



The Green Sheet

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

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Managing High-risk Merchants

If the term "high-risk merchant" figures in to your recurring headaches, you're not alone. Try explaining to the owners of a mom-and-pop stamp shop that they fall into the high-risk category along with porn sites, escort services, online casinos and phone psychics. Very few processors are willing to accept high-risk merchants, even though they can charge a significantly higher discount rate for these customers. The risks are greater, and managing a high-risk portfolio requires a much more aggressive monitoring system to mitigate those risks, which is a double whammy that few are willing to chance.

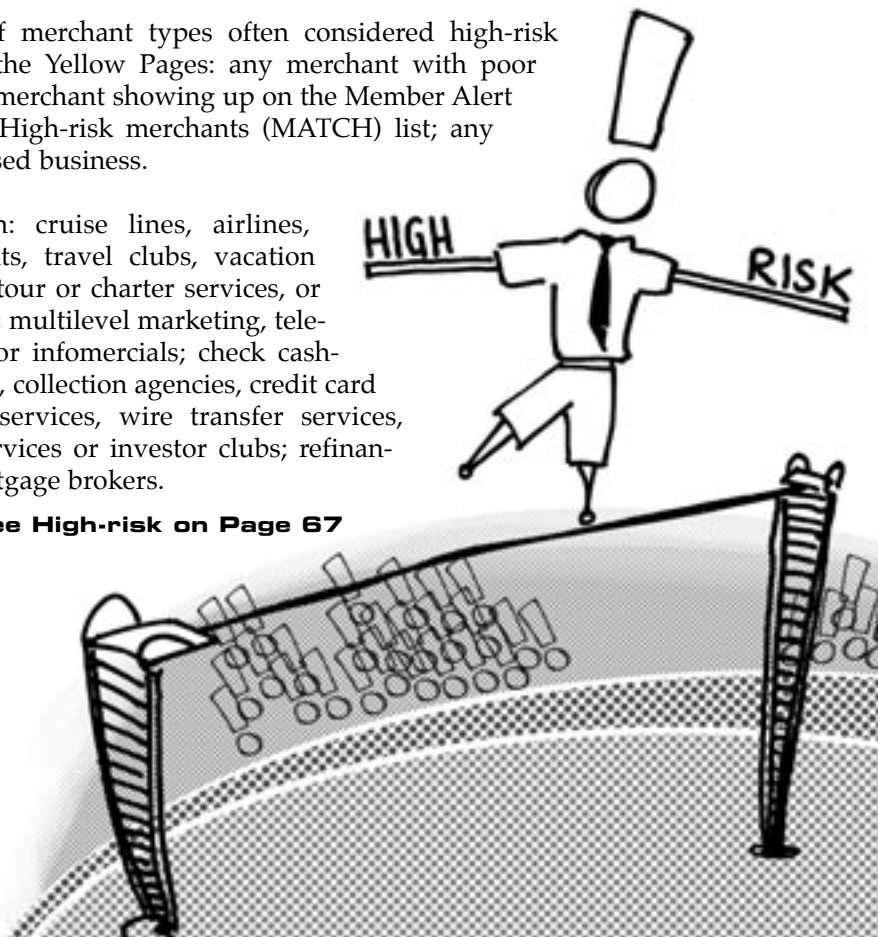
"Each processor would need to develop a plan to handle high-risk merchant accounts and devote significantly more time to monitor these merchants," said David H. Press, President of Integrity Bankcard Consultants Inc., a firm that advises ISOs on how to best work with high-risk merchants. "Each high-risk merchant requires a different approach to control the risk of loss."

For large processors, the individualized approach to monitoring the accounts may seem too time consuming to implement effectively, while smaller processors, which can individualize their systems more easily, find that they don't have the reserves to manage a high percentage of high-risk merchants. This can cause real problems not only for the merchants, who may rightly complain that they're being unfairly punished for belonging to a high-risk industry, but also for merchant level salespeople (MLSs) who find themselves unable to place these merchants.

The lists of merchant types often considered high-risk reads like the Yellow Pages: any merchant with poor credit; any merchant showing up on the Member Alert to Control High-risk merchants (MATCH) list; any Internet-based business.

In addition: cruise lines, airlines, travel agents, travel clubs, vacation packagers, tour or charter services, or time shares; multilevel marketing, telemarketing or infomercials; check cashing services, collection agencies, credit card protection services, wire transfer services, investor services or investor clubs; refinancers or mortgage brokers.

See High-risk on Page 67



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that's actually FREE!

Seems like everyone is offering Free terminals these days, but most of these offers aren't really Free. At North American Bancard we pride ourselves on being the best. After all that's what our agent partners deserve and have come to expect from NAB.

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Notable Quote

"Most merchant accounts are opened because of agent solicitation. The agents are the engines of this industry. They are like the locomotives on a train; they need both fuel and control to produce the best results for all."

See Story on Page 92



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Forum

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Sarcasm Sells



Just imagine it, son ... over there where those orchards are ... back when I was a kid, there used to be buildings as far as the eye could see. It's just very weird for me.

Vocabulary for the Day

Well I'll be hornswoggled and twignoodled! I thought I might browse some used furniture and garage sales and such, but I can't make heads or tails of [your] Web site.

Don't thou fellers and gals have a classified section? Where do you keep your garage sale announcements?

– John Martín
Texas/New Mexico

John:

We are currently trying to work the words "hornswoggled" and "twignoodled" into a story.

In the meantime, you have reached the wrong Green Sheet. The Web site you are looking for, a classified advertising publication, is www.thegreensheet.com.

Good luck with your browsing,
Editor

All the News That's Fit to Cover

What a great publication! And with the RSS news feed ... all the better.

I noticed that The Green Sheet hasn't covered PayPal's acquisition of VeriSign's payment business. This is pretty newsworthy and may have enormous import in the online commerce space.

Best wishes,
LC

LC:

Thank you for the kind words. We try to cover industry news as quickly as we can. You can find this story on page 24 of this issue.

Editor

What's better than a "Free Terminal?"

How about a terminal that's actually FREE!

Seems like everyone is offering Free terminals these days, but most of these offers aren't really Free. At North American Bancard we pride ourselves on being the best. After all that's what our agent partners deserve and have come to expect from NAB.

That's why we've worked hard to come out with the best Free Terminal Program in the business. The best equipment. An industry leading residual program with a \$500 conversion bonus plus a \$100 activation bonus. No Hassles. No fine print. Just the very best program out there. What else would you expect from North American Bancard?

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Dual comm & Smart Card ready

Plus FREE PIN PAD!



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Card enabled terminal



QSGS

YOUR NEWS IN A HURRY

Short on time? This 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.

Cover Story

Managing High-risk Merchants

Very few processors will work with high-risk merchants. The risks are greater, and managing a high-risk portfolio requires a more aggressive monitoring system to mitigate those risks, a double whammy few are willing to chance.

Page 1

View

EBay Has Eye on Payments Business

Online auction giant eBay Inc. has set its sights on the payments space. Earlier this month PayPal, eBay's unit specializing in online payments, agreed to purchase the payment gateway operated by VeriSign, a name that's practically synonymous with the Internet.

Page 24

Feature

Trade Association News: 2005 Events Wrapping Up

The Western States Acquirers' Association's meeting in November will be the last major industry meeting of the year; however, all groups have already begun planning for 2006. Read about the latest news and updates from each organization.

Page 29

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News

Visa Grants CardSystems an Extension

Visa U.S.A. extended the deadline for cutting soon-to-be acquired third-party processor CardSystems Solutions Inc. from its network until Jan. 31, 2006.

Page 40

News

Sales Partners Gather Under Humboldt's Redwoods

Humboldt Merchant Services LP held its Sales Partners Conference Oct. 5 – 7, 2005. Partners from all over the United States traveled to the company's headquarters in picturesque Eureka, Calif. in the heart of California's redwoods.

Page 42

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Feature

ATM Deployers View Casino Placements With New Enthusiasm.....

From *ATMmarketplace.com* . Until recently ATMs were not marketed in casinos, but now many ATM companies are taking an interest in the casino market because of new technologies and high transaction volumes.

Page 54

News

First Data and Chase: Big Players Get Even Bigger.....

Two giants in the card acquiring space, First Data Corp. and JPMorgan Chase & Co., are combining market muscle by merging the two acquiring organizations that they jointly operate, Paymentech LP and Chase Merchant Services, to form Chase Paymentech Solutions LLC.

Page 62

News

Grocer List Longer, Publix Joins Interchange Battle.....

Publix Super Markets Inc. has entered the interchange fray. On Oct. 4, 2005 the Florida-based supermarket chain, which operates more than 800 grocery stores in the Southeast, announced it filed a federal lawsuit against Visa U.S.A., MasterCard Inc. and their member banks.

Page 62

News

ATM Surcharging Expands in California.....

California Gov. Arnold Schwarzenegger recently signed into law a bill that allows ATM firms to charge cardholders fees on ATM transactions made with internationally issued cards.

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Education

**StreetSmartsSM:
Top 10 Contract Pitfalls:
A Simple Guide to ISO
Agreements**

Contracts are the linchpin binding MLSs to an ISO/processor. They not only secure residuals, but they also ensure that MLSs won't solicit accounts and compete with it. Good contracts secure interests of both parties and protect them from hurting each other.

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Education

**ATM Trends Indicate
Opportunities for
Financial Growth**

A number of recent trends in the off-premise ATM business indicate improved current and future financial opportunities for ISOs and MLSs who choose to enter the ATM marketplace.

Page 88

Education

PDF Security

Business today depends heavily on faxing and e-mailing signed and approved documents. Most of us never see who really signs the paperwork. This is where digital signatures come into play, especially in a Portable Document Format, or PDF.

Page 82

Education

**The ISO/Agent Relationship:
What's the Deal?**

Any ISO will say that partnering with agents is a key factor in building an ISO business. Most people in the bankcard industry started out working as an agent; therefore most know what that life is like.

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Feature

**Industry Leader:
Donna L. Embry:
Witness to Innovation**

Donna L. Embry is the real deal. There is no marketing spin, no sales pitch. Just solid experience, clear communication and an honest desire to share what she's learned in her 40 years in the financial services industry.


Page 99

Inspiration

**Satisfied Employees
Create Satisfied Customers**

If customers have a problem or question, whom do they call? Customer service? Their sales representative? For most businesses, customer service professionals and sales professionals are the only employees with whom customers interact on a personal level.

Page 113




**What is your
Portfolio Worth?**

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IndustryUpdate

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NEWS

Equifax Ranks #3 in InformationWeek 500

Equifax Inc. ranked third overall in the 2005 InformationWeek 500, a listing of the nation's largest and most innovative providers of information technology. For the fourth consecutive year, Equifax was recognized as a top 25 IT innovator among the 500 companies spotlighted in the listing.

Online Merchants Miss \$5.5 Billion Opportunity

In the 2005 **PaymentOne** Annual Consumer Payment Poll, 78% of consumers polled said they would be more inclined to make a purchase online if given a safer, more convenient payment method than a credit card. This is up from 76% a year ago and 61% in 2003. More than half (54%) said they curtail their online shopping because of fears that their privacy or financial information will be abused or stolen.

The data suggest that nearly half of consumers are willing to spend more for monthly services due to the convenience of using their existing billing relationship. PaymentOne extrapolated the potential revenue impact and found that merchants are collectively losing nearly \$5.5 billion in revenue. For a copy of the results, visit www.paymentone.com/2005poll.

ANNOUNCEMENTS

Checkgateway Module Vital-approved

Checkgateway received **Vital Processing Services'** Class-B approval for its credit card processing module. Checkgateway now enables credit card processing on its payment gateway.

Federated Payments Celebrates Milestones

Federated Payments recently celebrated its two-year anniversary and boarded its 10,000th merchant. With almost 100 employees, Federated Payments has outgrown its present corporate location and plans to relocate to a 30,000 square-foot facility next spring.

Hypercom Restructures Latin American Region

Hypercom Corp. restructured its Latin American operations with the establishment of two regional headquarters in Mexico City and Brazil. The offices replace Hypercom's former Latin American regional headquarters in Miami. The Mexico City headquarters will serve Mexico, Central America and the Andean countries of South America. Managing Director for the new regional operation is **Juan Suayfeta**. The new Brazil headquarters will cover the South Cone region of South America. Hypercom promoted **Reinaldo Assis** to Managing Director of that region.



- A recent "Wall Street Journal" article reports that foreign retailers are using the Web as a means to test U.S. markets before opening stores. Currently they comprise just 1% of the domestic e-commerce market, but according to **Internet Retailer**, a Chicago-based trade publication, that number could triple over the next five years.
- In Maryland, the **Secret Service** is reporting a spike in counterfeit currency, specifically \$100 bills. The bills are made by bleaching \$5 bills and superimposing the image of a \$100 bill. ►
- The toy industry is bracing for a third consecutive year of declining holiday profits by offering dramatic discounts and more promotions. Both **Toys-R-Us** and **Wal-Mart Stores Inc.** are slashing prices by as much as 30%.



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IndustryUpdate

JCB Joins Global PED Requirements

JCB joined MasterCard International's and Visa International's efforts to align PIN entry device (PED) security requirements and approval procedures. MasterCard and Visa previously agreed to support common standards, which they put into effect October 2004. They hope the standard will simplify testing processes, reduce costs and provide a wider selection of PED products to financial institutions.

Pay By Touch Solutions Closes \$130 Million

Pay By Touch Solutions secured \$130 million in new financing. The company also acquired the assets of ATM Direct, including its patent-pending software solution that allows online shoppers to use their PIN debit or ATM cards. Also, the company recently changed its name from Pay By Touch to Pay By Touch Solutions.

