



The Green Sheet

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

November 14, 2005 • Issue 05:11:01

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Saving Merchants From Many Unhappy Holiday Returns

The approaching holiday season is the busiest time of year for merchants. Shopping is at its peak, and so is returns fraud. Thieves, taking advantage of the anonymity of holiday shopper crowds and the lesser-trained eye of seasonal workers, come out in force and employ increasingly sophisticated scams.

Although returns fraud is a huge problem for merchants, it presents a significant opportunity for ISOs and merchant level salespeople (MLSs) to differentiate themselves from the competition by showing an in-depth knowledge of the important issues facing their customers and of the solutions available.

Returns fraud cost the industry \$16 billion in 2003, the last year such figures were available, according to King Rogers of KingRogers International, a security and loss prevention consulting firm. "And that was trending up significantly," he said. The 2003 figures showed a 23% increase in returns fraud over 2002.

"An estimated 9% of all returns are fraudulent, an assault of staggering proportions," said Patty Colby, Senior Director of VeriFone's North America Corporate Strategy Development.

VeriFone has partnered with The Return Exchange Inc., a VeriFone Value Add Provider that offers fraud and abuse-detection solutions to retailers. ISOs and MLSs earn a fee for merchants who are willing to purchase the service.

"ISOs have the ability to educate and solve a merchant problem and create the 'stickiness' with the merchant that reduces attrition," Colby said.

The Return Exchange's Verify-1 return authorization system is a SQL Server database that stores customers' IDs and payment information when they return items. The system then compares variables such as return frequency, dollar amounts and timing against the retailer's own return policy rules to identify customers whose buying patterns make them look like "return" abusers.

Although 9% of all returns are fraudulent, only 1% of all consumers are responsible for fraudulent or abusive behavior, The Return Exchange reports. If merchants can track and reject the fraudulent returns, they can afford to offer the 99% of consumers who don't regularly return merchandise a more liberal return policy.

This is important to merchants squeezed on the one side by skyrocketing return rates and on the other by legitimate customers annoyed by less flexible return policies. A 2004 Harris Poll found that 91% of consumers interviewed considered return policies and processes important to their decisions about where to make purchases.

See Returns on Page 67

What's better than
a "Free Terminal?"

How about a terminal
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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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- » Dan D. Wolfe—Barons Financial Group

Notable Quote

"... Who makes all the money in the bankcard industry? The answer is surprisingly simple: hardworking people from all walks of life, with a defined purpose and a burning desire to succeed."

See Story on Page 105



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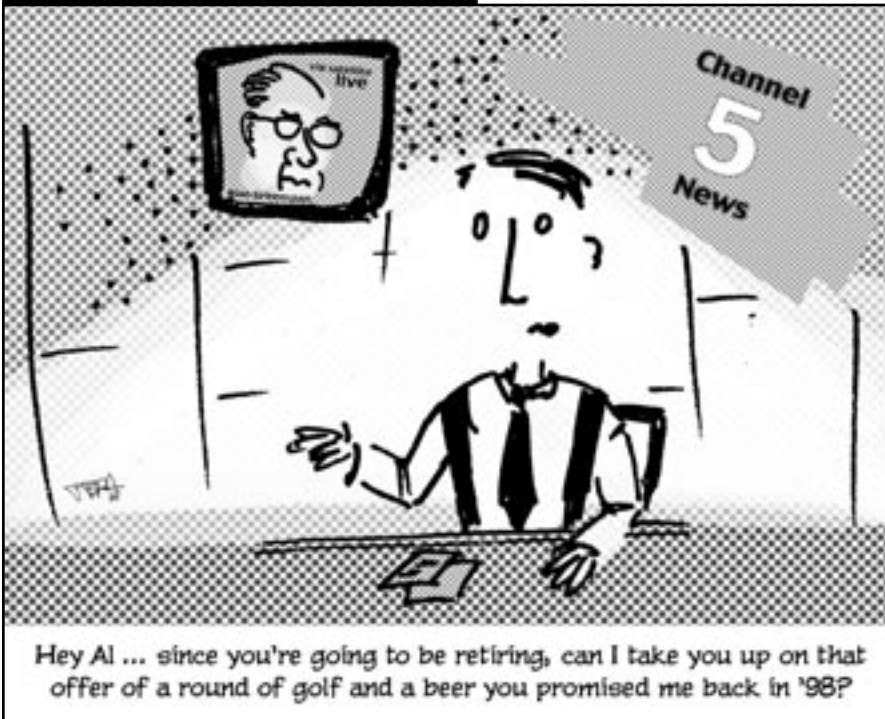
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Forum

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Sarcasm Sells



Adam:

Thank you for your comments. Offering merchants cash advances is a hot topic in the industry right now. A visit to GS Online's MLS Forum will confirm this. This is the first time we have addressed this topic at length in *The Green Sheet*, and we tried to speak with as many providers as space allowed. We will consider covering the topic again in a future issue.

