank building in San Francisco's Financial District provided an apropos setting with great acoustics.

The roster included plenty of names and topics familiar to people in payments, but the conference's focus was very different from events in this industry.

The Emerging Payments 2005 Conference provided attendees a forum for in-depth discussion and networking opportunities, as any trade show or meeting does. The difference was in the intended audience.

Established companies including Visa U.S.A., Lightbridge's Authorize.net, TNS, Pay By Touch, Cardinal Commerce and PayPal shared the podium with such startups as Dexit (with a new micropayments solution) and Billeo (with a new online bill payment solution).

Presentations included information on Check 21 from the Fed and a panel discussion on authentication.

Investment bankers and top level executives rarely have opportunities to come together in neutral settings such as this, according to Gary Craft, Financial DNA's Founder and Consulting Services Director. "It's a different level of discussion and presentation, presented in the language of Wall Street," he said. "It's not about product, it's about business and financials."

Modeled after the research, analyst and investor meetings that take place on Wall Street, these forums allow company executives to present information to potential investors and catch up with their peers.

Financial DNA, based in San Francisco, puts businesses in touch with equity investors through conferences, newsletters and other publications. The firm has two more events planned this year: Unbanked Financial Services Innovation 2005 is set for Sept. 14, and Financial Portals, Content and Fulfillment 2005 is set for Nov. 2. Craft said the firm has plans for five conferences in 2006.

For more information on Financial DNA, visit the Web site at [www.financialdna.com](http://www.financialdna.com) . 

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## Minimum Credit Card Payments Increase

**B**eginning this year, many consumers will see the required monthly minimum payment on their credit card balance double. In January 2003, The Office of the Comptroller of the Currency directed financial institutions to increase cardholders' minimum monthly payments in order to "amortize the current balance over a reasonable period of time, consistent with the unsecured, consumer-oriented nature of the underlying debt and the borrower's documented creditworthiness."

Major banks, including Citibank, Chase, MBNA Corp. and Bank of America Corp., are now beginning to raise minimum payment amounts. Minimum payments are currently in the 2% range; as a result of the increase, they will generally be about 4%, according to Cate Williams, Vice President of Financial Literacy at the Chicago-based Money Management International (MMI), a nonprofit financial guidance company.

Under the old rules, consumers' minimum payments covered interest and fees, but didn't make much headway in reducing the principal amount.

"If you are making a 2% minimum payment, we're only getting just a tiny bit towards principal reduction," Williams said.

Banks are implementing the new minimum payment policy to help cardholders pay off more of the principal, rather than only the interest. Increased minimum payments might put a dent in the average consumer's wallet because many people will spend less in order to meet the higher payment requirement.

Williams sees credit card usage decreasing, albeit not right away. Consumers will take "from one part of the budget to meet these new minimum payments, and I think that it will take a few months ... to stop the spending, so the credit cards' balance[s] cease to increase," she said.

How will this affect processors? In a June 3, 2005 research report, financial advisory firm Thomas Weisel Partners predicts that if card issuers see their profits affected in the long term, they might seek to keep more transaction processing revenue. According to the card tracking service CardWeb.com, about 17%, roughly 19 million households, make the minimum payment on their credit cards every month. In 2004, 43% of cardholders paid their balances in full each month, up 5% from 2003. The average payment hovers between 17% - 18% of the monthly balance. 

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Orazio Lembo

## 700,000 and Climbing: **1 Million Bank Accounts Compromised?**

**D**espite initial reports involving far lower figures, the number of potential victims of the latest incident of stolen identity data could reach 1 million or more. On May 23, 2005, media outlets announced that Bank of America Corp. (BoFA) and Wachovia Corp. were notifying 108,000 customers that their account and other personal information could be at risk.

However, the number of people affected by the recent scheme could climb significantly as the case unfolds. According to the "Wall Street Journal," at least 500,000 accounts at 10 or more banks might have been compromised over four years; the San Jose "Mercury News" reported

on its Web site it could be as high as 700,000 accounts.

**Orazio Lembo**, the scheme's alleged perpetrator, paid several bank employees \$10 per account they released to him. His company, DRL Associates, sold Social Security and account numbers as well as balance and employment information, obtained from the bank employees, to at least 40 collection agencies and law firms.

Authorities discovered the plot in February when they searched Lembo's apartment in Hackensack, N.J. while investigating an unrelated matter. They exposed the bank record theft on April 28 following the arrest of 10 people, including

Lembo and eight bank employees, in connection with the scheme. The number of arrests could increase as well.

According to initial reports, BoFA alerted at least 60,000 customers that their names appeared on computer disks seized by police. In early May, Wachovia began to notify 48,000 current and former customers whose account information may have been accessed.

Other banks with customers targeted in the scheme include New Jersey-based Commerce Bancorp, which employed five of the involved bank employees, and PNC Financial Services Group Inc. of Pittsburgh.

Although it's unclear exactly how many people will be affected, there is no sign the breached data were used for purposes of identity theft such as opening accounts or obtaining loans. ☐



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## Business Names From Page 1

access the rules; the complete rules have been available to Association members only, so it hasn't been clear to anyone else exactly what the rules allow.

The issue of registration has never been debatable, though. "If an agent works for a registered ISO, that agent must use the registered ISO's name," said a Visa spokesperson. "It's the main rule that they break or are not aware of."

Gerritt Kerkstra, Senior Vice President, Acquirer Relations for MasterCard, said that MasterCard makes it a priority to work closely with its acquirers to ensure timely and accurate registration.

"Members (acquirers) must register an MSP with MasterCard before an MSP may provide services to MasterCard members, which may include merchant solicitation or

customer service," he said. "ISOs must make sure they are registered with an acquirer before providing any services."

Registration fees can be prohibitive for some agents. Kerkstra said MasterCard's fee for each ISO/acquirer relationship is \$5,000, with an annual renewal fee of \$1,500 per relationship. Working for acquirers that have the resources to absorb the costs and risk comfortably makes sense for most agents.

Other independent agents believe compliance with registration rules, including the fees, hinders their ability to compete with larger ISOs. The rules affect their business names, market identities and business practices.

"The ISO wants to establish his name with his customers," said Greg Brown, an attorney and Vice

President of Integrity Bankcard Consultants Inc. (IBC), a consulting firm for the acquiring industry.

"It becomes a matter of ownership of the merchant. Somewhere along the line the agent gets some name recognition, and he wants to go up to the next level. He wants to be able to have his identity with the merchants so he can try to take them with him," Brown said.

IBC advises agents who are considering registering on their own and helps registered ISOs to maintain compliance with updates to the rules.

The bottom line is that fines for non-compliance, leveled by the Associations on their members, which then pass them on to processors and acquirers, are considerable.

The Green Sheet addresses the registration process and related fees in the



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Industry FAQs section of GS Online, and has covered it in several articles. David H. Press, Principal and President of IBC and a contributing writer, detailed Visa's rules (see "Visa Agent Registration in a Nutshell," The Green Sheet, Nov. 10, 2003, issue 03:11:01).