Pipeline Data Inc. Receives \$2 Million

Pipeline Data Inc. entered into a \$2 million financing arrangement with Centrecourt Asset Management LLC. The funds will enable Pipeline Data to acquire merchant portfolios. The company also submitted an application to list its securities on the American Stock Exchange. Until the application is accepted, the company's shares

will continue to trade on the Over the Counter Bulletin Board, or OTCBB.

RBS Lynk Certifies Terminals for IP Processing

RBS Lynk completed certification of a variety of terminals for Internet protocol processing of ATM transaction data for the ATM distributor and retail markets. The terminals certified include the Diebold ix Series; NCR Corp.'s Personas and EasyPoint series; Tidel's 3100, 3400 and 3600; and the Tranax 2500.

Terminals Direct Relocates

Terminals Direct relocated its corporate headquarters to 3824 S. Evans Blvd., Tucson, AZ 85714. Located in the city's warehouse district, Terminals Direct's new facility features 10,000 square feet of warehouse space, which will accommodate more than 20 employees and more than \$2 million worth of POS equipment and supplies. The company's phone number will remain the same.

Visa Celebrates 1 Million ATMs

The number of ATMs in the Visa global ATM network has increased significantly over the past 20 years. In early 1985 there were 13,000 ATMs in six countries. Currently, there are 1 million ATMs in 90 countries.

ViVotech Secures \$18.25 Million

ViVotech raised \$18.25 million in Series-B funding. Draper Fisher Jurveston is leading the round. Also participating are Nokia Growth Partners, DFJ Gotham and previous investor Alloy Ventures.

PARTNERSHIPS

America First Renews CheckFree Service

CheckFree Corp. announced a three-year contract extension with America First Credit Union to continue as its electronic billing and payment provider. America First's electronic billing and payment service, Payment Partner, has been free to members and made available through the bank's technology partnership with CheckFree for more than five years.

Axalto and Infineon Announce Cross-licensing Agreement

Axalto and Infineon Technologies entered into a nonexclusive cross-licensing agreement that grants each other license rights regarding some of their respective patents in the field of smart cards with enhanced connectivity. This agreement will enable Infineon to provide its customers with new smart integrated circuits and modules and Axalto to provide its customers with new smart cards and applications.

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Robustness	+ Automated Recurring Billing + eCheck.Net® + Fraud Detection Suite + Card Present Capabilities	✓	?
Security	+ CISP & SDP Certified + Stable and Solid + Industry Leading Anti-DDoS Solutions	✓	?
Reliability	+ Competitive Buy Rates + Reliable Residual Payments	✓	?
Support	+ Free Merchant and Reseller Support + Extensive Third-Party Support + Dedicated Account Management	✓	?

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IndustryUpdate

Comdata, Allpoint to Provide Surcharge-free Access

Comdata Corp. signed an agreement with Allpoint Network to offer a surcharge-free network option to its Comchek eCash pay card customers. The service gives cardholders surcharge-free access to Allpoint's U.S. network of more than 32,000 ATMs.

Columbia Bank and NationalCard Sign Agreement

NationalCard Processing Systems signed a multiyear credit card processing agreement with Columbia Bank of New Jersey. NationalCard will convert all existing bank merchants and bank branches to NationalCard's processing platform. Additionally, NationalCard will provide direct sales and marketing support to introduce Columbia's credit card merchant service provider to its existing Demand Deposit Accounts throughout the state.

CO-OP Transfers ATM Check Images

CO-OP Network, in partnership with California Center Credit Union, eFunds Corp., WesCorp and NCR, successfully captured, imaged, proofed and cleared its first digital check image from an ATM. The technology

will be available to CO-OP Network members in first quarter 2006.

E4X Adds PayPal

E4X Inc. added PayPal payment service to enable merchants to accept multicurrency PayPal payments. PayPal offers payments in six currencies: U.S., Canadian and Australian dollars; pounds; euros; and yen. With the addition of PayPal, E4X now supports a range of payment methods in local currencies, including credit and debit cards, direct debits, checks, bank transfers and invoices.

Global Payments Provides Solutions for Alpha Card Services

Global Payments Inc. formed an agreement with Alpha Card Services Inc. Global Payments will provide Alpha Card with a comprehensive suite of merchant card processing solutions, including authorization, capture, settlement and BIN sponsorship.

Hypercom Becomes IRN's Preferred Provider; Places Terminals in Russia

IRN Payment Systems selected Hypercom's T7Plus credit/debit card terminal for use in its free merchant

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equipment program. IRN also named Hypercom as its preferred terminal vendor. For IRN's free terminal program, IRN will have the T7Plus units configured to support credit, debit, EBT, gift card and loyalty card transactions as well as IRN's proprietary Paid On Signing check debit processing solution. The IRN program gives ISOs a \$100 signing bonus for each free terminal they place, plus a 60% share of transaction revenues.

In other news, **Visa** in Russia now offers **Hypercom's** Optimum T2100 card payment terminal to banks and retailers throughout Russia and the Commonwealth of Independent States. So far 22 banks in Russia are issuing Visa smart cards.

Since the introduction of the Visa Smart Breakthrough Acceptance Device Program, the migration of electronic POS terminals to the EMV standard has surged from 750,000 in 2002 to more than 2 million in 2004.

MasterCard and Cardtronics Provide Surcharge-free ATMs

MasterCard and **Cardtronics Inc.** formed an agreement to create a surcharge-free ATM program. Effective immediately, issuers of MasterCard-, Maestro- and/or Cirrus-branded debit cards will be able to offer cardholders surcharge-free cash withdrawals at

more than 25,000 Cardtronics ATM locations throughout the nation.

Vital Renews Agreement With BofA

Vital Processing Services renewed its merchant processing service agreement with **Bank of America N.A. (BofA)**. The agreement continues the relationship between the two companies, with Vital providing full service transaction processing and related support services.

ACQUISITIONS

Heartland to Repurchase Merchant Portfolio

Heartland Payment Systems Inc. repurchased a merchant portfolio from **Certegy Inc.** that consists of approximately 2,400 accounts. The purchase price was \$3 million. Heartland originally transferred this portfolio to Certegy in November 2000, and Heartland retained the responsibility for servicing the transferred accounts.

Metavante Completes Acquisition, Plans Another

Metavante Corp. completed its acquisition of **Brasfield Corp.** The company will become a Metavante subsidiary and continue to operate under the Brasfield name. Brasfield provides core banking processing and customer service to community banks that license and use Bankway software from Kirchman Corp., a Metavante company. Metavante also signed a merger agreement to acquire **LINK2GOV Corp.** LINK2GOV Corp. will continue to operate under the name of LINK2GOV and will become a subsidiary of Metavante. Existing management will continue in their positions. The company expects the acquisition to close in the fourth quarter.

Optimal Acquires Assets From Moneris

Optimal Payments Corp. acquired a portfolio of U.S. merchant processing contracts and sales channel contracts from **Moneris Solutions Inc.** for \$18 million. The portfolio is comprised of 6,500 U.S.-based merchants processing in excess of \$1.5 billion of credit and debit card and electronic benefits payments, annually. The acquired sales channel comprises approximately 50 ISOs.

APPOINTMENTS

Wachovia Hires Director of Network Management

Karen Curtin joined **Wachovia Corp.**'s General Bank Distribution team as Director of Network Management. Curtin will lead Wachovia's network planning efforts for its 3,100 financial centers and more than 5,000 ATMs. A 22-year banking veteran, Curtin joins Wachovia

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First Data Elects Ellwood to Board

Peter B. Ellwood has been unanimously elected to **First Data Corp.**'s Board of Directors. Ellwood is the former Group Chief Executive Officer at Lloyds TSB, a position he held from 1997 to 2003. He joined TSB Bank as Chief Executive, Retail Banking in 1989 and became Group Chief Executive in 1992. Following the merger with Lloyds Bank in 1995, Ellwood became Deputy Group CEO of Lloyds TSB.

Hypercom Appoints New Senior VP

Neil P. Hudd joined **Hypercom** in the newly created post of Senior Vice President, Global Product Marketing. Hudd brings more than 20 years of experience in the POS and ATM terminals business to Hypercom. For three years prior to joining Hypercom he held the dual positions of President, Americas Sales and Vice President, Strategic Initiatives for Way Systems Inc. Hudd previously served as Founder and President of Veritop Inc., a mobile payment POS vendor. Prior to this, he was President of NBS Transaction Systems Inc.

TransFirst Names Phelan VP of Sales

Michael Phelan was named Vice President of Sales for **TransFirst's** ePayment Services division. Prior to joining TransFirst, Phelan served as Vice President of Business Development of the Wealth Management Group at First National Bank.

During his 18-year tenure with First National Bank, Phelan also held various other management positions including General Manager of Collection Corp. of America and Senior Vice President for First National Merchant Solutions.

Diebold Elects Board Member

Alan J. Weber has been elected to **Diebold Inc.**'s Board of Directors. Weber recently retired as Chairman and CEO of U.S. Trust Corp. and as a member of the Executive Committee of The Charles Schwab Corp.

Prior to joining U.S. Trust in October 2002, Weber was Vice Chairman and Chief Financial Officer at Aetna Inc. He also held a number of senior-level positions at Citibank N.A., where he worked from 1971 to 1998, including Chairman of Citibank International and Executive Vice President of Citibank. ☐

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**Insider's Report on Payments
EBay Has Eye on
Payments Business**

By Patti Murphy
The Takoma Group

You may not have noticed yet, but online auction giant eBay Inc. has set its sights on the payments space. Earlier this month PayPal, eBay's unit specializing in online payments (mostly person-to-person, or P2P, transactions), agreed to purchase the payment gateway operated by VeriSign, a name that's practically synonymous with the Internet.

PayPal said it will pay about \$370 million for VeriSign's payments business, which last year processed more than \$40 billion in transactions. And eBay said it will combine VeriSign's payment operations with its own merchant services platform. "PayPal plans to accelerate its merchant services business by expanding its customer base to tens of thousands of new small- and medium-sized business customers online," the two companies said in a statement announcing the deal.

"We're very excited about the opportunity to extend the benefits of PayPal's services to the VeriSign customer base," said PayPal's President, Jeff Jordan. "This acquisition allows PayPal to give our customers more choice in payment services and grow our merchant services business even more quickly."

VeriSign's Chairman and Chief Executive Officer, Stratton Scavos, said his company was shedding its payments business to focus more on digital security. "In addition, the acquisition provides our worldwide merchant base with the benefits of PayPal's already robust payment capabilities," he said.

The two companies also inked a multiyear agreement that has eBay investing in the deployment of VeriSign online security technologies. Under that agreement, eBay and PayPal will be among the first to roll out a new token-based authentication tool for online transactions, beginning in 2006. eBay has said it will purchase up to 1 million authentication tokens from VeriSign.

Getting Perspective on eBay

EBay has been around since 1995 and is largely credited with creating the online auction business. Today, however, eBay is much more than that, having gone on a veritable buying spree of online companies.

Earlier this month, eBay spent \$2.6 billion in upfront cash and stock for Skype Technologies S.A. Headquartered in Luxembourg, Skype supports free, high-quality voice communications between folks with Internet connections and a downloadable software package, anywhere in the world. Skype also offers fee-based services such as low-cost connectivity to traditional land-based and mobile telephones.

As of September, Skype claimed 59 million members in 225 countries and territories and was adding about 150,000 new users a day, according to company statements. eBay's acquisition of PayPal (in 2002) did much to enhance the public image of PayPal, which many viewed as an online money transfer business trying to skirt banking and consumer protection laws.

At that time, PayPal said it handled nearly \$10 million a day in payments, exclusively for online transactions. Currently, PayPal moves 10 times that amount of money; in 2004 it handled \$18.9 billion in payments, and the company said it's on track to reach \$25 billion in payments this year.

As of September, PayPal was supporting 78.9 million accounts and was available in 56 markets, the company said. Customers of eBay and other online merchants (which list PayPal as a "preferred" payment option) have established many of these accounts. But not all.

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I have a PayPal account and find it especially useful for transactions involving friends and relatives. It's pretty convenient, and it lets me send money to anyone with an e-mail account. This winter, I'm joining several friends on a European vacation. It's a package deal, and one person is handling all the arrangements on behalf of the group. We each send our share of the tab to him via PayPal. He's then able to write a check from the bank account he has tied to his PayPal account.

P2P Morphs Into Commerce

As P2P payments go, it's a pretty slick arrangement. It certainly beats initiating payments through online banking, in which payments are nearly always completed by check. Much to my dismay I discovered this recently when I mistook for junk mail a large-dollar check sent to me by a family member using an online banking system. (There were no markings to indicate otherwise; not even a live postage stamp.)

Once I pieced things together (literally), I called the folks at CheckFree, the company that provides the back end for most online banking systems.

At least 85% of payments initiated through CheckFree by home banking customers go electronically (typically

using the automated clearing house, or ACH), according to David Fontaine, CheckFree's Director of Public Relations. But most of the payments through CheckFree are consumer-to-business (C2B) payments, often involving long-standing relationships and regular payments from tens of thousands of households.

CheckFree's ACH links to businesses are already well established, Fontaine seemed to suggest, but it's not as easy to initiate an ACH payment to an individual. On the other hand, e-mail links millions of individuals. Without question, eBay is doing what it can to leverage those P2P connections.

Meg Whitman, eBay's President and CEO, is no stranger to banking. I remember being packed into a room with about 1,000 bankers watching Whitman's keynote address at the 2004 NACHA – The Electronic Payments Association conference. Although she didn't come right out and say, "We're out to grab a piece of banking's payments franchise," the more time that passes, and the more acquisitions eBay and PayPal make, the more obvious a goal that becomes.