Editor

ATM Processors?

In the past, I was given the names of companies who provide processing for ATMs for ISOs. Can you give me those names again since I lost them?

Thanks,
Charles Spaid

A Note of Thanks

I just read the new product story you wrote ["Easing the Difficulty of Bad Checks," *The Green Sheet*, Oct. 24, 2005, issue 05:10:02], and I wanted to let you know that it hit the nail on the head. Nice job and thank you.

Richard McShirley
CMO
transmodus

Charles:

We do not have a "list" to give you. However, GSQ v6n3 may be of some help. This issue was a review of the ATM industry. The names you are looking for may be in there.

A PDF of this GSQ is available at www.greensheet.com/gsq/Secured-/gsqv6n3.pdf.

Editor

Merchant Cash Advances ... One Left Out

The cover story on the advance business is a very good story ["Merchant Cash Advances Open Doors," *The Green Sheet*, Oct. 10, 2005, 05:10:01].

I was surprised, however, that the article did not mention one of the major suppliers in that business, Amerimerchant. The principal of Amerimerchant is David Goldin, Tel: 212-779-2100, ext. 102. Please consider doing a follow-up story about David's business that is well known in the industry.

Adam Atlas
Attorney at Law

Correction

The New Products story, "An Online Sales Assistant," (*The Green Sheet*, Oct. 24, 2005, issue 05:10:02), featuring Acies Corp.'s Sales Central, had three errors. The first refers to the service being "less expensive." It is in fact free. The second refers to "on the spot" approvals. Approvals are not immediate, but with Sales Central the wait is shortened considerably. The third refers to the capability to chat with vendors and others affiliated with the products and services offered by sales agents. This is not possible. *The Green Sheet* regrets the errors.

Editor

What's better than a "Free Terminal?"

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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

Saving Merchants From Many Unhappy Holiday Returns

Returns fraud is a huge problem for merchants, but it presents a significant opportunity for ISOs and merchant level salespeople (MLSs) to differentiate themselves by showing an in-depth knowledge of the issues facing their customers and the solutions available to help prevent this type of fraud.

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Feature

Making ATMs Accessible: Hesitating on Audio Guidance Is a Gamble

From ATMmarketplace. While the Department of Justice has yet to approve proposed revisions to the Americans with Disabilities Act of 1990, many financial institutions and ISOs are waiting to make the audio-guidance leap.

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View

Market Expanding for Restaurant POS Solutions

MLSs approaching the restaurant market with the "one location, one terminal" mindset will lose the opportunity to sell a broad suite of payment solutions, which include paying at the counter, table, car or curbside, and upon delivery.

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News

Pay By Touch Outbids CyberSource to Acquire CardSystems

Biometrics payments company Pay By Touch announced its intent to purchase all the assets of beleaguered third-party payment processor CardSystems Solutions Inc. following CyberSource Corp.'s withdrawing its offer for the company.

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GS Advisory Board

In the Event of a Disaster ... Is Your Business Prepared?

Hurricanes, floods, fires and earthquakes. The past year has shown exactly how unkind Mother Nature can be. Horrific events often strike without warning and cause unthinkable destruction. Many businesses are not prepared to pick up the pieces ... does this include those in the payments industry?

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AgenTalkSM

The Importance of Standing Out

Francisco Acosta has more than 20 years of sales experience. In an interview with The Green Sheet, he discusses the importance of distinguishing oneself from the competition, suggests some ways around cold calling, and offers advice for MLSs new to the industry.

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News

Interchange Litigation Moves Forward, Cases Consolidated

A recent multidistrict litigation hearing organized 14 different lawsuits concerning interchange fees and other complaints against the card Associations into one group. The cases will go before Judge John Gleeson in U.S. District Court in the Eastern District of New York.

Page 59

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News

House Passes Energy Bill Addressing Interchange Fees

What do interchange fees and a U.S. energy bill have in common? More than you may think. The U.S. House of Representatives recently passed a bill that includes a provision to examine interchange and its effect on pump prices at gas stations.

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News

Consumer Confidence Shaky but Retailer Outlook Bright for Holidays

Consumer confidence plummeted from August to October 2005, according to The Conference Board's Consumer Confidence Index, a monthly consumer survey. Retailers, though, expect an increase in sales for this year's holiday shopping period.