In a recent "Street Smarts" column, Ed Freedman, Founder and President/Chief Executive Officer of merchant account acquirer Total Merchant Services (TMS), emphatically stated his position on registration (see "What's in a Name?" The Green Sheet, Feb. 28, 2005, issue 05:02:02).

At the TMS Eighth Annual Sales Meeting, held in late April 2005, Freedman reiterated the importance of playing by the rules. His point was clear: If you're in violation of Association rules, stop taking risks.

**It's for Clarity's Sake**

Despite the consequences, some independent agents ignore the likelihood of fines and work around the rules. This is exactly what the card Associations want to avoid.

The Visa spokesperson said agent registration has everything to do with knowing who is out there representing Visa and selling its services and products. The goal: to protect the integrity of the Visa brand. "We're

trying to make merchants aware of the difference between sanctioned, or registered, and unsanctioned, or non-registered, agents," the spokesperson said. "We want all agents to be registered."

"I think that more than anything, it's to eliminate confusion," Schaeffer said. "It needs to be clear for merchants who they're going to be calling with customer service issues or for support. It boils down to clarity. Registration can also serve as a sort of "seal of approval." Merchants should feel secure knowing exactly who is bringing these services to them, Sobaszek said, and know that these people are reputable.

Peter Scharnell, Vice President of Marketing for acquirer Electronic Exchange Systems (EXS), said a few situations have resulted in stepped-up efforts to identify non-compliant agents, exorbitant fines and fees, and the complicated process for registration.

One reason behind those efforts is to control the number and quality of registered agents. While registration buys agents the ability to brand themselves, Visa and MasterCard know it's not something to undertake lightly.



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**CoverStory**

"They know what it entails," Scharnell said. "They know you've got to be ready."

Certainly not all non-compliant agents are unscrupulous, but Scharnell said there are "rogue agents" who misrepresent the industry and even commit illegal acts, including non-disclosure in merchant agreements, charging uncontrolled processing fees and taking unauthorized access to merchant accounts.

However, "The big reason and maybe the real reason behind [agent compliance] is the threat of government regulation," Scharnell said. The card Associations have been mentioned in the news frequently because of fraud and other issues.

He believes this is what is forcing them to take corrective measures. "Visa and MasterCard are sending out a hard message to the industry, and then telling the government that they can regulate their own industry."

**Paying Up**

The fines for non-compliance can be sizeable, and they increase with subsequent infractions; Schaeffer said they can reach the six-figure range.

Adam Atlas, an attorney specializing in bankcard law, wrote about one of his clients in a recent "Legal Ease" column (see "Get It in Writing," The Green Sheet, April 25, 2005, issue 05:04:02).

Atlas' client is an agent for an ISO who has sub-agents working for him; one of the sub-agents was out of compliance with Visa's rule on use of business names, and the agent received a \$50,000 fine.

"We've heard reports of people who didn't answer the phone correctly, who got fined over \$50,000," Scharnell said. "That's why we're working diligently for compliance. We've also received reports that the next fine for an unregistered ISO and agent could be as high as \$250,000.

"And somebody's got to pay it, whether it's the ISO or the acquirer they're writing business through," he said.

Of course, no one wants to pay fines of that magnitude, and when fines are issued, the finger pointing begins.

The Associations assess the fines on their members; determining ultimate responsibility then depends on how the member banks set up the contracts with their registered acquirers.

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"The fines are leveled by the Associations to the members," Sobaszek said. "What the members choose to do with the fines is up to them and depends on contractual issues with the processors; this is outside the Associations' areas."

"After the associations pass on any fines to a member, it is purely based on relationships and contracts with the merchants, vendors, VARs or ISOs. It's all downstream and well after the fact," Schaeffer said.

### Is It Fair?

In his private practice, Atlas represents and advises ISOs/MLSs on such issues as contracts and compliance. He thinks there are a few good reasons for the agent registration requirements, such as disclosure obligations to merchants.

However, Atlas said the punitive approach the Associations and their members take in dealing with non-compliant parties is not fair.

"In my view, the real problem associated with rules concerning the use of the name of the bank is the procedures by which these rules are now enforced," he said.

"In my experience, there is no noticeable procedural justice in the enforcement of these rules.

"Violations are investigated, ruled upon and adjudicated without the involvement of the party responsible. ... There is a marked absence of justice in the system.

"By no means do I advocate unscrupulous activity on the part of agents or ISOs; however, in trying to curtail unscrupulous activity, the current harsh system of administration of the rules leads to numerous examples, among my clients, of unfair termination of residuals," Atlas said. He said he has offered to assist the card Associations in reviewing and rewriting the rules, but has, as yet, received no response.

### Playing By the Rules

The Visa spokesperson said the registration process is very straightforward, but that underwriting and risk processes require a thorough review of submitted documents including financial records and statements.

The due diligence is up to the member banks, which approve or deny registration applications and pass them on to Visa for the final say.

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While the rules are confidential to members only, Visa does make available agent registration guides, which provide basic summaries of Visa's Operating Rules. "The banks have these, and as far as I know, they make them available to ISOs and agents," Visa's spokesperson said.

With concerns over various aspects of compliance becoming more real all the time, MasterCard moved in a slightly different direction when it decided to make its rules available directly to what it calls Member Services Providers, or MSPs; under MasterCard rules, this includes ISOs. The company announced on June 2, 2005 that it has published its rules so that MSPs will have far more information than the abridged version they previously received from their sponsoring acquirers.

As part of its "customer-centric vision," MasterCard said MSPs, as well as other interested parties, including merchants, can download MasterCard's "Member Service Provider Rules Manual" free of charge at [http://mastercardmerchant.com/docs/msp\\_entire.pdf](http://mastercardmerchant.com/docs/msp_entire.pdf).

"Providing a better understanding of MasterCard rules and procedures benefits everyone," Kerkstra said.

Visa, which has increased its registration compliance staff,

and its member banks, including HSBC and its registered processors, use some of the same methods to find agents misrepresenting themselves.

According to Sobaszek, though, "To be honest, it's very difficult for us to go out and find these people who sell with whatever business card they have for the day unless we get a complaint," she said.

With a sales force comprised of both in-house and independent offices and agents, Scharnell said dealing with agent compliance has had an impact on EXS, adding to the workload and expenditures. The company recently hired a senior-level compliance and risk manager dedicated to contacting all of its ISOs and agents on these issues.

"We're letting them know what's going on and telling them what they need to do to be in compliance," he said. EXS provides all of its reps with business cards, Web site templates and education.

Scharnell said it's worth the effort. "It's an expense that we have to incur, but in the end, we make sure that everybody is representing themselves correctly," he said. "After our ISOs and agents understand that it's real, they appreciate what we're doing." ■

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## AmEx Expands U.S. Card-issuing Partnerships

**A**merican Express Co. (AmEx) recently announced two more card-issuing partnerships with U.S. banks. One is with Wilmington, Del.-based Juniper Bank and the other is with San Antonio-based USAA Federal Savings Bank.

Founded in 2000, Juniper Bank is a member of the Barclays Group. AmEx's relationship with Juniper is part of a new program announced on April 18 from banking and financial services group UBS. UBS designed a dual-card program for its clients to provide them with access to charge and credit card and ATM services. Juniper will issue both AmEx- and Visa-branded cards.