For the second quarter, eBay reported \$243.9 million in net revenues from payments, representing 51% year-over-year growth. The amount was equal to almost 25% of eBay's total net revenues, according to the company's earnings statement. eBay's acquisitions of VeriSign's payment gateway and Skype suggest an eagerness to grow its payments revenue stream.

"Communications is the heart of e-commerce and community," Whitman said in a statement announcing the Skype acquisition. "By combining the two leading e-commerce franchises, eBay and PayPal, with the leader in Internet voice communications, we will create an extraordinarily powerful environment for business on the Net."

Some areas of expansion noted in that statement included pay-per-call services and new categories of eBay trade that require more involved communications, such as high-end collectibles and used cars.

It's not a stretch. More than 1.5 million people supplement their incomes by selling items on eBay, according to a July survey conducted by eBay and ACNielsen International Research. That's up from 430,000 in 2003. Nearly 750,000 people report that eBay is their primary or secondary source of income, the survey results show.

The most striking finding: During the first six months of 2005, Americans used eBay to sell \$10.6 billion in merchandise.

Patti Murphy is Contributing Editor of The Green Sheet and President of The Takoma Group. E-mail patti@greensheet.com .

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Trade Association News

2005 Events Wrapping Up

Trade associations provide educational and networking opportunities to learn about the latest industry trends while building relationships with peers. The Western States Acquirers' Association's (WSAA) meeting in November will be the last major industry meeting of the year; however, all groups have already begun planning for 2006.

Following are news and updates from each organization. More information on the conferences, such as agendas and direct links for registration and hotels, is available on each association's Web site.

NATIONAL AND MULTINATIONAL ASSOCIATIONS

ATM Industry Assoc. (ATMIA)

www.atmia.com

Issues concerning security, fraud and the unbanked were discussed at ATMIA's Conference West, "North American ATM Debit Summit," held Sept. 14 – 16 in Scottsdale, Ariz. More than 200 people attended, according to Lana Harmelink, ATMIA International Director of Operations.

The event largely focused on the growing stored value card (SVC) market and increasing threats of card fraud, she said. Highlights included an introduction of the best practices for SVC products and a review of their compliance issues.

To help ISOs prepare for the new PLUS ATM Operator Agreement Rules that take effect in November, ATMIA also offered an ISO Training Pre-conference Workshop.

Update on 2005 ATMIA Committee Activity

- **Government Relations Committee (GRC):** Monitored, contested or initiated 74 bills that affect the ATM industry. It also assembled a group to meet with lawmakers in New York because 30 of the 74 bills are in New York. The GRC fought city and county laws that would require registration of certain ATMs; it supported international surcharge bills (for more information, see "ATM Surcharging Expands in California" in this issue).

- **Interchange Committee:** This committee provides a forum for dialog and cooperation regarding ATM network and interchange issues and builds relationships with the networks. ISOs sent redacted copies of their

contracts with sponsor banks and ATM processors to ATMIA legal counsel for analysis regarding ISO rights within networks. The committee is reviewing options outlined by legal counsel. Any action taken will happen outside of the ATMIA umbrella.

- **Debit Card Council:** This group established a government relations subcommittee to address increasing proposed state and federal legislation to regulate SVCs. It expanded the scope of state legislative monitoring to include new SVC issues. These are escheat of stored value funds; service charge and expiration date limitations/prohibitions; required consumer disclosures; defining issuance/sale/redemption of stored value funds as money transfer; defining as gift certificates.

- **Sponsoring Financial Institution Committee:** This committee focuses on third-party sales representatives (TPSRs), insurance, PIN security and education. Some highlights of its recent efforts: concluded that TPSRs should be underwritten, reviewed and approved by

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the sponsoring financial institution in the same manner as ISOs. Also, the committee released a mapping of Payment Card Industry Data Security Standard and TG-3 PIN security requirements.

ATMIA is the only international, independent forum for the ATM industry. For more information about ATMIA, contact Harmelink at lane@mail.atmia.com.

Electronic Transactions Assoc. (ETA)

www.electran.org

Historic Charleston, S.C. served as the backdrop for ETA's 2005 Strategic Leadership and Networking Forum, or SLNF, held Sept. 27 – 29 at the Charleston Place Hotel. More than 450 ISOs, vendors, payment executives and even some merchant level salespeople (MLs) combined attended the event, which offered inspirational keynote speakers, stimulating panel discussions and opportune networking.

Following a morning golf tournament and afternoon W.net meeting, the conference officially opened on Tuesday evening with keynote speaker Michael Treacy, an internationally known expert on corporate strategy and the author of "Double-Digit Growth: How Great Companies Achieve It, No Matter What."

He encouraged audience members to commit to superior customer value in order to dramatically grow their businesses.

Following Treacy's talk, participants walked across the street to the Riviera Theatre, a beautifully restored art deco masterpiece. Attendees networked with peers while enjoying cocktails, hors d'oeuvres and jazz.

Panels Say 'Security and Transparency'

Day two began with breakfast in the networking room, which was set up to provide a comfortable atmosphere in which people could meet. The rest of the day consisted of three panel presentations.

The first, "The Macro Perspective: A Broad and Expansive Look at Payment Trends," included two speakers from the Mercator Advisory Group, Michael Friedman and Tim Sloane. They discussed industry trends (wireless, micropayments and POS automation) and risks (nonregistered agents, third-party processors and data-storage entities).

After a networking lunch, John Brady from MasterCard International and Michael Smith of Visa U.S.A. participated in part one of the lively two-part panel, "Acquiring and Sponsorship Trends: The Changing Landscape."

Security is a top priority for the card Associations, which are working together to make their rules more transparent. Both agreed that everyone should be on the

same page concerning security.

Financial institution representatives comprising part two of the panel were Nick Baxter, First National Bank of Omaha; Michael Campbell, Chase Merchant Services; and Amy Crews, Columbus Bank and Trust. Their discussion echoed the previous one: Security issues take precedence; rules should be more transparent.

The final session that day, also a two-part panel, focused on new technology. Part one provided the vendors' perspective. Paul Copping of Apriva discussed mobile POS terminals; William B. Horne of Valutec discussed gift card advantages; and Dano Ybarra of Netopia discussed the many uses of broadband in a merchant's place of business.

Part two offered the ISOs' perspective. Marc Gardner of North American Bancard; Joseph Natoli of Retriever Payment Systems; and Neil Randel of First American Payment Systems (FAPS) participated.

Randel said FAPS offers new online reporting and more flexibility to its agents. Natoli focused on value-added services and the importance of serving as a one-stop-shop for merchants. Gardner discussed the importance of creating exciting presentations for sales reps.

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The day closed with happy hour in the networking room, followed by an evening reception hosted by Discover Financial Services.

Day three's opening session was a well-attended panel discussion on the future of interchange. The panel consisted of Gray Taylor, National Association of Convenience Stores; Kartik Mehta, FTN Midwest Research; William Sheedy, Visa U.S.A.; and Stuart Weiner, Federal Reserve Bank of Kansas City.

Mehta predicted that interchange would continue to increase. All the panelists agreed that litigation would not be a good thing.

Keynote speaker Tom Peters, a renowned business strategist and the author of "In Search of Excellence: Lessons from America's Best-Run Companies," closed the event on Thursday morning by encouraging attendees to be innovative, to take risks and to "do things."

Peters said, "In the words of Herb Kelleher, Chairman, President and CEO of Southwest Airlines, 'We have a strategic plan; it's called doing things.'"

Second W.net Meeting

Open to all women in the electronic transactions industry, W.net held its second event on Sept. 27 preceding SLNF. W.net is a women's networking and mentoring organization independent of ETA.

Pamela Joseph, Chair and CEO of NOVA Information Systems and Vice Chair of U.S. Bancorp, shared some insight from her experiences in the payments industry. She called the industry a great spot for women and encouraged them to take risks, persevere and be genuine. She also touched on the issue of balancing family life with a career.

Approximately 35 women attended the event. While chatting with peers, they enjoyed food and wine, which 1st National sponsored. TransFirst donated a \$250 Visa gift card for a drawing. A woman new to the industry attending her first industry-related meeting won the gift card.

W.net will hold its next event at ETA's 2006 Annual Meeting & Expo in Las Vegas. (For more information on W.net, see "The Wonders of Women's Networking," The Green Sheet, Aug. 22, 2005, issue 05:08:02.)

ETA in 2006

Mark your calendars. The 2006 ETA Annual Meeting & Expo will take place April 18 – 20 at the Mandalay Bay Resort and Casino in Las Vegas. The 2006 ETA SLNF will take place Sept. 12 – 14 at the Loews Miami Beach Hotel in Miami Beach, Fla. For more information on ETA, call 800-695-5509 or visit www.electran.org.

National Assoc. of Payment Professionals (NAOPP)

www.naopp.com

Between elections, new initiatives, educational programs and membership growth, NAOPP has had a busy year. The organization is putting the finishing touches on a new Web site, newsletter and capital campaign, all of which it will unveil in the coming months.

"The goal of the capital campaign is to raise money to support the activities of the association," said Vicki M. Daughdrill, NAOPP's Executive Director.

NAOPP's membership has increased 30% since the beginning of the year, and the group gains new members on a weekly basis. However, since its dues are at a low cost, NAOPP will need to rely on sponsorships to provide the majority of funding.

"We will actively pursue sponsors over the next several months," she said. "This is an open invitation to all the industry leaders to contact us for sponsorship opportunities."

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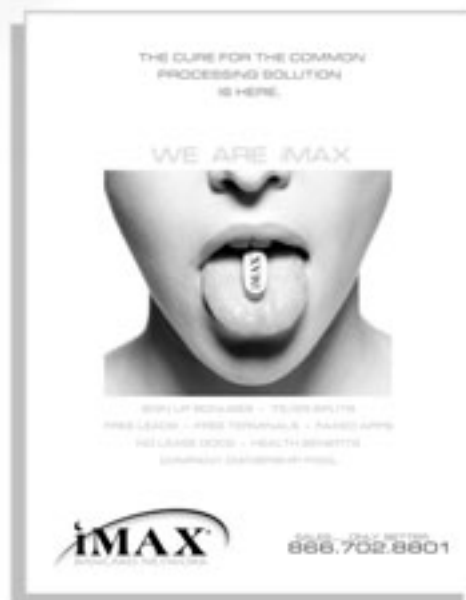
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Housekeeping and New Elections

Daughdrill also said that NAOPP filed an application for 501(c)3 status and received notification that the Internal Revenue Service has the application. NAOPP is also finalizing its accounting procedures and tax returns.

The association is seeking a new President-Elect, Secretary and MLSO Director and will hold elections for these offices in December 2005.

These new Board members begin their terms in January. (NAOPP's Nominating Committee accepted nominations for the positions through Oct. 21.)

NAOPP at WSAA

Immediately preceding the upcoming WSAA in La Jolla, Calif., NAOPP will host an educational panel discussion led by experts on wireless technology. The NAOPP event is independent of WSAA and open to everyone; there is no charge to attend it.

NAOPP is a nonprofit organization working to bridge the gap between MLSs and other segments of the pay-

ment processing industry. For more information, visit www.naopp.com or e-mail naopp@netdoor.com.

REGIONAL ASSOCIATIONS

Midwest Acquirers' Assoc. (MWAA)

www.midwestacquirers.com

MWAA is busy planning its fourth annual conference. For more information about MWAA, visit www.midwestacquirers.com or e-mail Jim McCormick at jimmccormick@gcfinc.com.

Northeast Acquirers' Assoc. (NEAA)

www.northeastacquirers.com

The light is changing and the leaves are turning, which means winter is just around the corner, especially in the Northeast. NEAA's 2006 Winter Seminar and Outing, held at the Grand Summit Resort Hotel and Conference Center in Mt. Snow, Vt., is scheduled for Jan. 31 – Feb. 2.

The meeting offers educational speakers, forums, a vendor trade show paired with an exquisite reception, giveaways, food, entertainment, a charity poker tournament sponsored by United Bank Card Inc., and, of course, outdoor winter recreation such as skiing, sledding and snow mobiling.

"NEAA is offering free registration for the Winter Seminar to those who register prior to January 20," said Jacques Breton, NEAA Treasurer. "This is being done through the continued support of the vendors.

"We are also giving financial institutions/ISOs the opportunity to take advantage of some of the many conference rooms we have reserved in order for them to hold sales meetings prior to the event," he said. The meeting rooms will only be available on Tuesday afternoon, prior to the opening reception.

The organization is also planning the 2006 Summer Seminar and Outing. Although no specific dates have been finalized, NEAA said the meeting will take place sometime during the first two weeks of June.

In other news, Ruth Gorski, a Senior Relationship Manager for American Express Co. (AmEx), was elected to NEAA's Board of Directors. "Ruth's extensive industry knowledge, leadership and energy will serve the NEAA well in the years ahead," said Sonny Wooten AmEx's Director of External Sales Agent Program.

For more information, visit NEAA's Web site, or e-mail Jacques Breton at jbreton@gcfinc.com or call him at 603-692-2408.

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Southeast Acquirers' Assoc. (SEAA)

www.southeastacquirers.com

Hurricane Katrina muddled original plans for SEAA's fifth annual meeting, which it had scheduled for Oct. 19 – 21, 2005 at the Wyndham Canal Place hotel in New Orleans. SEAA postponed the meeting until "a suitable time and place that will allow all of us to focus our attention on those that are in greatest need at this time," said John McCormick, SEAA President.

This new time and place is March 20 – 22, 2006 at the Bonaventure Resort & Golden Door Spa in Fort Lauderdale, Fla. Stay tuned for more details about the meeting. Hotel registration deadline is Feb. 17. The SEAA room rate, \$159 per night, is available from March 19 – 22.

"The Board of Directors of the SEAA would like to express our thanks to all of our loyal vendors and participants that have shown their support and patience while we worked through the issues regarding the October 2005 seminar," said Audrey Blackmon, SEAA Vice President.