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Book Review

Jump Right In, the Water's Great

Many people, according to Dean Lindsay, author of "A Progress Agent's Guide to Cracking the Networking Code" prefer to dip their toes into networking before going further. It might be tough at first, he says, but "do what is uncomfortable until it become comfortable and you will never stop."

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Education

Street SmartsSM: MLS Questions About Wireless Answered

Wireless is a relatively new solution for the POS, and it seems to bring more questions than answers. NAOPP asked representatives from leading wireless solution providers to help clear up some of this confusion.

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Education

Search Engine Optimization

Search engines have revolutionized the way we research, learn and access data. Now, when you want to know anything, you simply Google it and a few carefully chosen keywords later, the facts are at your fingertips. Here's how to make sure your company stays at the top of the search results.

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Education

Processing for Online Pharmacies: Going, Going ... Gone?

A lot of online pharmacies, terminated as a result of card Association and member bank pressure, are looking for new processors. Don't let the lure of a big residual get you into trouble.

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Education

The World Wide Web of Fraud

From phishing scams, database hacks, computer viruses and unscrupulous merchants, your business is at great risk from Internet-based fraud; however, your personal information is at risk, too. This article provides tips on ways to protect it.

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Feature

Trade Association News: Wireless Wins at WSAA Conference

Wireless was the name of the game at the second annual Western States Acquirers' Association meeting, held in La Jolla, Calif. Nov 2 – 3, 2005. Hundreds of payments professionals, including MLs, ISOs, processors, acquirers, and exhibitors gathered at the Marriott beneath Southern California's palm trees.

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News

MasterCard Making Proximity Payments Proceless

The buzz began several years ago with a 2003 pilot program in Orlando. Soon MasterCard began signing up major merchants. Last month, it launched a national television advertising campaign for PayPass, its proximity, or contactless, payment solution. It seems that contactless payments have finally arrived.

Page 103

View

One Putt Could Change Your Life Forever

On Sunday, Oct. 16, 2005, I intently watched my TV as the PGA Tour's Michelin Championship unfolded in Las Vegas. A golf pro named Wes Short Jr., who had never won the tournament, was about to win it, along with \$720,000. Could one putt, in other words, one merchant processing account, earn us this kind of money?

Page 105

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NEWS

Consumers Embrace Electronic Payments

The "2005/2006 Study of Consumer Payment Preferences" conducted by the **American Bankers Association** and **Dove Consulting** found that consumers are choosing electronic payments more often. Cash and checks account for 45% of consumers' monthly payments, down from 49% in 2003. Additionally, consumers make 33% of in-store purchases with debit cards. Six years ago, debit represented 21% of in-store transactions. Today, 52% of consumers use automatic payment to pay at least one bill per month, and 39% of consumers use online bill payment.

Automatic Payments Surpass Checks

Automatic payments have surpassed check writing as the dominant method for paying recurring bills, according to the "2005 MasterCard Recurring Payments Awareness, Behavior & Attitude Study." More than two thirds of U.S. households (67%) now pay some recurring bills automatically compared with 64% who write checks. Thirty-eight percent of households link payments automatically to a credit card, while 31% charge them automatically to a debit card.

Contactless Payments Studied

A new paper from the **Smart Card Alliance** Contactless Payments Council, "The What, Who and Why of Contactless Payments," provides an overview of market developments and explores the technology, benefits and

security features of contactless payments. Download the paper free of charge at www.smartcardalliance.org.

Internet Payment Gateway Study Released

Strategic Management Partners released a study of U.S.-based Internet payment gateways. The study reveals that business to consumer e-commerce sales continue to show strong growth.

It is estimated that retail sales volume in this sector will grow by nearly 24% over 2004, from \$89 billion to \$110 billion.

Expedited Bill Payments Rising

The recently released "**TowerGroup** 2005 Convenience/One-Time Payment Services Survey," estimates that expedited bill payment transactions (last-minute, emergency or collections payments) will total 1.7 billion items per year and represent 10% of key U.S. bill payments by 2010. TowerGroup further estimates that expedited bill payment volume in 2005 will total approximately 554 million transactions.

Gift Cards on the Rise

According to a survey from First Data Prepaid Services' **ValueLink**, 59% of American adults either purchased or received a gift card in the previous 12 months, up 23% from 2001. Of those who received cards, 56% spend more than the initial value of the card they received.

Sixty-one percent of respondents said they are likely to purchase a gift card in the next 12 months.