Barry Rodrigues, Executive Vice President of AmEx, called the relationship a "powerful addition to the network of bank relationships" that AmEx has been building in the United States and around the world.

On May 31, AmEx said it will issue charge and credit cards for USAA, a financial services company for members of the U.S. military and their families. USAA will offer a full range of AmEx-branded cards to its 5 million-plus members, beginning in the second quarter of 2006.

"We look forward to offering our members ... access to American Express merchants," said Bob Davis, USAA's Chairman and Chief Executive Officer.

AmEx only began partnering with U.S. banks last year. The growing market opportunities for the AmEx card brand stems from an October 2004 U.S. Supreme Court ruling. The Supreme Court refused to hear an appeal from Visa U.S.A. and MasterCard International in a six-year-old antitrust suit AmEx and Discover Financial Services brought against the card Associations.

AmEx and Discover claimed Visa's and MasterCard's rules, which prevented member banks from issuing other card brands (like AmEx and Discover), violated antitrust laws. Since the Supreme Court ruling, AmEx has entered into four domestic issuing partnerships.

"We are very pleased with the response from banks and financial institutions who partner with American Express," said Keri Buster, AmEx Manager of Public Affairs. She said AmEx continues to seek out new partnerships. ■

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## Networking Tips and Tricks That Work

By Michael Nardy

National Association of Payment Professionals

**N**etworking is the practice of bringing together people of different business backgrounds to further their varied goals by exchanging information or services. As a merchant level salesperson (MLS), this practice is an essential part of your daily business activities. Whether you attend a local chamber of commerce meeting or contact your merchants for referrals, these all serve as forms of networking.

In this article, I will provide some tips and tricks for successful networking, which is an excellent use of your

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time when done properly and creatively. It can lead to a reliable stream of new accounts and momentum that will help grow your business.

### Networking Associations

You have many business groups and networking associations from which to choose; some require a membership commitment and others are open to anyone. In my local area, for example, there are several business groups including the chamber of commerce, Business Alliance, and Retail Business Association.

All require some form of membership commitment, whether it is financial or through the donation of time and resources. When choosing a networking group, select one that is likely to provide the most access to other business owners. In most communities, the local chamber of commerce serves as the best networking group. Some are called "tri-area" chambers, which include businesses from several counties.

The chamber in my area is restricted to my town, but from time to time it holds business showcases that bring several area chambers together. You can make a wealth of business connections at any chamber gathering; every person you meet is a potential lead. Keeping a lock on the names and details of these new acquaintances will help improve your sales numbers.

If you have a problem remembering the people you meet, especially if you encounter many over the course of an event, try keeping a timeline in a notepad. Organize the timeline in 10- to 15-minute intervals for the event. As you meet prospective leads, you will probably receive their business cards. Keep them in a safe place, but also write their names down on your notepad under the time interval during which you met them. You should also

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Alan Forgione, President - ext. 410  
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have enough room to write a brief note about each person. Believe it or not, obtaining business cards, meeting prospective leads and keeping a timeline will help keep your leads straight.

NAOPP posted the following question on GS Online's MLS Forum: "Do you attend networking groups such as BNI or Letip? What has been your experience? Has it helped your sales?"

In response, an MLS Forum member "imsrick" wrote, "I have been a member of a local group, One Leads Group International. I joined when I first started on my own as an MLS. I acquired many clients initially. After I developed my networking skill within a small group, I decided that the group had run its course, and I became more active in larger groups such as the local chambers."

This comment brings me to the next type of networking group: the local business alliance or leads group. In this case, imsrick joined a smaller, local group first and then moved onto the chamber of commerce.

### Business Leads Groups

Both organized and ad hoc business leads groups will also help in generating new leads. Finding the right group size and format are essential. A smaller group will create fewer leads, which often results in no productivity.

On the MLS Forum, "Bankcardrep1" wrote, "I am the President of our leads group. It is a group of about 25 local business owners. We meet once a week over breakfast. We go around the table and share leads, and in 60 minutes we are out the door. This is very productive and informal and cheap: [only] \$50 a year and breakfast. We only allow one of each [business] type in. Our chamber seems more social, so this is a great use of time."

Bankcardrep1 makes a good point. Sometimes chamber events serve more as social gatherings than actual productive business meetings.

Smaller leads groups such as the one described by Bankcardrep1 are an excellent way to generate new business leads, especially considering that these groups often only admit one business from each industry. While this might be somewhat limiting, it has advantages such as restricting competition within the group.

### E-mail Marketing Still Exists

We all receive SPAM and other forms of unwanted e-mail. However, I don't delete all unsolicited e-mail from my inbox. For instance, I receive a networking e-mail from one of the local business associations almost weekly.

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**StreetSmarts**

One MLS working with Electronic Payments Inc. (EPI) used a catchy way of getting the attention of managers and Chief Financial Officers, which involved an e-mail overview of their "local" company and service with a free consultation. Normally, most would just delete the e-mail, but what I think made it work was the emphasis on the local community and the business group that they are part of.

The MLS focused on his base of local businesses and explained in the e-mail how he could meet with the CFO or Manager, discuss several options for their business, and work successfully with other local business owners in the area. The business owners received the message directly; clearly it wasn't SPAM, and in many cases, it reached unpublished e-mail addresses, something that added to its effectiveness.

**Common Goals Lead to Benefits for Both**

A post made by MLS Forum member, "PlasticWorld," reminded me of an interesting marketing technique: Use a local printer to grow your business. If gift cards are not a mainstay of your business (most MLSs use them only as a lead-in or a value-added service) work with your local printer to grow your sales channel. Talk to a printer and ask for information on any new businesses that order sta-

tionery and business cards. Each new customer can serve as a potential lead both for you and the printer.

Additionally, without stepping on the toes of printers that print gift certificates, offer them the profit on a per-card basis if they sell gift cards. Most printers around the country are not full-service shops; they often subcontract services that they cannot perform in-house. If you offered printers the ability to sell gift cards instead of gift certificates, they might find their profit-per-card to be enough to justify the switch from paper certificates to plastic cards.

Taking over the referred merchant's credit card processing and providing the printer that gave the referral (or helped up-sell your gift card product) with your profit from the gift cards and perhaps your ongoing residuals is a small price to pay for that potentially profitable lead.

**The Chamber Card Program**

An interesting networking trick that works very well is the use of a preloaded gift card and a common desire to win anything that's free. At a local chamber business showcase, we spent about an hour passing out preloaded gift cards printed with EPI's name and phone number. Each card was loaded with \$1; however, many were loaded with \$10 and one was even \$100.

The trick of this marketing technique: Pass the cards out to chamber members in exchange for their business cards. We told them to redeem the cards at the end of the evening to see if they won. Nearly 90% of the cards were returned, which served two purposes.

First, the guests, many of whom wouldn't have stayed until the end of the evening, remained longer at the event. Second, the leads generated from this networking technique created tons of merchant and gift card referrals, and most resulted in meetings and account conversions.