Blackmon said SEAA will automatically re-register all vendors and participants who had already paid for the cancelled New Orleans show. For more information about SEAA, visit SEAA's Web site or e-mail Blackmon at ablackmon@posportal.com.

Western States

Acquirers' Assoc. (WSAA)

www.westernstatesacquirers.com

At press time, WSAA was putting the finishing touches on plans for its second annual meeting, to be held Nov. 2 – 3, 2005 at the San Diego Marriott La Jolla Hotel in La Jolla, Calif.

The meeting, entitled, "Charting Your Course to Success," will offer a panel discussion on wireless technology and breakout sessions covering integrated solutions, merchant retention, financing growth, check imaging and compliance.

Other highlights include keynote speakers, receptions with vendors, networking opportunities, door prizes and a Texas Hold'em charity poker tournament sponsored by United Bank Card.

An NAOPP meeting followed by a Field Guide for ISOs seminar will precede the WSAA event. Look for a report on the meeting in an upcoming issue of The Green Sheet. For more information about WSAA, call Steve Eazell at 866-300-3376 or e-mail him at stevee@westernstatesacquirers.com.

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Visa Grants CardSystems an Extension

Visa U.S.A. extended the deadline for cutting soon-to-be acquired third-party processor CardSystems Solutions Inc. from its network until Jan. 31, 2006. The three-month extension follows CyberSource Corp.'s September 2005 announcement of plans to purchase all of CardSystems' assets. Visa said the extension is "for the sole purpose of helping to facilitate CyberSource's planned acquisition."

"We are very encouraged by this development," CyberSource spokesman Bruce Frymire said. "It demonstrates flexibility by Visa and progress in the transaction with CardSystems."

After a widely publicized breach at CardSystems in May that resulted in up to 40 million compromised credit and debit card accounts, and the discovery that CardSystems was noncompliant with the card Associations' Payment Card Industry (PCI) Data Security Standard, Visa and American Express Co. (AmEx) said they would no longer authorize CardSystems to process transactions on their networks after Oct. 31, 2005.

This meant that CardSystems merchants and affiliated ISOs would have had to find a new processor; after CyberSource announced the acquisition plans, this interruption was seen as a potential hindrance to the acquisition. "Changing the minds [of Visa and AmEx] is very important to providing uninterrupted processing service," Frymire said. Visa's extension has a few strings attached. It is contingent upon both CardSystems and CyberSource being compliant with Visa's data security requirements. If the stipulations are not met or if the acquisition falls through, Visa said it "reserves the right to eliminate some or all of the extension period."

After working with independent security auditor AmbironTrustWave, CardSystems announced in August its compliance with PCI. Frymire has said that "everything is on track" for CyberSource to achieve full compliance; as of Sept. 12, 2005, its status is pending on Visa's List of Compliant Service Providers.

In terms of extending its deadline, AmEx said it's still evaluating its options. CyberSource hopes to complete the acquisition of CardSystems by the end of 2005. ■

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Sales Partners Gather Under Humboldt's Redwoods

If you have not attended a company wide sales meeting offered by your ISO or processor, we highly recommend doing so. These sessions provide new insights, boost enthusiasm and strengthen relationships. One such conference was Humboldt Merchant Services (HMS) LP's Sales Partners Conference, held Oct. 5 – 7, 2005. Partners from all over the United States traveled to the company's headquarters in picturesque Eureka, Calif. in the heart of California's redwoods.

The conference began on Wednesday with HMS providing a tour of its facilities. The company showed attendees each of its departments and introduced them to management personnel. HMS also made accommodations for those wanting a more in-depth tour. After registering, attendees went to one of two functions. Some attended the President's dinner, while others were invited to an Italian feast. A relaxed atmosphere provided everyone with a chance to meet new people and renew old friendships.

The opportunities to hear stories from industry veterans and to discover the interesting and diverse backgrounds of merchant level salespeople were amazing. One person described his appearance on a well-known reality show. You never know whom you will encounter.

Thursday morning began with a continental breakfast and was followed by HMS President Ken Musante's welcoming speech. He commented on industry trends and how they may affect the company in the future. Representatives from customer service and sales relations also addressed the audience.

A buffet lunch was laid out, and people were free to graze while attending breakout sessions led by a host of vendors. These were each a half hour long and gave vendors an excellent chance to present their newest offerings.

In the first breakout session, Ken Elderts and Bristol Leos of VeriFone discussed the Omni 3730 and 3730 LE terminals. Then, Ben Goretsky of USAePay introduced his company's wireless solution, which enables transaction processing with a mobile phone.

Rhonda Kingsley of Hypercom Corp. explained her company's products and services. In the final breakout session, Steve Eazell of Secure Payment Systems emphasized the importance of offering merchants value-add services such as check verification and guarantee and gift cards.

More sessions followed, including a presentation by Greg Miner of Merchant

Capital Source LLP; Linda Perry of Visa U.S.A.; John Bartholomew of Security Metrics; and a group from First Data Resources. Security Metrics hacked into a Web site as the audience watched.

During happy hour, held in the exhibit hall, participants mingled with vendors, and Steve Sotis of eProcessing Network and James Webster of Authorize.Net. offered two more breakout sessions.


In the evening, shuttles took those who still had energy to the Blue Lake Casino for a wonderful dinner and entertainment.

A local dance group, The Rhythmically Challenged, demonstrated swing dancing and even got some of the audience up on their feet. HMS also presented several awards. A top agent won a lap top computer and another won a cash prize of \$5,000.

On Friday LinkPoint and USAePay presented. Michael DiNapoli of Secure Government Payment Solutions advised agents on how to process for government entities. In the final breakout session, Adam Palminteri of Northern Leasing Systems Inc. discussed the lease process.

HMS' risk department made the final presentation of the conference. A raffle that included gift cards and electronic devices followed.

Attendees then made their way in different directions to explore the area's magnificent natural beauty. Some took a boat tour, some a driving tour of the redwoods, some hiked and some played golf.

The conference closed with a lovely dinner on the beach. 







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Company address:

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The founders of this three-year-old company have decades of experience running successful businesses. Although they are newcomers to the financial services industry they possess the fresh perspective that comes with starting new.

CCS' founders, father and son Bernard and Jeffrey Shavitz and friend Anthony Andreozzi didn't just wake up one day and decide to enter the financial services industry.

Andreozzi started and owned the largest independent chain of hearing aid stores; Bernard Shavitz spent more than 20 years as the Chief Executive Officer of a manufacturer of office products for Fortune 500 companies; and Jeffrey Shavitz, an investment banker, owned a promotional marketing business for 11 years after working at Lehman Brothers.

All three sold their businesses prior to forming CCS.

In late 2001 they were introduced to

the industry and were impressed. "We were enamored by the ISO business model," said Bernard Shavitz, CCS CEO. "You only have to read The Green Sheet to see how many ISOs are out there."

After a year of due diligence, they decided to throw their hats in the ring. Even though they were beginning a new venture they were not naïve. They understood that to be successful they would have to combine their new perspective and energy with established industry experience.

"Having done our homework, we understood that an experienced staff was necessary to reduce the learning curve and become competitive from the start," Andreozzi, CCS President said. As a result, they hired key personnel with years of industry experience.

Now, less than three years later, CCS has 16 full-time employees, two regional offices and more than 100 active sales agents nationwide. In addition to its sales agents, the company has a formal Referring Partners Program with more than 20 organizations; its processing volume increases exponentially each month.

In July 2005 CCS secured the largest merchant in its portfolio, one that processes \$15 million per month.

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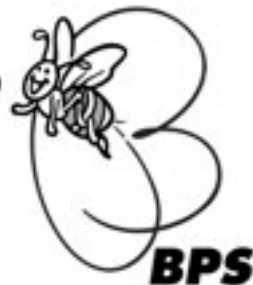
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our accomplishments, we are told by veterans in the bankcard industry, are most impressive," said Jeffrey Shavitz, CCS Executive Vice President.

The company provides a variety of services including but not limited to card processing; check verification, guarantee and conversion; recurring billing; gift and loyalty programs; e-commerce processing; and leasing solutions.

Telling It Like It Is

CCS' mission is to "... conduct our business with integrity and honesty while creating value for our stockholders, employees and merchants," Bernard Shavitz said.

Three distinguishing features help CCS live its mission. The company is a fresh face in the industry, it is registered with multiple processors and it tells it like it is.

"Perhaps our not being in this business that long has provided us with a perspective that transcends 'business as usual,'" Andreozzi said.

Access to Multiple Processors

CCS is a registered ISO with First Data Corp., National Processing Co., Paymentech LP and Best Payment Solutions. CCS also has other affiliations, which enable it to handle most types of processing needs, whether they are start-up, MO/TO, pay at the pump or difficult-to-place merchant accounts.

"We believe that our investment with these multiregistrations will benefit our agents significantly with a menu of underwriting criteria," Shavitz said.

The multiregistration is now a key feature of CCS, but it was not part of the original business plan. "As we dove into the industry, we realized

how intricate and complicated it is, and we understood that one processor can better serve a particular type of merchant than another," Bernard Shavitz said.

"We quickly understood that being registered with multiple processors creates opportunities for our agents. We were willing to pay the fees to get the opportunities that a single processor or bank could not," he said.

CCS has a healthy mix of smaller merchants as well as accounts processing seven figures per month. "It is very unusual for ISOs like ourselves to register with three banks," Jeffrey Shavitz said. "We have enough business to go around."

The multiprocessor registrations are very important to CCS, but the principals believe that the ethical standards to which they hold

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Company Profile

employees and agents are more essential and will lead to their success.

"We are aware of numerous horror stories where agents have been taken advantage of, with late commission checks or worse, no commission checks," Jeffrey Shavitz said. "We are well capitalized and have never been late making a payment to an agent and/or supplier since our inception."

Focusing on Niche Markets

CCS is dedicated to developing niche markets, such as in the healthcare industry and the franchise marketplace. Specifically, CCS Medical works with medical practices, hospitals and healthcare organizations.

The company is the preferred credit card processor for two nationally known healthcare systems in New Jersey and New York, with more than 300 individual merchant accounts. CCS represents the entire Mt. Sinai Medical System, which includes not only the medical payments but also nonmedical areas such as the parking garage, cafeteria, gift shop and school.

CCS' Franchise Merchant Services works on programs within the franchisee and franchisor community. It spe-

cializes in working with franchisors, which endorse them at the parent level. This provides introductions to thousands of franchisees nationally. With this outreach, CCS receives qualified leads for its sales partners nationwide.

Supporting Agents

CCS works to recruit and maintain high-producing agents by paying them well, paying them on time and supporting them through marketing materials and training.

The company is focused on acquiring productive agents. "If we can identify high-producing agents in the country, we are not opposed to paying them a salary, plus other benefits, plus commission," Bernard Shavitz said. CCS is also implementing a health insurance plan for its active agents.

Having multiple processors is important, but CSS understands that if ISOs can't attract merchants in the first place, they won't have the chance to show them what they can do for them. That's why CCS also provides marketing and telemarketing support to its agents.

"One of our most important challenges is to support our agents to help them generate the incomes to which they aspire," Bernard Shavitz said.

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CCS recognizes that some agents may not have experience selling larger accounts and may need support. "We help them close big deals," Jeffrey Shavitz said. CCS employs a management team who will travel nationally to help its agents close national deals.

CCS also has a telemarketing department to generate leads for agents. It has rented space, including state-of-the-art communications equipment, from a large telesales company.

The telemarketing staff is comprised of CCS employees, but since they work from an established telesales facility, they have the advantage of using the professional infrastructure and technology of a 25-year-old telesales business.

"Our individual telesales people are making 200 calls a day and securing multiple meetings daily for

our active sales partners," Jeffrey Shavitz said.

The company offers training as well as marketing and advertising support. "Our sales partners enjoy the in-house marketing efforts of direct mail, local Internet advertising, trade show involvement and telesales follow-up, which has also proven as excellent sales growth opportunities for our active agent base," Andreozzi said.

CCS also employs an in-house graphic designer who creates customized marketing and sales collateral for agents.

The Future Is Bright


The future looks bright for CCS, as it has plans to relocate to a larger facility and debut a new agent Web site. Soon it will move to its new corporate headquarters, which is three times larger than its existing

home office. CCS will also continue to serve the New York metropolitan area from its northern New Jersey regional office.

Also, the company will launch the CCS AgentOffice, a backend technology solution that enables agents to view and manage their accounts and provide real-time reporting and communication. The program includes full accounting, status of merchants, residuals paid, application submissions, underwriting status, account tracking and profit reports.

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Feature

ATM Deployers View Casino Placements With New Enthusiasm

By Tracy Kitten, Editor

ATMmarketplace.com

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When Las Vegas-based Global Cash Access Inc. (GCA) announced plans for a public offering last month, industry analysts weren't sure what to expect. In the wake of Katrina, casinos across the Gulf Coast were left crushed.

So it came as a surprise to some that GCA debuted so strongly on the stock market Sept. 23. The company's shares jumped 7% that day, from \$14 per share to \$14.96 per share.

"It will get increasingly difficult to compete against Global Cash Access, which may be willing to price its competitors out of the market in order to build and maintain its

growing dominance in large gaming properties," said Sam M. Ditzion, President and Chief Executive of Boston-based advisory firm Tremont Capital Group.

"ISOs may be able to find a niche within some of the small, less glamorous casinos, but those properties' commission expectations may be set unrealistically high."

GCA has more than 1,200 ATMs deployed in casinos throughout the United States and United Kingdom, and it continues to market products and systems that meet casino needs.

"We're bullish about the gaming business, both domestically and internationally," said Diran Kludjian, GCA's Executive Vice President. "And we think we can compete on any level."