- It's time for the holiday tradition of hiring seasonal workers, according to the **National Retail Federation** (NRF). Stores hired 524,350 additional workers in 2004, accounting for 3.5% of the industry's total workforce.
- According to a survey by **BIGresearch** and **NRF**, the average shopper will spend \$738 for Christmas.
- After being put up for sale in September, the **Albertsons Inc.** grocery chain of 2,300 stores has had many bidders. Leading the pack is the country's largest supermarket chain **The Kroger Co.** All the bids are valued at around \$10 billion. ▶
- As of Nov. 21, **UPS** said it will no longer ship cigarettes purchased illegally over the Internet in order to help deter underage smokers.



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ANNOUNCEMENTS

"Inc." Recognizes Fast-growing Companies

Inc. magazine selected **Century Bankcard Services** as one of the fastest growing private companies in the United States for 2004. The magazine recognized **United Bank Card Inc.** as the 19th fastest growing private company in the nation and the second fastest in the financial sector.

Innovation Awards Announced

Chase Bank USA received one of the first Smart Card Alliance Innovation Awards. The award was presented for the bank's introduction of a new contactless payment feature. The **Bank of Montreal** and **HSBC Mexico** both received Innovation Awards for their role in migration to EMV smart bankcards.

CO-OP Opens New Office

CO-OP Network opened a Sarasota, Fla. sales office that **Lynn Kneebone**, the Network's newly appointed Southeast Region Business Development Manager will lead. Kneebone, with more than 16 years of financial services experience, will lead the sales team in Florida, Georgia and Puerto Rico. She was most recently Regional Vice President at Certegy Inc.

EMG Opens Office

Eliot Management Group (EMG) opened its 19th branch office. The newest office is in Minneapolis. This location will continue EMG's Midwest expansion, providing Minneapolis and the surrounding area with sales, service and support for EMG's credit card and electronic payment processing services.

HPS to Expand

Heartland Payment Systems Inc. (HPS) is expanding its service center in Indiana. The new center will be located on 35 acres and will include a 120,000 square-foot facility, which will house 1,000 employees. It is scheduled for completion in the first quarter of 2007. HPS plans to hire up to 130 employees over the next 24 months.

IRN Announces New Program

IRN Payment Systems/PartnerAmerica announced a new sales program for all ISOs. The program includes a free Hypercom Corp. T7Plus credit/debit card terminal, a \$100 startup bonus, plus a 60% revenue share with no minimums, restrictions or quotas.

Payment Processing Center Relocates

Payment Processing Center and **NSF Check Recovery** relocated. Their new address is 121 Friends Lane in Newtown, Pa.

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IndustryUpdate

PreCash Makes List

PreCash Inc. ranked 18th on the 2005 Deloitte Technology Fast 500, a ranking of the 500 fastest-growing technology companies in North America. PreCash grew 14,887% from 2000 – 2004. The company also ranked 26th on the Deloitte list of fastest-growing privately held companies in the United States.

PARTNERSHIPS

Axalto Provides Contactless to KeyBank

Axalto is supplying more than 2 million MasterCard PayPass cards to **KeyBank** for the first contactless debit card rollout in the nation. The KeyBank MasterCard PayPass card also includes a magnetic stripe, allowing consumers to use it at any location that accepts MasterCard-branded debit cards.

EWI and United Bank Card Join Forces

EWI Holdings Inc. and **United Bank Card Inc. (UBC)** launched a nationwide distribution campaign offering real-time electronic prepaid payments to UBC's retailers. The alliance provides UBC's merchants with the ability to electronically process payments for a variety of prepaid products including wireless re-charge, Visa

and MasterCard stored value cards and long distance calling cards.

JPMorgan Chase Selects VeriFone

JPMorgan Chase & Co. selected **VeriFone** to provide customer validation systems to interact with branch bank teller workstations. A pilot deployment will begin in December and run for three months. Upon successful completion, JPMorgan is expected to deploy the VeriFone solutions to approximately 11,500 teller stations in branch locations.

The Phoenix Group to Purchase Hypercom Products

The Phoenix Group agreed to purchase \$8 million of **Hypercom's** card payment terminals and PIN pads. Under the terms of the 12-month agreement, The Phoenix Group will provide Hypercom's products to ISO and bank customers in the United States.

SPS Exclusive Processor in Puerto Rico

Secure Payment Systems (SPS) was chosen as the exclusive provider of stored value gift and loyalty card services in Puerto Rico through **Worldwide Payment Services Inc.**, the only ISO approved to sell credit card processing services within the territory.

VeriSign and WWRE Partner

VeriSign and the **Worldwide Retail Exchange (WWRE)** will work together to offer POS data services to WWRE members. The agreement adds POS data services to the WWRE platform.