When people cheered because they had won (even for the \$1 cards), we achieved the desired result of this promotion. By far, we were the most well-known vendor at the business showcase by the end of the night.

**The Final Word on Networking**

The methods for networking and lead-generation are unlimited. MLSs who innovate and change their marketing approach by trying new techniques and spreading themselves among many business networking groups will benefit from their ingenuity and perseverance in the bankcard business.

*Michael Nardy, founding sponsor of NAOPP, is CEO of Electronic Payments Inc. (EPI), a private transaction and payment processing company. For more information, visit, [www.epiprogram.com](http://www.epiprogram.com), or e-mail him at [mike@elecpayments.com](mailto:mike@elecpayments.com)*

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## Education (continued)

# MasterCard's "Member Service Provider Rules Manual" Available

By David H. Press

*Integrity Bankcard Consultants Inc.*

**M**asterCard International's "Member Service Provider Rules Manual," dated April 2005, is now available. The manual contains excerpts of MasterCard-member publications that provide information about standards applicable to MasterCard merchants and/or member service providers (MSPs).

MasterCard provides this manual for the benefit of any MSP that formed or is contemplating forming an agreement with a MasterCard, Cirrus or Maestro member for the purpose of supporting the member's acquiring and/or issuing program.

Every MSP that does not have access to "Bylaws and Rules" and other MasterCard publications should download a copy of the MSP manual, which is available online at: [http://mastercardmerchant.com/docs/msp\\_entire.pdf](http://mastercardmerchant.com/docs/msp_entire.pdf). The MSP manual contains a section of excerpts from "Bylaws and Rules," which include the proper use of MasterCard's various marks. It also addresses the procedures governing merchants' acceptance of MasterCard-branded cards.

Some of the procedures listed are: prohibited practices such as setting minimum or maximum purchase amounts; merchant obligations such as honoring all MasterCard-branded cards without discrimination; the authorization and presentment of transactions; and the importance of properly securing card account and transaction data.

MasterCard has provided the rules concerning MSPs, including ISOs. Carefully

review and follow these. The manual contains the provisions required for properly signing up merchants, minimum merchant monitoring requirements, fines for merchant noncompliance and prohibited practices.

It includes provisions for registering and maintaining registration as an ISO. For example: The member must ensure that an ISO is registered as an MSP and receive written confirmation of the registration before the member receives program services from the ISO.

Before applying to register the ISO as an MSP, a member must conduct an on-site inspection of the ISO's facilities to ensure that the ISO has necessary and appropriate facilities, equipment, inventory and, if necessary, a license or permit to perform program services.

MasterCard incorporates portions of its "Chargeback Guide" in the manual and addresses procedures governing merchant acceptance of MasterCard-branded cards, such as how to complete a transaction, deal with suspicious cards, and properly process credits and returns.

It also addresses special procedures that pertain to particular types of transactions, such as hotel/motel, cruise line and car rental transactions.

Use chargeback information to properly set up your merchants to minimize chargeback potential. In Integrity Bankcard Consulting Inc.'s work with ISOs and their merchants, we often see that they receive excessive chargeback fines, only because ISOs did not properly set up merchants according to the rules and procedures for processing their specific types of transactions.

MasterCard offers portions of the "GCMS Reference Manual" and addresses cardholder-activated terminal requirements and acceptance

### Guidelines for MasterCard ISO/MSP Registration

- **The member and the ISO must submit all information and material required in connection with the registration.**
- **At the time the member initiates a registration process, MasterCard will debit the appropriate registration fee from the member via the MasterCard Consolidated Billing System.**
- **In its sole discretion, MasterCard may approve or reject any application for the registration of an MSP.**
- **To maintain an ISO's registration, the member and ISO must submit information and material required by MasterCard. The renewal fee is then debited from the member.**
- **If the member terminates an ISO, the member must notify MasterCard of the termination date and the reasons for the termination. The member must do this within one week of the termination.**

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**Education**

procedures for the treatment of payment and unique transactions.

The Association also includes portions of the "Security Rules and Procedures" and addresses security responsibilities, particularly those regarding merchants. These sections describe programs that MasterCard administers, such as merchant audit, monitoring and registration to protect cardholder information and reduce chargebacks and fraud.

The manual provides the details and requirements of the Excessive Chargeback Program, which applies to all merchants. MasterCard designed the program to reduce excessive chargebacks and credits to cardholder accounts and fraud.

For instance, if a merchant has a minimum of 15 chargebacks and a ratio of chargeback transactions to total sales transactions of at least

1%, or a ratio of chargeback dollar volume to sales dollar volume of at least 2.5% for two consecutive calendar months, then MasterCard might, at its discretion, declare that the merchant, or a specific location of the merchant, is an Excessive Chargeback Merchant.

The rules for identifying and regulating merchant violations, the Excessive Counterfeit Merchant Program provisions, which are procedures and requirements to follow in the event that any member, merchant or ISO becomes aware of a possible account data compromise are also included in this section.

In the manual MasterCard lists its Site Data Protection (SDP) program requirements to protect the merchants, members, ISOs and the system against the threat of cardholder information "hack and attack." It also includes information on the proper

use of the "Member Alert to Control High-risk Merchants" (MATCH) list. Finally, the manual contains excerpts from the "Maestro Global Rules" and the "Cirrus Worldwide Operating Rules."

We should commend MasterCard for publishing this information and making it available to the ISO community. ISOs that diligently follow these published rules should receive no "surprise" fines.

ISOs should use this manual as a reference guide. By reviewing it, they can also conduct evaluations of their operations to find any areas where they lack the proper processes and procedures to prevent surprise fines. ■

*David H. Press is Principal and President of Integrity Bankcard Consultants. Phone him at 630-637-4010, e-mail him at [dhp@integritybankcard.com](mailto:dhp@integritybankcard.com) or visit [www.integritybankcard.com](http://www.integritybankcard.com).*

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## Education (continued)

### Marketing 101

# Four Strategies for Power Public Relations

By Nancy Drexler

*Cynergy Data*

**D**on't believe everything you read. As a marketer, I couldn't be happier that more people don't obey this common warning. The truth is that people do believe what they read in newspapers and magazines. Studies have shown time and again that the most reliable way for marketing professionals to communicate messages to the public is through editorial promotion.

Most people are more skeptical of advertising copy than editorial content, and successful public relations (PR) is all about earning awareness, trust and respect by obtaining journalistic coverage for your company.

Effective PR is one of the strongest channels available for marketing your business, and the only cost involved is time. Unfortunately, many marketers go about it the wrong way. They fax a self-serving press release to the same media list once a month and then wonder why their companies never receive coverage.

Keep reading to learn four strategies guaranteed to grab headlines, get the media's attention and boost sales.

#### **"No comment" Is No Good**

Upon returning from the fourth meeting of the day, you check voicemail. A reporter from a trade magazine has left a message asking you to provide a source for an article she's writing on wireless terminals. Oh, and would you mind calling her back before 5:00 p.m.? She's on deadline.

Reactive PR, when a reporter approaches you with questions, is the easiest way to get your company's name in the news and build positive relationships with journalists; however, far too many marketers fail to take advantage of this opportunity.