GCA has integrated its ATMs as well as credit, debit and cash-advance services on ticket in-ticket out devices "to provide casinos technical integration on one platform," Kludjian said.

But other companies also are taking an interest in the casino market.

A Place in Line

Portland, Ore.-based TRM Corp.'s Chief Operating Officer, Tom Mann, said during a review of TRM's second-quarter results that TRM "is moving into the leisure sector" as part of its growth strategy.

Mann told ATMmarketplace last week that TRM, the second-largest ISO in the United States, is interested in gaming locations because of their high transaction volumes.

Depending on the casino, monthly transactions can hit 5,000 a month, Mann said, making them attractive, since fixed costs can be allocated across a high volume of transactions.

In that way, with monthly transaction volumes ranging from 500 to 5,000, casinos and financial institutions are similar. It's not surprising then that ISOs are vying for casinos' attention.

Harvey Perkins, Vice President of Pennington, N.J.-based Spectrum Gaming Group LLC and Editor of Spectrum's "The Gaming Observer," said casinos are expected to offer more and more advanced technology that provides patrons with fast access to cash. Companies that get in now will thrive, he added.

"Ever since there were ATMs, they have had a place in casinos," Perkins said. "The casino operator gives the operation of the ATM to the bank [or ISO]," in exchange

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for offering his patrons convenient access to their money, as well as a percentage of transaction fees.

"In a casino, ATMs have one main purpose, and that's providing access to cash. In a casino environment, it's a necessity," he said.

A Valuable Touchpoint

ATMs, until recently however, were not marketed in casinos. Perkins said casinos were reluctant to make access to cash too easy "because of the perception that the casino is out to get everybody's money."

"The technology has always been there, to have an ATM or [debit/credit] transactions at the gaming site; but the commercial gaming industry has been hesitant to implement such technological procedures," he said.

That's changing.

GCA last month introduced EDITH, an electronic debit interface terminal housing, at the annual Global Gaming Expo in Las Vegas.

Developed with San Jose, Calif.-based software developer Infonox Inc., EDITH is a stand-alone kiosk that prints

ticket in-ticket out vouchers for use at slot machines. A customer can swipe a debit card and EDITH deducts funds from his account.

EDITH is an extension of TODD, a ticket-out debit device, which provided the same services right at the slot machine, Kludjian said. Both TODD and EDITH use a wireless network, which is allowing casinos to bring access to cash and funds right to the middle of the gaming floor.

"It allows us to communicate and provide transaction processing through a wireless network," Kludjian said.

EDITH is expected to start appearing in casinos the first quarter of 2006.

Wireless connectivity is allowing ticket in-ticket out devices like TODD and EDITH, as well as ATMs, to be placed where all the action is. "ATMs have always been on the periphery. With this, you can bring your services closer to the middle of the floor," Kludjian added, and that's what casinos want.

Casino Pauma, located near San Diego, bought into this concept early. About a year ago, the casino installed TODD

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as a way to make access to funds more convenient. Pauma also will be the first to install EDITH, an installation GCA is expected to complete by the close of November. Not surprisingly, Spectrum's Perkins said, convenient access to funds is what all casinos want.

"There's two ways to get outside cash at a casino," by bringing money in or getting it at an ATM or through a credit-card advance inside the casino, Perkins said.

"The ATM has advantages, but there are differences," he added. "Casinos want to maximize customer-time on the device, because the more time you have the customer on the game, the more revenues you're going to generate. If you take out the step of the customer having to walk 50 steps to the ATM machine and then come back, you'll maximize capacity and utilization."


Getting Noticed

Getting customers to notice ATMs and ticket in-ticket out devices is becoming more of a focus, said Bill Toro, President of Miami-based Boink Systems Inc. "ATM machines are not really looked upon as the beginning of the process," Toro said. "They aren't placed in the most central positions, but we're trying to change that. We're trying to place machines in a more appealing environ-

ment." Boink, which provides next-generation POS solutions and platforms for the gaming and entertainment industries, broke into the ATM space with the introduction of its 3-in-1 kiosk, MoneySource. MoneySource, like EDITH, was introduced last month at the Gaming Expo in Vegas.

MoneySource provides ticket redemption, bill-breaking and ATM functions. Its advanced functions, however, are just part of its allure, Toro said. The whole idea behind MoneySource is to draw in customers.

"We try to make the ATM more attractive, with more information to draw the customer in," he said. "It's a point of information. It's a ticket-in system that redeems the tickets that slot machines spit out. And, lastly, it's a bill-breaker and ATM" with four cassettes.

"If you're about plastering your name on your customers' forehead, then this is for you," Toro added. "This is about marketing to your customer. We're the loud machine in the market, if you will." 

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News

Grocer List Longer, Publix Joins Interchange Battle

Another major grocery store, Publix Super Markets Inc., has entered the interchange fray. On Oct. 4, 2005 the Florida-based supermarket chain that operates more than 800 grocery stores in the Southeast announced it filed a federal lawsuit against Visa U.S.A., MasterCard Inc. and their member banks. The suit claims that both parties are colluding to set rates that determine merchant fees for accepting plastic as payment.

"In a time when more than 60% of our customers prefer to pay by debit or credit card, it is astonishing that interchange rates continue to rise," a Publix spokeswoman said in a statement.

Four months earlier a group of major supermarket and drugstore chains including Albertson's Inc. and Safeway Inc. and led by The Kroger Co., corporate parent of Ralph's, filed a suit against Visa with similar allegations.

And less than two weeks before the Publix suit, four trade groups led by the National Association of Convenience

Stores (NACS) and representing a combined 130,000 U.S. grocery store, convenience, drug and pharmacy merchants banded together to file their own class-action suit.

At least a dozen interchange-related cases are currently in courts around the country. On Sept. 29 a multidistrict litigation (MDL) hearing in Asheville, N.C. was held to determine further legal proceedings regarding the multitude of similar suits.

The court overseeing the MDL has not yet announced a decision; however, several plaintiffs' attorneys believe some of the cases will be combined. The card Associations and member banks argue that interchange supports a system that creates enormous value for merchants through increased sales, guaranteed payment, and faster, easier transactions.

Susan Molinari, a former U.S. Congresswoman and current Chair of Americans for Consumer Education and Competition, a group financially backed by Visa, called the lawsuits an attempt to shift retailer costs onto the backs of consumers.

"... Regulating the interchange fee will lead to higher annual fees, higher prices at check out and weaker rewards programs for consumers," she said. ■

First Data and Chase: Big Players Get Even Bigger

Two giants in the card acquiring space, First Data Corp. and JPMorgan Chase & Co., are combining market muscle by merging the two acquiring organizations that they jointly operate, Paymentech LP and Chase Merchant Services.

Their goal is to create the newest name in card acquiring: Chase Paymentech Solutions LLC.

Chase will own 51% and First Data will own 49% of the joint venture.

Michael P. Duffy, a long-time veteran of the payments business and most recently Paymentech President and Chief Executive Officer, has been tapped to head the new company.

Many expect it to emerge as the leader of the card-acquiring pack.

The new corporate entity will process 13.1 billion transactions a year worth more than \$500 billion, according to a statement announcing the deal.

In The Green Sheet's most recent rankings of top bankcard acquirers (see "2004 Payments Grand Prix," GSQ Vol.7 No.4, December 2004), Chase Merchant Services came in second, processing an estimated 4.6 billion MasterCard- and Visa-branded credit and offline debit transactions in 2004, worth an estimated \$322 billion. Only First Data Merchant Services (FDMS) had a larger processing workload last year.

Paymentech was ranked the third-largest acquirer of MasterCard and Visa card payments in that GSQ.

Bank One and First Data had jointly

owned and operated Paymentech. When Chase acquired Bank One late last year, the Paymentech partnership transferred, too.

Chase Merchant Services was the largest of First Data's alliance partnerships; the two split ownership 50/50. Paymentech was also an alliance, with First Data controlling 47.5%. As part of the new deal, Chase Paymentech Solutions secured a five-year processing agreement with its long-time partner FDMS.

Brandt Sakakeeny, an analyst with Deutsche Bank said the deal is not much of a surprise.

He called it "a move that had been foreshadowed by executives from both sides in recent months." He added that the alliances are consistent with First Data's goals. ■



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High-risk From Page 1

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"For ISOs, the restriction of whole categories of businesses restricts their income," said Gene Lieb of International Merchant Solutions LLC, a consultancy with resources for placing high-risk merchant accounts. "If you look individually at a business, most can find processing.

"If the financials are strong, or the business model is sound; if the business is willing to be incorporated overseas to get processing from an overseas bank; if you can find a bank who will bond or insure a merchant to increase their comfort level with a merchant, you can make it work.

"We work with a number of banks, both domestic and overseas, who, because of their ability to manage fraud are willing to consider merchants considered high risk," Lieb said.

The vast majority of businesses considered high-risk are those with contingent liability; those that have a high likelihood of creating a loss due to chargeback exposure.

"Merchants that deal with contingent liability are probably the most common high-risk merchants," said Ken Musante, President of bankcard acquirer and processor Humboldt Merchant Services LP.

"Liability is usually assumed for 120 days from the date of the service. But some businesses (airlines or travel agents are the classic examples) use 'forward commitments'; their sales are booked now for future fulfillment, which means chargebacks can happen anytime up to 120 days from when the tickets are used.

"That is a substantial liability, if for example, the airline declares bankruptcy," Musante said.

Other risks include theft, fraud, card Association fines and the sale of illegal goods.

According to Press, chargebacks cost acquirers and merchants hundreds of millions of dollars each year. A single scam or losses from only one merchant can cost an acquirer millions of dollars.



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Actions of one ISO sales agent, Press said, who submitted high-risk telemarketing companies for merchant approval resulted in the Office of the Comptroller of the Currency closing a bank when about \$13 million in chargebacks from the agent's merchant portfolio virtually wiped out the bank's capital.

"The message to acquirers is clear and unmistakable," Press said. "Loss reduction awareness must be incorporated into every aspect of the merchant relationship and business processes."

Further complicating the picture: Processors that accept one high-risk category may not accept another.

Some won't consider individual businesses if they fall into a high-risk category at all; others will look at each high-risk business individually, albeit very carefully.

"We are a small acquirer, and we may not have the lowest prices, but we can service a wider range of merchants than some of the bigger institutions," Musante said. "We can monitor our high-risk accounts more aggressively, so we are able to look at merchants individually and take some merchants with poor credit.

"Or, some of those that fall into categories of businesses that are considered high-risk. For example, Internet-based businesses, adult-oriented businesses or some direct marketing infomercial-type businesses.

"But we won't service businesses that may cause legal liabilities. Internet-based pharmaceuticals, for example, bear the risk of illegal sales of prescription medications, or gaming businesses.

"And we can't take those with contingent liability," Musante said.

Lieb points out that when Visa U.S.A. and MasterCard International closed the domestic processing of online tobacco and pharmaceutical sales (see "Card Companies Agree to Ban Transactions From Online Cigarette Sales," The Green Sheet, April 11, 2005, issue 05:04:01), he was still able to place those types of merchants with overseas banks for processing.

"I've even been able to get processing for some merchants who've been TMF'd [placed on the Terminated Merchant File], depending on the reasons, of course," Lieb said.

The MATCH list, sometimes referred to by its previous name, TMF, is often misunderstood, Press agreed.

"Just because a merchant application gets a 'Possible MATCH' response, doesn't mean that the merchant can't get processing," Press said. "The card Association rules do not prohibit

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signing up merchants or principals on the MATCH list. There is no MATCH regulation stating that acquirers not process for merchants on the MATCH, once they have determined they will not be a risk."

MATCH is a program, maintained by MasterCard and used by Visa and American Express Co., to identify merchants whom acquirers have terminated for specified reasons. Since risk assessment includes both a merchant's corporate identity and the identity of the business owners, MATCH stores and reports on possible matches for up to five principals.

"The acquirer should make its acceptance decision based on further investigation and use the MATCH data only as an informational tool in the decision-making process," Press said. "Acquirers are required to contact listing members to determine why they added merchants to the MATCH.

"A Possible MATCH may not even be the same merchant, a situation that becomes more prevalent as common last names and addresses in large buildings can generate many Possible MATCH listings, which may or may not be for the same merchant or principal," he said. Clearly, processors bear most of the risk, although mer-

chants pay heavily for the risk that the processors assume. The potential for profits is there, but the potential for losses, and even liability, are also there.

According to Press, under certain circumstances, even MLSs could be liable for losses, although in general MLSs would have to have participated in fraud in order to be liable for those losses.

"For example," Press said, "cases where the merchant application submitted contains significant inaccuracies or omissions, including signature by an unauthorized individual, provided that the MLS had actual knowledge of the inaccuracies or omissions at the time the merchant application was submitted, or situations where the losses were caused by agent's willful misconduct."

The Federal Trade Commission (FTC) recently went after not only a fraudulent merchant but also a payment processor that specialized in high-risk merchants (Universal Processing Inc.) and its principal (Rey Pasinli) because they allegedly "knew or should have known the debits were not authorized by consumers," according to an FTC statement (see "FTC Has ISOs in Its Sights," By Patti Murphy, The Green Sheet, Sept. 26, 2005, issue 05:09:02). The case was settled in September, but among the key

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issues in the FTC's official complaint were that Universal performed no due diligence when it signed on Pharmacy Cards, the company accused of bilking consumers and that Universal continued to process the debits in spite of the fact that the return rates for the transactions "started high and almost immediately skyrocketed."

The financial settlement wasn't particularly onerous, but some viewed it as a warning shot across the bow from the FTC: ISOs can be held liable if they don't have careful fraud prevention measures in place.