ACQUISITIONS

First Data to Acquire KMPS

First Data signed an agreement to acquire approximately 80% interest in **Korea Mobile Payment Services (KMPS)**, a provider of value-added network services. First Data will acquire the majority shareholding in KMPS and lead the operations in the Korean market along with the KMPS management team. The acquisition is expected to close by the end of 2005.

Pipeline Data Completes Acquisition

Pipeline Data Inc. completed its acquisition of **World Products Inc. d.b.a. AIRCHARGE**. The AIRCHARGE product line provides a payment solution that enables merchants to perform swiped credit card and check guarantee transactions on cell phones.

VeriSign Acquires Moreover Technologies

VeriSign Inc. recently acquired **Moreover Technologies**,



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APPOINTMENTS

IRN Adds Sales Director

IRN Payment Systems/PartnerAmerica appointed **Debi Hallmark** as Regional Sales Manager. Hallmark brings more than 15 years' industry experience to IRN. She held positions at NPC and Financial Alliance and owned and operated an ISO for five years.

Retriever Hires Lee

Christine Lee joined **Retriever Payment Systems Inc.** as Senior Vice President of Market Research and Product Development. Her most recent position was Senior Vice President of Product Management at Bank of America Merchant Services.

United Bank Card Names Executive VP

J. Brian Merena joined the **United Bank Card (UBC)** team as Executive Vice President, Financial Institutions. Merena comes to UBC from Moneris Solutions where he was Senior Vice President of Financial Institutions.

Previously he was Senior Vice President of Sales for Diversified Acquiring Solutions.

Smart Card Alliance Announces Leadership

Greg Garback, Executive Officer, Department of Finance for the Washington Metropolitan Area Transit Authority (WMATA) in Washington, D.C., was elected chair of **The Smart Card Alliance 2005 – 2006 Executive Committee**. Garback has represented WMATA at Alliance meetings and events since 1999 and has served on the Board of Directors since 2002.

Hypercom Names Appointments

Hypercom appointed **Thomas Liguori** as Senior Vice President and Chief Financial Officer. Liguori joins Hypercom from Iomega Corp. where he served as CFO. Hypercom also appointed **TK Cheung** as Senior Vice President and General Manager – Hypercom Asia-Pacific. Previously associated with Hypercom, Cheung is returning to the company from a private consulting practice. **Emilian Elefteratos** joined Hypercom as Senior Vice President, International Sales. Elefteratos most recently served as President and CEO of SiVault Systems. **O.B. Rawls IV** was promoted to Senior Vice President, North American Sales. He was President of Hypercom North America for five years. The company appointed **Jonatan Schmidt** to the newly created position of Chief Scientist and Technology Officer. Schmidt recently served as Chief Strategy Officer at SiVault Systems.


Asia Payment Restructures

Matt Mecke, **Asia Payment Systems Inc.**'s President and CEO, relinquished his positions but will continue to serve as a Director of the company and Vice Chairman of the Board. **Robert Clarke** was appointed CEO and Chairman of the Board, and **Benny Lee** was named President. Lee previously served as Vice President, Asia/Pacific for MasterCard. Bob Clarke has been a Director of the company since its inception.

Diebold Promotes Two Executives

Thomas W. Swidarski was named President and Chief Operating Officer of **Diebold Inc.**, and **Kevin J. Krakora** was appointed Vice President and CFO. Swidarski most recently held the position of Senior Vice President, financial self-service group. Prior to this appointment, Krakora served as Vice President, acting Chief Financial Officer and Corporate Controller for Diebold.

Wills Joins CrossCheck Inc.

Thomas Wills joined **CrossCheck Inc.** in the new position of Vice President of Risk Management. Before joining CrossCheck, Wills worked in senior management positions and as a consultant for several payment and e-commerce companies including Visa, Hewlett-Packard, CommerceNet and Globe ID. 

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News

Pay By Touch Outbids CyberSource to Acquire CardSystems

B iometrics payments company Pay By Touch announced its intent to purchase all the assets of beleaguered third-party payment processor CardSystems Solutions Inc. following CyberSource Corp.'s withdrawing its offer for the company. After several weeks of negotiations, terminating the deal was fundamentally an issue of valuation, CyberSource spokesman Bruce Frymire said. "After a fair amount of due diligence, we arrived at a certain price, then another bidder, we now know who, came in with an offer that we weren't willing to meet."

He said it's not unusual for this to happen, but it was unusual for CyberSource's initial letter of intent to be released so early in the process when both parties were still "feeling each other out."