You'll need to act fast. Whether the reporter reveals it or not, it's likely that she also left messages for others in order to make sure she gets quotes before her deadline. Reporters remember the time you take to help them and tend to reward reliable contacts with positive coverage down the road.

But what if the reporter's message is not a simple query?

If it sounds like she's digging for dirt or asking for a comment on a controversial topic, remember what Bing Crosby sang: "Accentuate the positive and eliminate the negative."

Almost every story contains positive elements. If you can't find a silver lining, still call the reporter back. Let her know that you received the message, but cannot provide further information at this time. Reporters writing on deadline need reliable responders, and they will remember those who dodge as much as those who help.

#### **Broaden Your Brand**

If your business is located in a small to mid-size city, positive PR is a great way to get your name recognized. With the power of a brand behind you, you're halfway to completing the sale before you've said a word.

For example, when approaching merchants, they will instantly identify your company as the one that sponsors a local Little League team or the one that recently made a large donation to a local food drive.

You're an expert in credit card processing, but consider using your sales skills or marketing expertise to speak at local events. Position yourself as an expert in your strongest areas and offer these services to leaders of prominent local organizations or event planners.

(In the speech make sure to mention your company's name and the services provided to merchants.) You have much to gain by networking.

#### **Build Relationships**

Reporters are accustomed to hearing from publicists only when they have a story to push. Set yourself apart from the crowd by building relationships with key editors and writers at important publications, both in the industry and community.

Have you recently read an article that will change the way you do business, or a well-reported piece containing vital information? Reporters are only human; let them know how much you appreciate their work.

The most important thing to remember: Be sincere. "That was a nice article about public relations, Nancy, and by the way, I was wondering if next month you could mention my company..." is a sales pitch.

In contrast, "Your piece gave me great ideas on how to spread the word about what I do; I just wanted to let you know how much I appreciate it," is a genuine compliment that I'll remember the next time we speak.

### Start a Trend

In our industry, in which a narrow list of media outlets are specifically interested in writing about what we do, your options for sweet-spot feature stories, or more technically oriented pieces, are relatively limited.

Even the smallest publication will hesitate to cover the same company twice in a single issue or back-to-back issues, no matter how newsworthy the story is or how prominent the people involved in the industry are.

Expand your options by tying your company to a general-interest story and targeting a broader range of publications. Simply looking at the calendar is a great way to get ideas: Is it back-to-school season? Pitch an article about creative gift ideas for teachers, with a focus on gift cards offered by a merchant in your portfolio.

### Keep in Mind:

**When a reporter or media outlet contacts you, it's courteous to return the call or e-mail within 24 hours.**

Human-interest stories about the people behind your company are also surefire hits with the media and public. If someone related to your business has a story worth sharing, share it, and make sure the article mentions where the person works.

While you shouldn't believe everything you read, believe this: Using the PR tactics I described will get your company name in front of the right people to take it to the next level. Good luck, and I hope to read about your company soon. ☑

*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, e-mail Nancy Drexler at [nancyd@cynergydata.com](mailto:nancyd@cynergydata.com).*



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## Education (continued)

# I'm Ready to Sell ATMs, but Where Do I Start?

By Tommy Glenn

*NetBank Payment Systems Inc.*

I hope you found my previous article, "Will You Make More Money by Adding ATMs to Your Product Line?" (The Green Sheet, May 23, 2005, issue 05:05:02), informative. I also hope that the article inspired you to seriously consider selling ATMs.

While adding ATMs to your product line is a smart business strategy, some of you still might be concerned that it will take time away from your core business. Or, if you think you're ready to sell ATMs, you don't know where to begin.

Remember that selling ATMs is not an all-or-nothing proposition. There are three different levels of involvement; each has specific responsibilities, cost structures and potential revenue opportunities, so pick the one that's right for you.

In this article, I'll explain each level and provide information to help you get started by selecting the right ATM partner relationship.

### Level One: The Referral Relationship

In a referral relationship, you will incur the least amount of risk in both upfront and ongoing capital investment. Several ATM ISOs and banks (ATM partners) in the marketplace offer referral programs for companies that don't want to actively sell ATMs, but have relationships with merchants and other businesses that could benefit from having an ATM.

A typical referral arrangement works like this: You provide an ATM partner with customer information (a referral). The ATM partner contacts the potential customer (jointly or individually) and develops a program to sell, lease or place an ATM. When they consummate the deal, the ATM partner pays you a one-time fee following installation of the ATM.

### Level Two: The ATM Distributor or MLS

This level will require your time and resources for training and ongoing sales efforts but will probably not require upfront capital or other resources. You will need to develop industry and product knowledge sufficient for generating sales leads and closing deals.

Most ATM partners will provide initial training to prepare

you and support your sales efforts in the field. A top-notch organization will offer ongoing training, marketing materials and field support. Many organizations provide telephone and/or Internet-based training, which is very helpful.

Make sure to visit the organization for face-to-face training. This will help you begin building long-term relationships with the people in the organization with whom you will work daily.

If several people on your team need training, select an ATM partner that has a training staff available to visit your offices.

Because the typical ATM installation is significantly more labor intensive and often more complicated than a POS terminal installation, the best organizations will also provide turnkey signage and nationwide installation packages.

Most quality organizations will require you to work with a trained technician to install the ATM or become certified prior to involvement in the installation. These efforts will greatly benefit you and your customers.

In addition to providing training and sales support, any worthwhile ATM partner should also provide data processing and settlement for ATM transactions; customer service and technical support for you and your customers; monthly and/or real-time statements and reporting; and nationwide service for ATMs from the major manufacturers.

As part of the arrangement, your ATM partner should also offer wholesale prices for ATMs. The best partners will provide competitive pricing for all the major manufacturers' ATMs and let you decide which models you want to sell.

When choosing a partner, also consider leasing opportunities. A quality partner will offer leasing as part of the package. If a company provides leasing for most credit ratings at reasonable rates, you will have a major advantage over the competition.

As an ATM distributor or merchant level salesperson (MLS), expect to receive equipment pricing that allows you to make some margin on the equipment sale or lease; a profit or fee-based interchange sharing relationship; and

the opportunity to generate income from selling maintenance contracts on the ATM. Pricing and programs vary greatly from one ATM partner to the next, so do your homework. Some additional "value adds" offered by a few ATM ISOs include income from online real-time statements, bank branding, surcharge-free ATM network participation, multi-product ATMs and, if the organization is qualified, training for service certification.