It's a fine line for ISOs to walk, Press said. "We've seen countless good and highly profitable merchants leave an ISO simply because the amount of reserves the ISO held was unreasonable."

Reserve accounts are smart to have when dealing with high-risk merchants, but there are alternatives to reserve accounts, Press said. The alternatives may be more difficult to set up, but may be easier to deal with day to day.

These include things such as irrevocable letters of credit; hold period extensions; proof of delivery before payment requirements; surety or insurance products; third party or guarantor indemnity; and power of personal indemnity.

Although, unlike many acquirers, Humboldt does take on some high-risk merchants, Musante said there are many other high-risk merchants that the company cannot take.

"Really, there aren't a lot of options out there, and I think there are fewer every day," Musante said.

"If an ISO doesn't already have a good relationship with an overseas processor, I think the best bet is to just browse the ads in The Green Sheet.

"But they should always, always, get references before their merchant actually applies. High-risk merchants may have to pay very large, say \$5,000 or so, nonrefundable application fees.

"Understandably, those merchants don't want to walk away from that investment and start new with another processor. And it can take a very long time.

"The ISOs, and the merchant, can find themselves just hanging there without processing.

"Let's face it, at the end of the day, it's a risky business," he said. "That's what acquirers are paid to do, to service the merchants and manage the risks." ■



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Top 10 Contract Pitfalls: A Simple Guide to ISO Agreements

By Michael Nardy

National Association of Payment Professionals (NAOPP)

Many areas of the payments business are complicated and confusing to new merchant level salespeople (MLSs). With so many programs and compensation models to choose from, where does one begin?

ISO agreements, or contracts, are the linchpin binding MLSs to their ISO/processor. They not only secure residuals, but they also ensure that MLSs won't solicit accounts and compete with the processor once they decide to send their business somewhere else.

These contracts should protect MLSs from the processor's potential injurious activities. Good contracts will secure interests of both parties and protect them from hurting each other. Be aware of the following 10 rules of thumb concerning these agreements.

(Note: I based this article on my experience and what I would hope an ISO agreement would show for a potential MLS partner; it is not necessarily a guide that all should follow. Read agreements carefully and always consult a lawyer if you have questions about a document's language.)

1. No Liability, No Risk

Taking on liability in today's marketplace is not appropriate for most ISOs unless they have years of experience and large reserves to balance against potential losses. And for most MLSs, holding liability and managing risks on their portfolio are things they should not even consider. The risks, literally, are simply too great for MLSs to jeopardize their residual stream. Instead, they should look for programs that do not involve liability.

Nonliability programs are currently the standard in this industry; however, potential ISOs should read documents carefully to make sure that no clauses transfer responsibility for unpredicted losses to the ISO or MLS.

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2. Residuals Paid With No Minimums or "Quotas"

MLSs should be 100% vested from the first day they begin working with a processor. If they send in a deal, their residuals should be protected and paid on time (or paid per the pay schedule) without any vesting period for receiving residuals.

They should also look for agreements that have payment minimums. For example, an MLS must earn at least \$300 in residual to receive a check or automated clearing house payment. Some processors may cut off MLSs completely; others may simply wait until their residuals accumulate to that \$300 minimum mark to cut them a check.

From the processor's standpoint, this may be a way to "trim the fat" so to speak, but it puts a sour taste in any MLS's mouth to have even a small residual cut off. The name of this business is recurring revenue; it should recur no matter what.

3. Residual Stream Ownership and Transferability

While processors and banks may own merchant contracts, MLSs can and should own their own residual stream. Having this requirement in the contract enables MLSs to sell their residuals, hold them and keep getting paid, pass them along to heirs and assigns, or take out a loan against them.

A potential problem for MLSs is if they should die or become disabled. If their will enters probate, their heirs should be able to pass notice to the processor



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notifying it of a new account in which to pay residuals without a problem. Similarly, if MLSs are unable to work, per the agreement, they should have transferability rights that allow another to take over the contract.

4. Nonexclusivity

In exclusivity agreements, I often find that it is not the desire to leave a processor but the need to explore other options. Once comfortable, most salespeople will stay. However, I do get calls from some who say "I'm happy, but I'm not." If something is missing in the relationship, MLSs should be able to explore other options without feeling like they will be cut off.

5. Third Party Sell Rights

These rights go along with the ability to transfer residuals and the contract to another party. While

the processor may not wish to buy residuals at the time MLSs want to sell, they still should be able to offer their residuals for sale to a third party. It is not uncommon for the processor to request the right of first refusal; however, whether MLSs transfer to another party or to a leasing company for a portfolio loan, the processor should allow the transaction.

6. The Big "What if ... ?"

MLSs should always consider the future of a company when choosing one with which to sign. While the processor may wish to sell or merge with another company, how would that affect their residuals? If the processor sells its accounts, residuals or the company, salespeople should make sure that they are protected.

We at EPI have implemented a contract that allows for three levels of protection should we decide to

sell. We suggest that you as MLSs do the following:

- Take a buyout that the processor suggests. A one-time buyout for all your accounts will put money in your pocket and leave you on good terms with the processor.
- If you didn't want to take the buyout that the processor suggested, negotiate your own buyout because you have third party sell rights.
- Should the processor sell, you should have the right to keep operating under your renewable ISO agreement as your former processor was operating. In other words, keep getting paid as per your original ISO agreement. If the processor sells, then it may



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Education

not accept new business from you because its new Schedule A may be different than your older one; however, it should still pay you according to your old Schedule A.

When businesses are bought outright, liabilities and assets are sold. These liabilities would also include (in my opinion) contractual liabilities, that is to say, the ISO agreements a processor has outstanding.

Processors that give MLSs agreements should expect them to read the agreements and comment on pricing and terms. If they are unwilling to negotiate or at least hear the MLS's side of the coin, how willing will they be to talk two years down the road when they are about to cut them off because they just sold their portfolio?

7. No Requirement to Buy Equipment From the Processor

MLSs should be able to purchase supplies and equipment from any company that they choose without hurting the relationship with their processor. The processor may offer special programs and require their partners to buy terminals or software from them in order to enjoy the benefits of a particular program. However, on a continual basis,

salespeople should be able to buy equipment from vendors of their choice.

8. Contractually Accurate Residual Reporting

I think this is a crucial and an underestimated part of the sign-up process. A particular processor may offer a great program, but if it does not have the residual and online reporting to back it up, then how will MLSs check the accuracy of their residual amounts?

One of the first things MLSs should do when looking over an ISO agreement and pricing is to check out the online residual reporting. Before signing anything, they should make sure that they understand how the processor reports residuals and when it pays them. Knowing the practices with regard to how and in what format it displays residuals is crucial in making sure that what MLSs agreed to is actually how the processor will compensate them.

9. Paying to Become a Sales Representative

MLSs should not have to pay to become a sales representative. Many programs charge a fee of several thousand dollars to sign up, but most provide sales reps with the same tools and information available free of charge from other companies. Buying equipment or leasing a terminal to gain industry knowledge is not necessary in today's marketplace. MLSs should review other programs that don't require upfront purchases or commitments to help them avoid the wrong program.

10. Communication Is a Key Factor

An open dialog with the processor is essential for a successful relationship. An open dialog extends beyond simply negotiating the ISO agreement with the processor. Calling or e-mailing "the boss" or upper management is one step in keeping that dialog open.

MLSs should always make sure that the agreement is signed by someone in the upper management, i.e. the Chief Executive or Chief Operating Officer. I know of contracts that have come back signed but with fake signatures from the owner. I also know of negotiations made in good faith that were not honored.

There are many good processors from which to choose when deciding where to send business. Growing with the right one is a rewarding experience, and you can achieve success in this industry by following some key points when negotiating the ISO contract. Should you need any guidance or help, call or send me an e-mail.

Michael Nardy is Chief Executive Officer of Electronic Payments Inc. (EPI), a private transaction and payment processing company. He is also a founding sponsor of NAOPP. For more information, e-mail him at mike@elecpayments.com or visit www.epiprogram.com.

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Education

PDF Security

By Joel Rydbeck

Nubrek Inc.

I recently received an e-mail from PayPal regarding some "questionable activity on my account." The message said that customer service had made multiple attempts to contact me, and if I didn't sign in within 24 hours using the link provided, my account would be suspended.

When I clicked on the link, the page that opened had the look and feel of PayPal, but when I looked closely at the URL, it wasn't PayPal's URL. Why the discrepancy? I was a victim of a cyber crime known as phishing.

In this case of phishing, a disreputable third party tried to gain access to my PayPal username and password. Because I am aware of these unethical practices I always look twice before giving out any confidential information online.

Phishing e-mails like the one I supposedly received from PayPal are only the tip of the iceberg in terms of fraud.



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Electronic communication is very valuable to those of us in the financial services industry. It cuts down on a lot of paper, speeds up communication and makes it easy for us to transact business in minutes instead of days.

Business today depends heavily on faxing and e-mailing signed and approved documents. Most of us never see who is really signing the paperwork. At Nubrek Inc. we have a lot of customers we've never met in person. I'm sure that as a merchant level salesperson you do, too.

This is where digital signatures come into play, especially in a Portable Document Format, or PDF. When someone digitally signs a document, the creator can protect the document using the following features:

- Signature Display: Display your signature on the document but only if the document hasn't been altered
- Restrict Changes: Manage who can change the document
- Restrict Viewing: Control who can view the document
- Document Expiration: Control when the document can be viewed
- Restrict Reproduction: Control who can print or reproduce the document

As a viewer, this also protects you because you know that the document came from the sender and hasn't been tampered with.

How Digital Signatures Work

Several months ago, I wrote an article on Web browser security, or HTTPS ("Understanding Web Site Security," The Green Sheet, June 27, 2005, issue 05:06:02). Securing a Web site and a digital document are similar concepts.

When someone digitally signs a document, the contents of the document are encrypted with keys. These keys gov-



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ern what someone can do to the document, whether they can change it or view it. As the document creator, I create keys that allow recipients to do different things.

PDF is a document type developed by Adobe Systems Inc. I'm sure many of you are familiar with PDFs because they are used all over the Internet. In fact, this very article will be included in a PDF of The Green Sheet that will be published on GS Online (www.greensheet.com).

Adobe created the PDF format in the early 1990s to ensure that documents always appear the same no matter where or how they are viewed. For example, PDFs look the same on a Windows computer screen as they do on a Macintosh or as they do when printed.

Later, Adobe added encryption and digital signature capabilities to the PDF specification to enable the transmission and protection of sensitive information. This only furthered the original mission of PDFs by ensuring that information securely appeared the same to each viewer.


How to Tell if a Document Is Digitally Signed

Adobe Reader displays a lock in the lower left hand corner of the document, just as many Web browsers display locks to show that pages are secure. Also, since we all like to see a signature at the bottom of the page, document senders can optionally tie their signature to the encryption in the file. If anyone tries to alter the signature or content, the signature will automatically be invalidated.

By securing a PDF you ensure that what you pass on to employees or customers is exactly what they see. On the flip side, when you open a secure PDF you can be certain that the document hasn't been tampered with.

Securing a Document

If you've never viewed or created a PDF, now is the time to start. This won't take much time, and I assure you that you'll use this skill in everyday work. The following steps show how to preserve the security of documents.



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To create a PDF:

1. Open your document.
2. Select Print. In the Print dialog box, from the Printer Name drop-down menu, select PrimoPDF and then OK. You'll then be prompted for the PDF file you want to create.

Options enable you to password protect (restrict who sees and makes changes) and secure documents. This is a great first step for securing sensitive information. Although the software is somewhat limited, it is easy to use and adequate for most of what you'll probably need to do for now.

As your document securing needs grow you may need a more sophisticated tool, such as Adobe Acrobat. Acrobat can create almost any type of digitally signed and protected PDF document. Amazon.com sells the software for about \$270. Digital signatures are becoming more prevalent in today's electronic society. It is imperative that we know exactly with whom we are communicating and that the information hasn't been tampered with.

It's also important to be able to electronically approve material and

ensure that the approval holds up in court. While I'm not a lawyer and I can't make any legal claims here, PDF security is a great first step. It ensures that:

- Document signatures are valid, not forged
- Document wasn't modified or tampered with
- Document wasn't reproduced
- Document is only viewable by certain individuals.



Joel Rydbeck, Chief Executive Officer of Nubrek Inc., brings his strong background in e-commerce and business process automation to the merchant services industry. Nubrek offers eISO, a Web application for ISOs that tracks leads and provides automated residual and commission reports. For more information on eISO or to view a free demo, visit www.nubrek.com/eiso.html . E-mail Rydbeck at joel@nubrek.com .

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ATM Trends Indicate Opportunities for Financial Growth

By Tommy Glenn

NetBank Payment Systems

Recent trends in the following areas within the off-premise ATM business indicate improved current and future financial opportunities for ISOs and merchant level salespeople (MLSs) who choose to enter the ATM marketplace.

Technology

Since the ATM industry's inception, ATM manufacturers have continued to improve performance and features while lowering an ATM's base cost.

When we at NetBank Payment Systems started in the industry approximately 10 years ago, the first ATM we purchased from a manufacturer cost \$10,000.

At that time it was probably 60% less expensive than anything else in the marketplace.

Now there are units from most manufacturers available at wholesale prices below \$3,000. The expectations are that manufacturers will introduce even more cost-efficient ATMs before the end of 2005.

For those of us looking for opportunities to grow our ATM network, the benefit is obvious: advanced technology at a lower cost.

This trend also has an accelerating effect on our ability to deploy additional ATMs because it lowers our base operating cost and makes it easier to achieve profitability on fewer transactions.

Communications

The second trend that continues to sustain the growth opportunity for the off-premise ATM business is related to telecom.

While prices for both traditional landlines and wireless service continue to fall, the technical capabilities and opportunities for both continue to grow.