CyberSource had announced in September its intent to acquire CardSystems, whose system suffered a security breach resulting in the compromise of up to 40 mil-

CardSystems Timeline 2005

- June 17: News breaks that up to 40 million cards potentially compromised in CardSystems breach. (CardSystems later admitted to storing data against card Association rules.)
- July 18: Visa U.S.A. says it will no longer authorize CardSystems to process transactions on its network after Oct. 31, 2005. American Express Co. (AmEx) follows suit the next day.
- July 20: CardSystems retains AmbironTrustWave to perform a compliance audit and any required remediation.
- Aug. 31: AmbironTrustWave submits CardSystems Report on Compliance to Visa, MasterCard, AmEx and Discover. Visa and AmEx maintain their original position.
- Sept. 23: CyberSource Corp. announces intent to purchase CardSystems.
- Sept. 29: Visa U.S.A. extends deadline for cutting ties with CardSystems to Jan. 31, 2006.
- Oct. 15: CyberSource rescinds its offer. Pay By Touch announces intent to purchase CardSystems.

lion credit and debit accounts. Following the breach, when CardSystems was also found to be noncompliant with the card Association's Payment Card Industry Data Security Standard, Visa U.S.A. said that after Oct. 31, it would no longer authorize CardSystems to process transactions on its network. However, upon the acquisition announcement (first from CyberSource, then Pay By Touch) Visa extended the deadline for CardSystems to Jan. 31 "for the sole purpose of helping to facilitate [the] planned acquisition."

Pay By Touch Merchant Services

What does a biometrics solution provider want with a payment processor? Pay By Touch's service allows consumers to pay for purchases or cash checks with the touch of a finger. With the acquisition, Pay By Touch will have access to all 120,000 of CardSystems' merchant customers as well as a direct connection to acquiring banks and ISOs.

"We are eager to optimize the existing sales and marketing channels that have produced exceptional growth for CardSystems over the past several years," said John Rogers, Founder, Chairman and Chief Executive Officer of Pay By Touch. "... Pay By Touch will work to offer its patented biometric products to CardSystems' ISOs as a new feature for their merchant base."

In 2004 Pay By Touch acquired InterCept Payment Solutions (IPS), which specializes in card-not-present transactions, and ATM Direct, which specializes in PIN-based debit transactions. Pay By Touch will combine these companies along with CardSystems into a new business unit called Pay By Touch Merchant Services. (Incidentally CardSystems CEO John Perry was the former head of IPS prior to the acquisition by Pay By Touch.)

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The Importance of Standing Out

Francisco Acosta of New York City is a career salesman with more than 20 years' experience. His expertise has proven to be invaluable in his recent work as a merchant level salesperson (MLS). In the following interview, Acosta discusses the importance of training and distinguishing oneself from the competition, suggests some ways around cold calling, and offers plenty of advice for MLSs new to the industry.

The Green Sheet: What brought you into this business?

Francisco Acosta: I answered an ad 5 1/2 years ago. I was intrigued by the concept of residual income. I've been in sales since 1984 and have worked in various environments from door to door, retail, manufacturing and tele-marketing. I've sold products as well as services, both to consumers and businesses. My background prepared me to have consultative interactions with merchants. It was a big advantage in helping me differentiate myself from the reps who sell mainly on rate.

GS: Why is it important to be a business consultant?

FA: Sales as a whole, the entire profession, if it's not moving in that direction, it really needs to. The old fashioned "throwing dirt on the floor and demoing your vacuum cleaner" isn't really cutting it these days.

Rather than that, you [serve] as a consultant; you ask questions, you gather information. You make sure [you know] what the needs are for that prospect and then make sure that whatever it is that you are selling, whether it is a product or service, actually meets those needs. Then, it's a win-win situation for both the agent and the customer.

GS: What type of training did you receive?

FA: I was given corporate-level training from a huge ISO that worked through a huge bank affiliation. It was my responsibility to develop relationships with the bank managers in order to ensure a steady flow of leads. That initial training still helps me today.

I think most people in our industry would agree that a bank lead is golden. [However] even though the ISO had the bank affiliations, it didn't mean that the leads were a given. As a merchant services rep, you have to understand the framework of a bank and what [the bank's] priorities are. You're not adding anything to their bottom line.

If your perspective is "I've got these banks, and they are going to give me leads," well that's a mistake. You still have to go in there and educate the bankers.

Try to add some value, show them what the possible pitfalls are to an account being structured incorrectly by the competition, and make them understand the relevance of what we do for their client.

GS: What should quality training entail?

FA: Training is a relative idea. Does everyone get trained? Yeah. You can't just hand a guy a book and say, "Go sell merchant services"; it doesn't work that way.

Not all training is created equally. So if you have someone that takes you out in the car and says, "Let me tell you about the business; here's what you have to do" and shows you how to read a statement, does that mean that you are fully trained and capable as a merchant services rep? My contention is no; it doesn't necessarily



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"[Interchange is] at the forefront of merchants' minds because of the immediate impact. You've got a situation where two years in a row they've taken a hit. At a certain point [it's] just being abusive.