**Regardless of whether you choose to start out as a distributor or MLS, or jump right in and become a full-fledged ISO, create a business plan. Make sure that you not only understand the capital requirements and risk but also how well you can satisfy those requirements and manage the risk.**

have questions, comments or suggestions for future articles, please e-mail me at [tommyg@netbank.com](mailto:tommyg@netbank.com). I look forward to hearing from you. ☒

*Tommy Glenn is President of Fort Worth, Texas-based NetBank Payment Systems (NPS). Glenn serves on the Board of Directors for ATMIA, the ATM Industry Association. He is also on the Board of Deliver Me, a service group that*

*provides food, shelter and clothing for the elderly. E-mail him at [tommyg@netbank.com](mailto:tommyg@netbank.com), or call him at 817-334-8871.*

*NPS, formerly Financial Technologies Inc. (FTI), is the nation's third largest ATM deployer and the single source provider for payment processing solutions. It offers a full range of ATM products and services. NPS is a wholly owned subsidiary of NetBank, the first commercially successful Internet bank. Visit NPS' Web site at [www.netbankpaymentsystems.com](http://www.netbankpaymentsystems.com).*

### Level Three: The ATM ISO

The ATM ISO level requires a significantly larger investment in capital and time than the previous two levels described. Before making any commitments, strongly consider the advantages of first entering the business as a distributor or MLS.

As a distributor or MLS, you will increase your knowledge of the business and make beneficial contacts within the industry. While this is not the best path for everyone, it might save you money and some long sleepless nights.

Regardless of whether you choose to start out as a distributor or MLS, or jump right in and become a full-fledged ISO, create a business plan. Make sure that you not only understand the capital requirements and risk but also how well you can satisfy those requirements and manage the risk.

Then select the best partners for equipment, data processing and third-party service relationships.

After you meet these requirements, make sure that you can provide customer service, technical support, and statement and funds settlement. If not, at least have a reliable outsourcing partner that will provide these services.

A few ATM ISOs provide wholesale relationships that are similar to the relationship with your own ISO.

Whatever level of involvement makes the most sense for you and your organization, thoroughly review all potential partner alternatives and select the company or companies that will provide the best long-term opportunity for you, your organization and your customers.

In the next article, I will address how to effectively incorporate ATMs into your current sales process. If you

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## Education (continued)

### What PCI Data Security Means for Your Merchants

By Peter Scharnell

*Electronic Exchange Systems*

I recently attended the 2005 MasterCard Acquirer Days meeting in Atlanta. The event, usually devoted to sales, marketing and operational announcements, instead was dominated by one topic in particular: security. More than half of the agenda focused on cardholder security issues, primarily in terms of MasterCard and Visa U.S.A.'s Payment Card Industry Data Security Standard (PCI).

A presentation from John Bartholomew and Wenlock Free of SecurityMetrics, a payment card industry security firm based in Orem, Utah, was particularly interesting. They presented a live Web site hack and compromise. They also discussed online tools and resources, easily accessible to most people, for exposing common hacking practices and protocols.

Their overall message: Any computer connected to the

Internet is a target, and hackers can access and compromise the most vulnerable systems in only seven minutes. Fortunately, we can reduce the likelihood of an attack by taking some basic preventative measures such as installing firewalls and using intrusion detection technologies.

In their presentations, Bartholomew and Free emphasized the importance of the industry-wide security policies and standards, such as PCI, and how these standards are essential for all computers connected to the Internet.

Most importantly, the card Associations now require these for the majority of Web sites and software applications that conduct e-commerce transactions.

#### What Are PCI Security Standards?

Visa's Cardholder Information Security Program (CISP) is a set of rules for securing computer systems from unauthorized access and loss of credit card data. Visa established these rules several years ago and required large credit card processors to implement them; however, the Association only recommended compliance for most merchants accepting credit cards.

PCI is a new, industry-wide standard that incorporates many of Visa's CISP rules but also has additional requirements. Visa, MasterCard, American Express Co., Discover Financial Services, and other card issuers now recognize and adhere to the new PCI standard as a part of their data security programs.

PCI regulations require that merchants encrypt credit card numbers; however, they also specify rules related to card verification value (CVV) codes for card security and other security-related fields.

The rules require that merchants do not store card security codes on their systems (see "PCI: Card Associations Unite to Fight Fraud With Collaborative Standard," The Green Sheet, Feb. 14, 2005, issue 05:02:01).

#### Who Is Subject to PCI Rules?

According to Visa, any merchant processing more than 500,000 transactions a year must comply with PCI rules. For MasterCard, any merchant accepting at least \$125,000 in transactions a month must comply with PCI rules. Other card issuers have different rules; however, most are adopting or recognizing Visa's.

Most card issuers reserve the right to require merchants to meet the rules, and any loss of data will certainly result in an audit and rules requirements. As an ISO or merchant level salesperson, consult your bank or card processing vendor to determine if any of your merchants must comply with PCI rules.

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The second contest round opens on April 15, 2006 and closes on April 14, 2006 at midnight EST

(the "Contest Two Period"). Only eligible entries received during the Contest Two Period will be entered in the contest. ISO/MLS must be an active office with United Bank Card, Inc.

Participants in the contest are only eligible to win once. The winner of the first round will not be eligible to win a second time.

Prizes must be accepted as awarded, are non-refundable, non-transferable and not convertible to cash. The Contest Sponsor reserves the right to substitute a prize of equal or greater value if any prize cannot be awarded as described for any reason.

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United Bank Card



## Education

Visa also states that acquirers are responsible for determining the compliance validation levels of their merchants.

All merchants will fall into one of the four merchant levels. They will be prioritized based on transaction volume and potential risk and exposure introduced into the Visa system.

Visa bases the transaction volume on the aggregate number of Visa transactions from a Doing Business As (DBA) or a chain of stores (not a corporation that has several chains). Merchant levels are defined in the chart to the right.

In addition to adhering to the 12 security requirements and sub-requirements detailed in the PCI Security Audit Procedures, Visa requires compliance validation for Level 1, Level 2, and Level 3 merchants and strongly recommends it for Level 4 merchants (see chart below).

Even if the majority of your merchants do not meet the minimum requirements for PCI compliance, there are other good reasons to get them to adhere to these rules.

Complying with the PCI standards will help in meeting other

Merchant Level	Description
1	<ul style="list-style-type: none"> <li>Any merchant (regardless of acceptance channel) processing over 6 million Visa transactions per year</li> <li>Any merchant who has suffered a hack or an attack that resulted in an account data compromise</li> <li>Any merchant that Visa, at its sole discretion, determines should meet Level 1 merchant requirements to minimize risk to Visa's system</li> <li>Any merchant identified by any other payment card brand as Level 1</li> </ul>
2	Any merchant processing 150,000 to 6 million Visa e-commerce transactions per year
3	Any merchant processing 20,000 – 150,000 Visa e-commerce transactions per year
4	Any merchant processing fewer than 20,000 Visa e-commerce transactions per year, and all other merchants processing up to 6 million Visa transactions per year

Source: Visa U.S.A.

state and federal regulations for data security such as the Gramm Leach Bliley, Sarbanes-Oxley, and Health Insurance Portability and Accountability acts, to name only a few.

It's safe to say that the card Associations are serious about the PCI standards. Both Visa and MasterCard impose stiff fines of up to \$500,000 to non-compliant merchants.

It's also clear that the Associations are trying to send a strong mes-

sage to the federal government. They want to convey that they can regulate the payment processing industry without intervention from Capitol Hill.