We will probably see a shift to wireless for most, if not all, off-premise deployments in the near future as prices decrease and wireless technical and service capabilities continue to improve.

This will not only reduce the cost of deploying and maintaining the ATM, but it will also make the installation process simpler, more efficient and cost effective. An added benefit is much improved customer transaction times.

Transaction Processing

A trend that we will most likely see continuing into the foreseeable future is the reduction in transaction processing costs. Transaction processing has seen significant changes in the last 10 years.

The changes in processing costs are the result of a number of factors, some obvious and some not so obvious.

One is the overall growth of the off-premise ATM market accompanied by the growth of this market as a segment of the overall ATM market.

This trend may have slowed slightly, but it continues to affect pricing.

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▶ **Although the off-premise ATM business grows more competitive and "cost efficient" than in the past, it still holds immeasurable financial opportunities for ISOs and MLSs who understand the business and can execute well.**

Consolidation

Mergers and acquisitions within the industry have left more pricing power in the hands of those remaining in the business. This is another opportunity to reduce operating costs and make more ATM sites potentially profitable with fewer transactions.

In addition, several other trends, typical of any maturing industry, are also affecting and improving the off-premise ATM opportunity.

These include increasingly efficient operations on the part of the major industry players, more cost effective and efficient distribution methods and better, more stable regulatory guidelines.

All these trends point to a maturing market. Although the off-premise ATM business grows more competitive and "cost efficient" than in the past, it still holds immeasurable financial opportunities for ISOs and MLSs who understand the business and can execute well.

If you have any questions or comments about this article or suggestions for future articles, e-mail me at 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 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, or call him at 817-334-8871.

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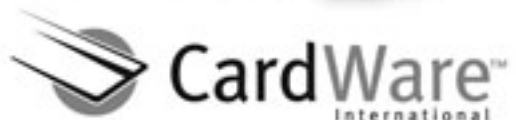


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Legal Ease

The ISO/Agent Relationship: What's the Deal?

By Adam Atlas

Attorney at Law

Any ISO will say that partnering with agents is a key factor in building an ISO business. Most people in the bankcard industry started out working as an agent; therefore most know what that life is like.

Following are some important aspects of the ISO/agent relationship that I have observed in negotiating dozens of agent relationships and disputes.

Honesty

Most agents have a story or two of how they have been burned in this business.

Some take ISO status as their opportunity to inflict the dishonesty they have suffered on others. This is the wrong approach. Graduating to ISO status is an opportunity to build a lasting and reputable name for yourself.

News travels fast in the industry. If you are an ISO with dishonest business practices, this will come back to you in the form of low agent and merchant retention and possibly lawsuits for unpaid compensation.

There is a fine line between being shrewd and dishonest. Where you draw that line is your decision. I recommend an abundance of honesty in dealing with agents.

Regardless of all the noncompete and nonsolicitation clauses in your agent agreements, agents probably know your merchants better than you do. Act accordingly.

Liability Allocation

Most agents carry no liability; however, if agents do something wrong, such as cause you to be liable for a card Association fine or breach a noncompetition clause, then agents should expect to be liable.

Zero liability for agents means zero liability for wrongs of the merchants, such as fraud and chargebacks.

Agents should not expect to never be liable for any amounts to the ISO, especially if they handle important customer information. Make agent agreements clear on how liability is allocated.

Compensation

Nearly every ISO with whom I speak is concerned about residual protection. Agents have the same preoccupation. However, given that agents do not generally carry risk, they should not expect the same level of residual compensation protection as an ISO that does carry risk.

For example, when your agents provide false information to merchants for which you are found liable, do not expect to lose all your residual income because of one wrongdoing.

However, agents should expect to lose all their income if an act was unambiguously deliberate and misleading. Just as ISOs are advised to be fair and honest, so are agents.

Training and Support

In some Asian cultures teachers are blamed when students perform poorly. Similarly, as an ISO with agents performing poorly in the field, do not assign blame only to agents.

You have a general obligation to assist in the training

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Education

You owe it to agents to create a method by which they sell that is consistent with their personal style and your corporate identity.

of agents. This is not only because the ISO agreement probably obliges it but also because it makes good business sense.

Agents are extensions of your business; they are the principal point of contact for many merchants.

They need to be good salespeople, and they need the training and support to provide quality customer service to merchants during and after the signup process. Look to your processor or bank for assistance in training agents.

Method

Every salesperson has his or her way of selling. However, as an ISO you are building a corporate identity and standard.

You owe it to agents to create a method by which they sell that is consistent with their personal style and your corporate identity.

Some ISOs have call centers that sell 300 merchants a month; others have a team of salespeople who close 20 large accounts per month.

Fortunately, enough merchants are out there to suit a variety of sales methods. Pick one that works for you, and stick with it.

Monitoring

ISOs should know what their agents are doing. You have obligations to your processor and bank as to the type of merchants agents solicit.

Agents should not invest time in merchants whom you cannot submit to the processor or bank.

Monitoring of agent activity is an important part of remaining compliant under the ISO agreement.

Exclusivity

I am a firm believer in straight talk about exclusivity. When an agent is exclusive to you, this means that the agent cannot submit deals to any

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other ISO, processor or bank unless the agent has first submitted the deal to you.

If agents are not exclusive, they may send any given deal to any of the ISOs for which they work.

A lot of agent (and ISO) deals paint a fuzzy picture on the subject of exclusivity. Clear up any ambiguities on this topic in agent agreements.

Get It in Writing

While some agent agreements are effective with a handshake, I recommend putting them all in writing if only because the card Association rules require it.

Sharing Agent Information

Next to merchant information the next most valuable commodity in this industry is agent information. This information is valuable because ISOs like to recruit agents working with other ISOs.

Always limit the distribution of your agent list and information concerning these agents. As the card Associations tighten controls on agents they will also require more reporting of agent identities to banks.


However, don't let the bank abuse this reporting obligation and turn it into an obligation for agents to contract directly with the bank or processor.

Remember, agents are only good for an ISO as long as they work for that ISO. Working for the processor or bank above the ISO invites problems of loyalty.

Exit

Inform everyone concerned when an agent is no longer an agent. If you terminated an agent on a given day, immediately notify the processor that that agent is no longer your agent.

Failure to report these important changes may result in your being liable for faults the agent committed after he or she ceased being an agent.

Most merchant accounts are opened because of agent solicitation. The agents are the engines of this industry. They are like the locomotives on a train; they need both fuel and control to produce the best results for all. 

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Donna L. Embry is the real deal. There is no marketing spin, no sales pitch. Just solid experience, clear communication and an honest desire to share what she's learned in her 40 years in the financial services industry.

Embry is Chief Operating Officer of TenderCard, a wholly owned subsidiary of Tender Corp. LLC.

TenderCard is a stored value/gift and loyalty card solutions provider based in East Falmouth, Mass. The company couples its gift program with other features specifically designed for small- to medium-sized enterprises.

As COO, Embry oversees the operations and information technology areas of Tender Corp.'s two divisions, TenderCard and eGiftworks.

She is responsible for all areas of operations and IT, including card production, sales support, technical support, data entry, systems, marketing and product development. However, her current role is only the most recent undertaking of this industry veteran.

Embry has management experience in all aspects of the payments industry including banking, e-commerce, financial services, marketing, systems development, risk management, operations and the Internet.

She has worked in sales, corporate relations, international and domestic product development and management, operations, technology, and vendor relations.

Embry has served as Senior Vice President of Product and Marketing for PaySys International; Executive Vice President of Product and Marketing for Vital Processing; Senior Vice President of Business Development for Financial Alliance; and Senior Vice President of Electronic Banking for PNC Bank. Embry was also COO for PNC's former division, CFC Financial Services.

She has also served as an industry educator and consultant. In other words, Embry has seen and done it all. The changes she has witnessed and participated in are, in her words, "too numerous to outline."

A Start in Programming

Embry's initial work experience included systems programming. "I started as a programmer at a bank," she said. "I was lucky enough to be part of the development

of bankcards, credit card, debit card, smart card, ATM and POS in its earliest stages before moving into operations and product and marketing."

As a programmer, she is clear and to the point. "My technical background in systems allowed me to be able to reduce things to their common denominator and to keep things simple," she said.

For Embry it's about input and output. That's it. No bells. No whistles. No double speak. Although her years of experience have provided her with a front row seat to numerous advancements and industry firsts, Embry maintains her perspective. "Everything old is new again," she said.

But, don't be fooled. Embry's ability to be clear and concise doesn't mean that she lacks skills or business savvy. She has her finger on the pulse of the industry, and with



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her years of experience she is able to spot trends and predict behaviors.

Patience and Perspective

Embry's experience has enabled her to gain awareness and knowledge. Her strengths are both a product of, and a benefit to, the financial services industry. "My greatest strength is my ability to see the big picture and to utilize my background to predict trends," she said. "... My whole professional upbringing exposed me to the new products that are now mainstays of the payments industry."

Embry recognizes how fortunate she was to be part of an industry that was growing and evolving so rapidly. "I was part of the beginning of ATMs, bankcard credit, PIN debit and signature debit, EBT, smart cards, POS technology, etc., all in their infancy," she said. "I got to be a big part of their development."

This front row seat and first hand experience permitted Embry to develop her business philosophy, which is to be patient with products and technology and to give trends time to develop.

When someone works in an industry for 40 years, it is almost certain that there were times when he or she

had opportunities to pursue other interests; it's simply the law of averages. For Embry, that was never an option. The fast pace of change and evolution of payment products have kept her interested and intrigued by the financial services industry.

"There is no other industry like it," she said. "It allows participants to be exposed to economic trends, with retailing; banking trends, with settlement flow; technology advances, from networking to products, to hardware to telecommunications."

In fact, when asked what she would be doing career-wise if not in this industry her response was, "Trying to find a way to get into this industry."

Giving Back

Embry is eager to share her enthusiasm and experience with others. "I want to give back to the industry that gave me so much," she said. "That is why I have been so involved in the [Electronic Transactions Association] ETA."

She served as Director of Education for ETA, where she developed and organized ETA University. This included completing the course curriculum for four introductory courses and serving as the instructor for all the classes. Additionally, Embry authored ETA's first publication, the 295-page "Encyclopedia of Terminology for the Acquiring Industry."

Embry also has served on many other committees and task forces including the Visa Electronic Banking Advisory Board, Visa Acquiring Advisory Board, Visa Check Advisory Committee and MasterCard's Automated POS Program (MAPP) Advisory Board.

She also serves on the Board of a local United Way organization. Additionally, she was on the Board of Directors and Chair for the former Quest ATM network.

Déjà vu All Over Again

Embry's view is down to earth and practical. "The more things change, the more they stay the same," she said. She pointed out that in the early 1980s when debit cards were entering the industry, the challenge was not the technology; the technology already existed. The challenge was giving consumers the time needed to alter their behavior and adapt to using their cards.

Likewise, Embry explained that the only difference to a consumer between a gift card and a paper gift certificate is the medium that it is on. "You have better payment flow for the merchant but, for the most part, the rules are the same," she said. "Its success is still dependant on consumer awareness and usage. It is not about technology as much as the length of time it takes the

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consumer to use it and turn it into a mass product."

Embry's programming background enables her to see through extraneous information and view issues and processes clearly. "It's all input, process and output," she said. "There is only so much that can be input; it's how a transaction works. What I have been able to do, whether it is [automated clearing house], debit, basic banking or loans, is understand that they all work the same way.

"In fact, there could be one program for all of it. There are differences in the terminology and arithmetic functions, but it's the same process. The challenges are adapting technology to the merchant infrastructure.

"Merchants will not change unless there is a compelling reason to do so.

Consumer behavior plays the biggest part in changing the merchant infrastructure. This was quite evident in the evolution of PIN debit."

A Veteran's Perspective

Embry's experience, coupled with her perspective, allows her to learn from the past, apply her knowledge to the future and share what she's learned with others. In fact, this experience and perspective enables her to comment on recent changes to the industry and share her views on future trends.

Embry identified the consolidation of banking and the exit of many of the banks from the industry as the two major changes she has witnessed.

She also named the evolution of debit cards, the advent of the Internet and the entry of ISOs as

major factors affecting the financial services industry.

Embry believes that bank consolidation is good for the industry because it helps banks maintain relationships and facilitates merchants securing better deals.

"Long term, I see a change in the interchange structure as new brands will emerge, perhaps retailer-specific and some megabank-specific," she said. "I foresee the continuance of consolidation of services, as large ISOs, [such as] NOVA, Paymentech, etc., form increased alliances with large banking institutions."

When it comes to challenges facing the industry, Embry listed security breaches and "the ever increasing interchange rates" as top priorities.