"You can understand the perspective of the card Associations; they're competing with each other, trying to gain market ... Their market share is threatened, and they've made some decisions that can only be perceived on the part of the merchant as egregious and greedy."

- Francisco Acosta

mean that. Here's an example. One of the first deals that I ever wrote was a dry cleaner where the rep before me set him up as a retail account because he assumed that's what it was. But in fact, the dry cleaner did most of his business, about 70%, as MO/TO through corporate accounts.

Just walking in, it's easy to make the assumption that "It's a retail store, so I'll set it up as a retail account." But if you dig deeper and know questions to ask and have the kind of training that will enable you to ask those questions, then you will set up the account correctly, save that merchant money and retain the account.

GS: What has been the biggest change in the industry since you started?

FA: There seems to have been a trend toward defensive selling. I keep reading comments in [GS Online's MLS Forum] about how you can't make money selling equipment. I couldn't disagree more.

People spend more money on cable television than it costs to lease a terminal, and cable doesn't bring in money to a merchant's business. I have never had a merchant disagree with that idea or argue with my pricing. As a result, I still make substantial revenue from equipment sales.

I'm in the NYC area. A typical merchant is paying thousands per month on rent plus insurance, payroll, plus, plus, plus. Their monthly nut is humungous. Sometimes they spend \$100,000 - \$200,000 per month just to keep the doors open. So, will \$40 per month to lease a piece of equipment severely impact this guy's life? I don't think so.



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There's a dominating philosophy that you have to give it all away, but reading [GS Online's] Forums, you'll start to see that the tide is turning, and some people are saying, "No, why are we giving it all away? We can charge certain things."

GS: Are merchants overloaded with sales pitches? What does this mean for agents?

FA: [Merchants] are wary, and they're weary from the constant bombardment. That's why it's important to distinguish yourself.

At the end of the day we're all selling the same service, but we're not selling that service the same way. Quite literally, you could sit on the phone and call people and quote rates all day if that's what you want to do.

I don't think that's an effective approach, though, because you sound like everyone else that's doing that, and if you wind up getting a sale under those circumstances, chances are your retention is not going to be there. You sell on rate, you'll lose them on rate.

GS: How do you approach potential clients whom you have never met?

FA: I've made a decision not to cold call. Frankly, I can't stand doing it, and I believe it's not the most efficient use of my time. I work on referrals that I generate through networking with the types of professionals who work with my target market. Bankers, accountants and attorneys are my favorite people in the whole world.

GS: What special methods help you to close a sale?

FA: My special techniques are to prepare thoroughly and keep my industry knowledge current. I assume that I will have to be creative with every merchant in order to customize a solution. Very often I get a customer because the original rep didn't spend enough time to understand exactly how the merchant conducts business and didn't structure the account correctly.

GS: How do you choose with whom to work?

FA: Naturally, I look for good reputations coupled with a fair compensation plan. Ed Freedman has done a fantastic job of explaining that process in his old "Street Smarts" columns [in The Green Sheet]. I strongly encourage reps to read them [at www.greensheet.com/mlsportal]. My processor choices and the reasons for them have changed according to my needs. I had to figure out who my target

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market was and then make sure that my processor could support that. If my target is regional mom-and-pop retailers, my processing criterion is different from when my target market is high-risk business. I define my market and then define my processor.

GS: What has kept you in the industry?

FA: This industry has always been a perfect balance between what I like to do, am proficient in doing and income potential. Also, I'm constitutionally incapable of working for anyone.

GS: What are the basic tenets of your business philosophy?

FA: Always be honest. Be impeccable with your word. Constant improvement.

GS: Describe a typical day in your life.

FA: When I finally have one I'll get back to you. I spend most of my time marketing. Mostly that means developing new networking channels and strategic partnerships. When I'm not doing those things I'm hopefully writing deals.

GS: Where do you see this industry in the future?

FA: We live in a credit card-centric society. I anticipate the government stepping in to a certain extent in order to wrangle in the card Associations, but I don't think that will ultimately have a deleterious effect on the industry. Mergers will probably have a big effect, but I think there will always be enough companies to keep competition and options alive.

GS: What are your thoughts on the current interchange litigation and the possible results?

FA: It's at the forefront of merchants' minds because of the immediate impact. You've got a situation where two years in a row they've taken a hit.