For more information on the Visa/MasterCard PCI rules and regulations, please contact your acquirer or processor, and visit the following Web sites:

- **Visa CISP:**  
[http://usa.visa.com/business/accepting\\_visa/ops\\_risk\\_management/cisp\\_merchants.html](http://usa.visa.com/business/accepting_visa/ops_risk_management/cisp_merchants.html)
- **MasterCard SDP:**  
<https://sdp.mastercardintl.com>
- **SecurityMetrics:**  
[www.securitymetrics.com](http://www.securitymetrics.com)

### Visa Compliance Validation Deadlines

Level	Validation Action	Validated By	Due Date
1	<ul style="list-style-type: none"> <li>Annual onsite security audit</li> <li>Quarterly network scan</li> </ul>	<ul style="list-style-type: none"> <li>Independent security assessor or internal audit if signed by officer of the company</li> <li>Qualified independent scan vendor</li> </ul>	9/30/04
2 & 3	<ul style="list-style-type: none"> <li>Annual self-assessment questionnaire</li> <li>Quarterly network scan</li> </ul>	<ul style="list-style-type: none"> <li>Merchant</li> <li>Qualified independent scan vendor</li> </ul>	6/30/05
4	<ul style="list-style-type: none"> <li>Annual self-assessment questionnaire (recommended)</li> <li>Network scan (recommended)</li> </ul>	<ul style="list-style-type: none"> <li>Merchant</li> <li>Qualified independent scan vendor</li> </ul>	TBD

Source: Visa U.S.A.

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



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News

## UWB's Powerful, Low Power Solutions

**I**ntegrating the components around which so many emerging solutions revolve depends on being able to support them. Expanding the POS to let consumers make transactions in new ways can't become reality without a robust foundation.

A market convergence is happening with PCs, consumer electronics and cellular telephony; once all very separate, they're now merging functionalities. This will soon have a major impact on transaction processing, said Stephen Wood, President of WiMedia Alliance, an organization founded in 2002 to promote ultrawideband, or UWB, technology.

UWB is a radio technology that's been used in radar and imaging applications for 20 years. In March 2005, however, the Federal Communications Commission (FCC) settled a regulatory issue raised in a commercial dispute, effectively allowing UWB's wide scale introduction to the market. The technology is approved for use in the United States, but other countries have been less eager to adopt it.

UWB works across a very large swath of frequencies, 3.1 to 10.6 gigahertz; the broad radio spectrum compensates for its low power requirement, Wood explained. "We generate less power intentionally that your PC or TV does accidentally," he said.

Its larger bandwidth enables the reliable transfer of large audio, video and graphics files; feature length movies can be downloaded from a source in less than two minutes. UWB will play an important role in the future of payments by broadening the possibilities of mobile commerce. The technology's broad-range functionality and characteristics make it especially effective at integrating diverse components in many processes.

For example, UWB provides a very high bandwidth solution that enables the transmittal of large files without draining battery power. What this means, Wood said, is that we'll begin to see a blending of functionalities, with computational capabilities on mobile platforms or the ability to visit kiosks, for instance, to load movies and MP3 files onto cell phones to transfer onto home systems.

"UWB is important in all of this because these [processes] need a high bandwidth and high-speed way to communicate," he said. "Very large files can take 30 minutes to download and consumers won't wait. UWB enables the ecosystem to come together and creates a mobile platform that is sufficiently powerful enough to become an e-commerce platform. It enables all these functions to merge onto one platform. As soon as we create a mobile computational platform that includes a large amount of memory, the kinds of things they will do will be explosive. Transactions are a key part of it," Wood said.

Wood doesn't believe that UWB will replace Wi-Fi as the ubiquitous wireless technology. "UWB doesn't conflict with Bluetooth or Wi-Fi, which are ranges best suited for specific applications," he said. Instead, "UWB handles the transfer of really heavyweight stuff that would be originated by other radio technologies."

Big things have happened since the FCC's March decision that will help spread UWB's implementation. The WiMedia Alliance has gained support from some big names in technology, including Intel, Samsung, Hewlett-Packard and Philips; Microsoft joined the organization's Board in May with the intention of incorporating the technology in its operating systems. Bluetooth also decided to support UWB to take advantage of its extra bandwidth.

Phase one of UWB's implementation will conclude later this year or early next year, Wood said, with products shipped and worldwide regulatory approval. Once the UWB standard is adopted globally, Wood believes manufacturers of mobile devices, and even POS equipment, will embrace it enthusiastically.

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In addition to security, the application cuts the actual transaction time to five seconds or less (for merchants using a broadband connection) and eliminates the time consumers spend waiting for the server to bring the receipt for them to sign. It also includes a convenient tip calculator.

CTS recently unveiled the product at the National

### Product: TableSwipe

Company: Communication Transaction Solutions Inc. and VeriFone Inc.

A couple just finished a delicious meal at a new restaurant. It's time to pay, but they're nervous about handing over their bankcard to the shifty-eyed waiter. With the skyrocketing reports of identity theft, they think that the fewer hands to touch their card the better.

Now there is a way for diners to quickly pay for meals without the card leaving their possession. Communication Transaction Solutions Inc. (CTS) developed TableSwipe, a software application used with wireless, handheld credit and debit card terminals, to provide not only secure transactions, but also faster service.

The TableSwipe application currently works exclusively with the VeriFone Inc. V<sup>x</sup> 610 POS terminal. The company is working on integrating the application into the Lipman NURIT 8010.

Patrons swipe their own cards, which never leave their sight. The terminal encrypts card and transaction data and sends it directly to an integrated POS system for

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Restaurant Association Hotel-Motel Show. In addition to restaurants, TableSwipe can help reduce fraud-related expenses and transaction times in casinos, bars, resorts, and sports stadiums, among many other merchant locations.

### **Communication Transaction Solutions Inc.**

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www.tableswipe.com

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www.verifone.com

## **AmEx Provides More Traveling Security**

### **Product: Travelers Cheque Card**

*Company: American Express Co.*

**A**merican Express Co. (AmEx) has something new that you can't leave home without: a plastic "traveler's check." According to a customer survey by the card company, 68% of Americans think that cash is the least safe form of payment to use when traveling.

One in 10 surveyed has either lost cash or had it stolen while traveling. If consumers pay for a \$25 item with a \$50 traveler's check, they receive their change in cash. If their cash is lost or stolen, then they're out of luck. However, if they lose their traveler's checks, the bank will replace them.

For years, in lieu of cash, millions of globetrotters have used traveler's checks to make purchases. The checks are produced in small denominations and backed by hard-copy and electronic receipts in case of loss or theft. With the new Travelers Cheque Card, AmEx takes this idea one step further.

The AmEx Travelers Cheque Card works like a prepaid debit card and offers all the security features of traveler's checks. If the cards are lost or stolen, cardholders can obtain a refund 24 hours a day, seven days a week, anywhere in the world.

In addition, the cards are not linked to a bank account, which reduces the risk of financial loss, fraud and identity theft. The cards are accepted by all merchant locations



that take other AmEx cards, including ATMs. They are also reloadable.

The cards are available in U.S. dollars, euros and British pounds sterling. Consumers using the cards can lock in exchange rates at the time they purchase the cards.

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## Abracadabra: Making Dial-up Faster

### Product: POSLynx220

Company: Precidia Technologies Inc.