She named hackers and identity theft as the industry's big-



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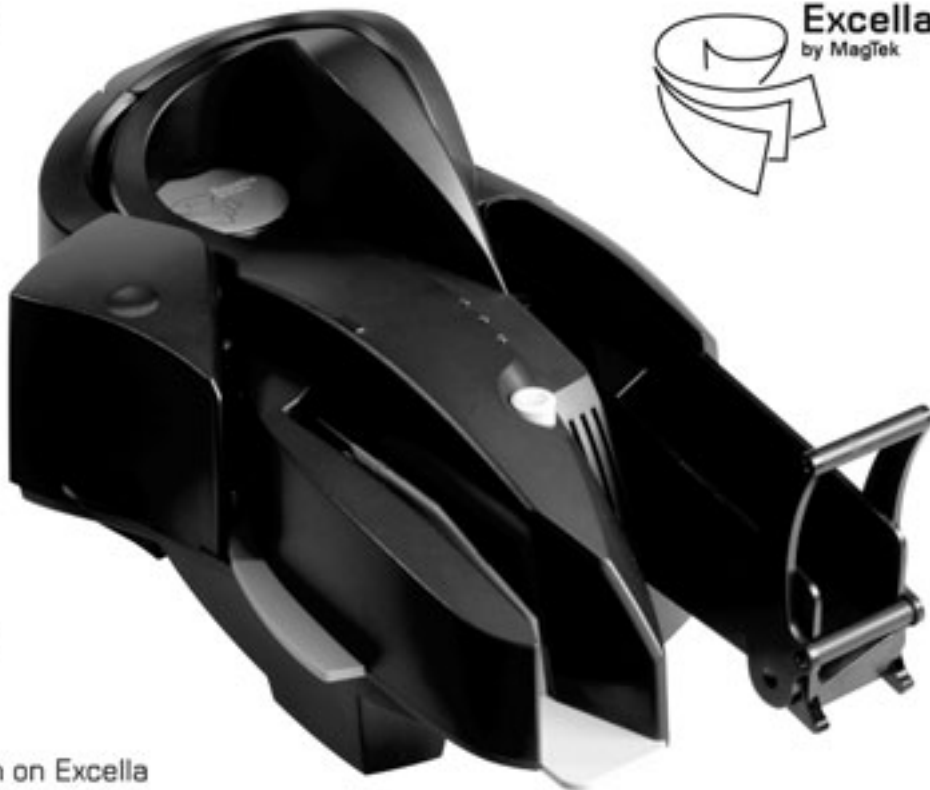

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gest worries. But, she also said that legislation to limit these risks can ultimately stifle the creativity of programs.

Acknowledging these factors is necessary to create rich, valuable programs. "I hope the industry doesn't over-react," Embry said. She noted that today's processing and payment systems are much more secure than those of yesterday.

"Let's face reality," she said. "Why wasn't this the issue with mail order? Every day people were writing down credit card numbers and sending them in the mail or giving the number to someone on the phone.

"They didn't know whom they were calling. Today we are dealing with much more technologically sound systems."

Embry also uses her experience to predict trends. "Short term, I see the re-admission of banks in the business, especially in the community banks," she said. "Banks are again leveraging the retail relationships.

"Community banks are focusing on retailers as they build their brand and community awareness. They are more customer-service oriented than larger banks."

She also believes that retailers and new players, such as Microsoft Corp., will become more involved in the payment processing business.

"Everyone is watching Wal-Mart and Microsoft to see what they are going to do," she said. "Large companies that have mastered the basics of payment processing are figuring out the value chain and how they can garner more processing control, which translates to lower costs across the board."

Even with 40 years in the financial services industry, Embry remains eager to learn and take on new challenges. And, she believes many educational opportunities and challenges are still ahead.

"I get challenged by new products and markets," she said. "I constantly am learning new products and new technological innovations and view myself as a student in the payments industry. The possibilities are endless, and I like exploring new areas.

"My personal philosophy is to keep learning and challenging myself while sticking to basics. My goals remain looking for the new adventures in payment processing and predicting the newest trends. I want to be in the middle of the action while leaving a legacy in the industry." ■

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Product: MyPayNet

Company: My Payment Network Inc.

Online bill pay has become a common occurrence these days. However, the options for this convenience mainly consist of payment for major services to large companies. It is not unusual to pay a utility or credit card bill; however, it is more difficult to make a payment to a small business.

As identified by the Census Bureau, there are 17 million small businesses around the country with 20 or fewer employees.

For these businesses

and their customers an online bill payment option would be very useful.

My Payment Network Inc. recently introduced the perfect solution for this type of business. The MyPayNet software provides an affordable, easy-to-use direct billing option for these merchants. In addition to small merchants, MyPayNet is ideal for schools and other small and mid-size organizations and associations such as nonprofit groups and charities.

The MyPayNet service adds a section to a business' or organization's Web site enabling customers or people sending donations to pay with a check, credit card or PayPal.

There is an option for recurring billing for those businesses with repeat customers. An electronic invoice can also be e-mailed to a customer. In the e-mail there is a secure payment link the customer can use to make a payment.

My Payment Network is distributing its services through both direct sales and resale channels. Although the product is brand new, it has a defined ISO

program. The first reseller to sign up was e-check processor Electracash.

MyPayNet is being targeted toward two arenas. The first is businesses in the home services industry such as pool cleaners, gardeners, plumbers and electricians. The second is professional and consulting services.

My Payment Network Inc.

888-886-9729

www.mypaynet.com

An Online Sales Assistant

Product: Sales Central

Company: Acies Corp.

Have you ever wished you could bring the customer service, product development and tech support teams with you to sales calls? You know you have a great deal, even the best. Now the merchant will know this, too.



The recently launched Sales Central from Acies Corp. may be even better. Not only is it less expensive and lighter, but it eliminates the presidential-size caravan of cars needed to bring all those people with you on each call. Instead, Sales Central concentrates all those resources into a single Web site.

The only thing you need is your laptop. The Web-based software application suite will dramatically help you to demonstrate and sell your solutions.

The dynamic calculator allows the sales rep to instantly do a complete comparison between the merchant's current statement and the cost of the proposed solution. It shows the savings and also provides immediate and accurate estimates of revenue increases.

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Sales Central helps eliminate costly and time-intensive administrative paperwork associated with the application process.

Sales Central spells out in an easy-to-understand manner all the information needed for the application, which can then be filed and approved on the spot. Traditional wait-time of 48 hours or more is a thing of the past.

This online sales assistant also provides a direct link to Acies' customer service department and all the companies that make and market the products and services in the MLS's briefcase.

During a sales visit, the rep and merchant can go online and chat with whomever would be best suited to answer their questions, including vendors.

In addition to streamlining and improving the sales process for its agents, Acies also hopes to recruit new ISOs and independent agents to bring its solutions to merchants everywhere.

Acies Corp.

800-361-5540

www.mysalescentral.com

Prepaid Card for Credit Problems

Product: Real Money Prepaid Visa Card

Company: The Freedom Point

Debt is an issue for millions of people. Industry experts estimate that roughly 3 million people contact credit counselors every year for help with debt management.

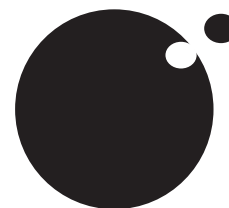
Most have been denied access to credit and, with that, all the advantages that come with having plastic in the wallet.

Credit counselor and financial educator, The Freedom Point, offers a prepaid solution for those whose poor credit prevents them from obtaining a credit card. The Freedom Point's Real Money Prepaid Visa Card is a multifaceted solution to help cardholders manage their debt.

Accepted everywhere that displays the Visa logo, the card includes three separate accounts. Because it is prepaid, no overspending or fee accumulation can occur.

From one account, the main spending account, consumers withdraw money at ATMs and the POS. The second

account is intended specifically for bill payment. Consumers can automatically set up this account to pay their bills with more than 2,500 different companies.



THE FREEDOM POINT SM

The third account is for savings. Cardholders add funds to the account or transfer money between accounts online, over the phone, at the POS or using direct deposit.

A budgeting feature tracks the user's spending habits. Purchases they make using the card are organized into specified budget categories including rent, bills, food, insurance and dependent care.

The Freedom Point

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Easing the Difficulty of Bad Checks

Product: Automated Image and Data Capture
 Company: transmodus

The entry and processing of returned checks can be a tedious and cumbersome process. Sorting each check based on the return code and then sending it off to the appropriate place is time consuming to say the least.

A company called transmodus may be able to save time. The check processing technology the company has launched offers an inexpensive and time-efficient means of processing returned checks.

transmodus

"Transmodus systems utilize open architecture that allows for backend and third party systems and application integration. The system has a number of components that allow for efficient integration and data exchange."

Source: transmodus.net

Transmodus' Automated Image and Data Capture service supports standard scanning equipment and works with both high and low check volumes.

Using the high-speed check processing interface, hundreds of checks can be scanned into the transmodus processing system in minutes.

Once the image and check data reach transmodus, they are sorted according to the category of returned check. From there they are either sent through the automated clearing house network, if the problem is nonsufficient funds, or to a check processing collections center.

The entire process of image and data transfer can be done within minutes. All parties also have access to real-time reports to monitor transaction status.

transmodus
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"Enjoyment is not a goal, it is a feeling that accompanies important ongoing activity."
- Paul Goodman

Satisfied Employees Create Satisfied Customers

If customers have a problem or question, whom do they call? Customer service? Their sales representative? For most businesses, customer service professionals and sales professionals are the only employees with whom customers interact on a personal level.

Customers form their opinions and impressions about a business based on interactions with these individuals. These employees are vital to a business' success, so it's important that they are satisfied and fulfilled by their careers.

How employees feel, and by extension act, have a great impact on a business's achievements. If employees have a positive outlook about the company and their place in it, they will make customers feel good about their decision to work with the company.

If employees believe their employer thinks that they are worthy and important, they will make the customer feel worthy and important.

On the other hand, if employees are unhappy or unfulfilled, or believe they are being manipulated, those feelings will trickle down to the relationships with customers, whether employees intend it or not.

If employees don't support the company or aren't enthusiastic about the products, companies cannot expect them to encourage customers to be supportive of the company or enthusiastic about the products.

Even if employees are not acting maliciously, which is usually the case, they most likely send unintentional messages that they are unhappy. Perhaps it is their tone of voice, lack of enthusiasm or lack of knowledge about a product. Whatever it is, it will interfere with customers' ability to feel a connection with employees and the company.

Welcome, Inform, Thank

Now that we know employees need to be fulfilled and happy, how do we make sure our staff is satisfied and content? By 1) welcoming them, 2) communicating with them and 3) appreciating them.

1. Make Employees Feel Welcome at Work

Do this through incentive programs, employee appreciation days or memos about exceptional performances. Make efforts to view and treat employees as partners rather than the hired hands. If possible, offer stock options, profit sharing or other programs that encourage a sense of belonging.

2. Keep Employees Informed

No one likes to feel like they are in the dark. Make it a point to either publish a newsletter or have a quarterly meeting where employees learn what's happening and most importantly, ask questions. If that's not possible, or your staff is scattered around the country, get creative

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After communicating with staff and educating them about the company's plans and goals, ask for comments or feedback. What is happening in their department? What do they like about their jobs and the company? What improvements or changes would they like to see?

3. Thank Employees for Their Hard Work

Let employees know that you appreciate their work, either through a simple, "Great job, Bob. Thanks" or a more elaborate awards presentation for top performers. When necessary, acknowledge employees' sacrifices and ask for their understanding. If long hours have been required lately, or jobs have been cut, let the staff know that you empathize with them and appreciate their cooperation. Encourage them to ask questions so you can clear up any inaccurate rumors before they get out of hand.

Loyal Employees Foster Loyal Customers

These three small steps go a long way in creating a loyal workforce. Just as satisfied employees create satisfied customers, loyal employees attract, cultivate and nurture loyal customers.

Think about it. Customers probably prefer to speak with the same person each time they interact with your organization rather than having to explain who they are, what they do and what they need each time they contact your business.

If they are working with an employee who has been with the company for five or 10 years, they will have much easier and more enjoyable dealings with your company. They will remain loyal customers.

Loyal customers are important not only for the revenue and repeat business they represent; they also provide references, testimonials and referrals. They are invaluable; they work as part of your team, and they aren't even on your payroll.

If employees have a positive attitude about your company it will come through in their interactions with customers. If your sales force and customer service professionals feel appreciated, valued, respected and important, they will make your customers feel the same.

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Bank Administration Institute

28th Annual BAI Retail Delivery Conference & Expo

Highlights: BAI is dedicated to working with retail banking institutions to improve the overall performance of the organization and its employees. For almost 30 years BAI has focused on this objective. The agenda of this year's conference will focus on the question: Do you really put customers at the center of your strategic decisions? Retail banking experts will emphasize creating and improving products, services and corporate cultures to improve brand quality and customer retention. Sessions will include online sales and marketing, ATM outsourcing, payment options and fraud protection. The event will also offer panel discussions and a wide array of speakers.

When: Nov. 15 – 18, 2005

Where: Orange County Convention Center, Orlando, Fla.

Registration: Visit www.bai.org or call 888-284-4076



National Association of Convenience Stores

NACS Show 2005

Highlights: The NACS Show, previously scheduled for the end of October in New Orleans, has been relocated to Las Vegas. NACS expects at least 25,000 attendees from both the United States and 40 foreign countries. More than 1,400 exhibitors will fill up almost 1 million square feet of exhibition space. The event will include a mix of educational sessions, expositions, receptions, new product reviews and one-on-one and group meetings relating to every facet of the convenience store industry. For exhibitors and attendees not able to attend the rescheduled show, NACS offers a full refund.

When: Nov. 15 – 18, 2005

Where: Las Vegas Convention Center, Las Vegas

Registration: Visit www.nacsonline.com or call 703-684-3600

Refunds: Attendees, fax/e-mail Ashley Burke: 703-836-4564, aburke@nacsonline.com

Exhibitors, fax/e-mail Bob Hughes: 703-836-4564, expo@nacsonline.com



National Retail Federation

*95th Annual Convention & Expo
Retail's Big Show 2006*

Highlights: Bringing in leaders from the world's most successful retail and technology companies, this event should not be missed by anyone in the retail arena. One particular highlight is the "Store of the Future," in which a futuristic dream store is built around a specific theme. This year it will be the ultimate "Upscale Gourmet Market." Speakers include Ralph Alvarez, President of McDonald's North America; John T. Chambers, President and CEO of Cisco Systems; and Robert L. Nardelli, Chairman, President and CEO of The Home Depot.

When: Jan. 15 – 18, 2005

Where: Jacob K. Javits Convention Center, New York City

Registration: Visit <http://nrfannual06.expoexchange.com>

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