**M**any merchants use multiple dial-up phone lines to process payments at the POS. If they want faster, more efficient transactions, implementing an entirely new platform, such as DSL or a cable modem, is often not practicable. However, now there is a way to bring merchants cheaper and faster payment processing using the Internet, their existing POS terminal and a small peripheral.

Precidia Technologies Inc., a manufacturer of Internet protocol (IP) access devices, introduced POSLynx220,

a multi-port, POS IP adapter. POSLynx220 enables merchants to connect their existing POS terminals to the Internet to achieve faster, more cost effective transaction processing.

The device converts transaction data from dial-up terminals and transmits it over IP-based networks. It comes with two dial and two serial interfaces, which can connect dial terminals, ATMs, and systems such as VeriFone Ruby, electronic cash registers and check readers to broadband Internet networks using Secure Sockets Layer (SSL) encryption.

Adding further convenience, POSLynx's new Management Server feature allows automatic remote download capabilities, end-to-end transaction tracking and a great reduction in onsite maintenance. Precidia designed the device for convenience stores, gas stations, restaurants and many other types of small businesses.

### Precidia Technologies Inc.

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## Nontraditional Networking

In previous articles, we've discussed the importance of joining professional associations and organizations to network. While those memberships are important, less formal networking efforts are equally important and sometimes more effective.



For example, networking occurs in the elevator on the way to work, outside the church after a service and at the park with your children. It even happens while chatting over fence lines, walking the dog or sitting in the bleachers at school sporting events.

Following are some tips for making the most of nontraditional networking:

### Create New Relationships

While you don't want to give a sales presentation to the basketball team mother during half time, or place your résumé on the windshields of cars in the church parking lot, you do want to maximize all networking opportunities.

Form new relationships by striking up a conversation with the person sitting next to you at a church event or offering to keep score at a school baseball game.

As these relationships develop, ask questions and listen for ways in which you might help each other. Weave facts about yourself into the conversation so others

know the industry in which you work and the skills you possess.

### Expand Your Inner Circle

Sometimes you don't have to go very far to expand your network. You can network at work. Too many times we spend each workday with the same people, cocooned in our own department, rarely making strides to interact with other areas of the company.

- One way to expand your work "inner circle" is to invite new people to lunch or after-work events. For instance, if your department is celebrating someone's birthday or a promotion, invite one or two people out of the normal circle of co-workers to attend. Use this time to get to know how other departments work, and communicate your abilities and aspirations to your new friends.

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Another way to expand your network of colleagues is to attend all company events, even those that don't directly relate to your current position. Attending work-sponsored events accomplishes two things.

First, it provides access to upper level managers and executives you normally wouldn't see. Second, it creates an opportunity to learn about the latest projects, new hires, terminations or reorganizations sooner than if you were isolated in your own department.

### Give as Good as You Get

As with all relationships, networking is not only about what you get, but also about what you give. The two most important things you can offer are time and money.

Volunteering your time or pledging financial support to any group, not only an industry-related one, can benefit your career. Countless organizations and charities operating on shoestring budgets would love to be the recipient of your generosity, and something might be in it for you as well.

If someone solicits you to donate money for a local fundraiser, inquire if the names of donors will be printed in a newsletter or bulletin, or on a Web site. In this way, your charitable act can also serve as advertising for you, and might be tax deductible.

Or, if asked to support a local sports team or school, find out if your name will be printed on jerseys or programs or posted at concession stands.

There is nothing wrong with being recognized for charitable acts. Giving wisely and making charitable donations of time and money work to your advantage.

When it comes to networking, think outside the box. Branch out from traditional associations and look for prospects in everyday life. Chances are you won't need to alter your daily routine much to find new opportunities.

Look for allies and partners in nontraditional venues. Be willing to give time and money before receiving a return on that investment. By being open and approachable and making it clear that you are willing to help others, they will be inclined to help you as well.

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# DateBook



## The Association of Credit and Collection Professionals

*ACA International's 66th Annual Convention and Expo*

**Highlights:** A mix of third-party collection agents, creditors, credit counselors, risk managers, attorneys and vendors will attend the conference.

Activities include the "Knowledge Café: A Landmark Idea Exchange," a seminar on U.S. companies that collect international debt, and "An Insider's View of Capitol Hill," in which a member of Congress will discuss regulations, laws and their enforcement relating to the collections industry. There will also be plenty of time for networking.

**When:** July 20 – 23, 2005

**Where:** Marriott Wardman Park Hotel, Washington D.C.

**Registration:** Visit [www.acainternational.org](http://www.acainternational.org) or call 952-926-6547



## NACHA – The Electronic Payments Association

*The Payments Institute EAST 2005*

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

**When:** July 24 – 28, 2005

**Where:** Emory Conference Center Hotel, Atlanta

**Registration:** Visit [www.nacha.org](http://www.nacha.org) or call 703-561-1100



## Field Guide Enterprises LLC

*2005 Field Guide for ISOs*

**Highlights:** More than 20 ISO experts and program managers will be on hand to provide insight and information regarding achieving success as an ISO. The conference will help bridge the gap between merchant level sales and becoming an ISO.

The event's facilitators have a great deal of first-hand experience, and seminar topics will cover lead generation, merchant retention and credit card sales promotions. Each hour-long seminar includes a PowerPoint presentation, a panel discussion and a Q&A session.

**When:** July 27, 2005

**Where:** Renaissance Hotel, Chicago

**Registration:** Visit [www.fieldguideforisos.com](http://www.fieldguideforisos.com) or call 262-367-6553



## Midwest Acquirers' Association (MWAA)

*Third Annual Session, 2005*

**Highlights:** Attendees and vendors register and pay for this year's conference online thanks to a sponsorship by AmbironTrustWave, the enterprise security advisor company. The first day includes a panel discussion on value-added services and a reception with the vendors. Day two includes seminars on the latest POS technology, Check 21, interchange and fraud prevention. Blair Singer, keynote sales speaker and creator of SalesDogs.com, will also present his unique insights. The independent seminar, "Field Guide for ISOs," will precede the conference on July 27.

**When:** July 27 – 29, 2005

**Where:** Renaissance Hotel, Chicago

**Registration:** Visit [www.midwestacquirers.com](http://www.midwestacquirers.com)

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 S A L A D I A P E R P R E S T E X P O U  
 E E S A E L B O N U S K R O A A U Z P O  
 C J H U T I P D C S M E V A B L Q O R H  
 O M U R O F R E S T L T I B A T C H A G  
 R T E Z I P O A L I E M C O S I V E R N  
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 U A I P S E N R F R A U D I N E K F B E  
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\* Eligible devices include all wireless and wireline-based Point of Sale terminals.

<sup>1</sup> 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:

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<sup>2</sup> COMSTAR will waive the activation fee of \$25.

<sup>3</sup> Monthly service plan is \$25 per month for 50 transactions, \$0.10 per transaction over 50 transactions per month.

- Additional information and complete promotion details can be found on Comstar's website at [www.comstarinteractive.com](http://www.comstarinteractive.com).

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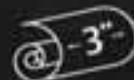
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- Pressed the **SETTLE** key with our index finger
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