At a certain point [it's] just being abusive. You can understand the perspective of the card Associations; they're competing with each other, trying to gain market share and in some cases might be a little panicky because of legislation over the past couple of years. Their market share is threatened, and they've made some decisions that can only be perceived on the part of the merchant as egregious and greedy. Now [merchants] are rebelling.

There is a litany of lawsuits here and abroad [in which] merchants are saying enough is enough. I tend to think that greed will prevail because there is a lot of money to be both made and lost.

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— Aaron Rian, CEO of MPI



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GS: How has The Green Sheet helped you?

FA: The Green Sheet has played a major role in my career. I've used it as a resource for getting information on ISOs. The posts on [GS Online's] MLS Forum have helped me tremendously.

The ISOs that I work with now are a direct result of information that I learned in The Green Sheet. You live and learn, you enter the business, you figure out who the players are and all that other stuff. ... I, for example, came from a corporate background ... and my first question was "What do I do now?" Someone said to me, "The first thing you have to do is get on The Green Sheet and start learning about this industry and what your options are," so that's what I did.

Even when people are arguing on the [MLS] Forum, which can be pretty funny, those discussions are very valuable because in the heat of battle people are really on their game and trying to make a point and bringing out amazing facts about the industry and about people within the industry.

GS: What are your career goals?

FA: Merchant services gives you the unique ability to structure your life the way you want to and make decisions that are not available to the average working person. I plan to continue to expand my capabilities and my target markets and find ancillary services that will benefit my merchants and increase my profit margin.

GS: Are you satisfied with your progress so far?

FA: I'm a slow learner so things have been bumpy at times, but I'm happy with my progress. I'm never satisfied, though.

GS: Any advice for newcomers?

FA: Put your head down and work extremely hard for 10 years. Then, pick your head up and go on an obscenely expensive vacation. You'll be able to afford that and much more.

GS: Any closing comments?

FA: This industry has been wonderful to me. The opportunities and lifestyle that it affords are hard to come by through traditional means. My way of giving back is to create opportunity for other people and help new reps, whether it benefits me or not.

In the end I believe that what goes around truly does come around, and I'll be taken care of. Thanks, Green Sheet, for your continuing support. ☺

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Feature

Making ATMs Accessible: Hesitating on Audio Guidance Is a Gamble

By Tracy Kitten, Editor

ATMmarketplace.com

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While the Department of Justice has yet to approve proposed revisions to the Americans with Disabilities Act (ADA) of 1990, many financial institutions and ISOs are waiting to make the audio-guidance leap.

Their argument for waiting: The software upgrades and hardware replacements are far too costly to make until the ADA requirements are precise. America's Community Bankers estimates that upgrades will range between \$1,000 and \$3,000 per ATM, an expense that FIs will have to budget far in advance. But ADA experts say waiting is a gamble, one that will likely lead those who wait down a path to almost-certain litigation.

Berkeley, Calif., disability rights attorney Lainey Feingold said the Department of Justice, which is expected to approve guideline revisions next year, won't likely bestow mercy upon those who wait. "To ask for a delay to the new regulations now would be a rollback, really, to something that's been in place since 1992," Feingold said. After the U.S. Access Board released its July 2004 ADA revisions, which included a new requirement for audio-enabled ATMs, the department allowed the industry to review the revisions and submit comments by May 2005.

Now, Feingold said, five months after the comment deadline, every ATM operator should be moving forward instead of making excuses. "The small banks said they need more time to do this ... but there are small banks doing it now," Feingold said. "The idea of independent usability, I don't think that is debatable in this country anymore."

"I think we have more than 30,000 [talking ATMs] in the U.S. today, and anyone who does not have a talking ATM in place right now is at risk of litigation," she added.

Tom Kelly of New York-based JPMorgan Chase & Co. said nearly 6,700 of the bank's 7,000 ATMs are now audio-enabled. "In the last three years, we've replaced all of our ATMs," Kelly said. "And since voice-enabled is pretty much a standard issue on ATMs today," most of Chase's fleet is expected to be in compliance.

Charlotte, N.C.-based Bank of America Corp. has more than 7,000 audio-enabled ATMs in 46 states, Feingold said. And Pittsburgh-based PNC Bank and Cleveland-based National City Corp. have made strides to upgrade ATMs, too, she added.

So Why Are Some Waiting?

Timothy Hoyle of Reading, Pa.-based IRB Consulting Group said he's "amazed" by the number of FIs that are waiting to upgrade their fleets "until they are told they have to do it."

But FIs argue that the rules, even as they read today, leave a great deal of room for interpretation; the revisions also have gray areas. And that's left deployers concerned about investing in upgrades that don't explicitly meet new requirements.

A case in point: In February 2005, the U.S. District Court for the District of Massachusetts ruled in favor of E*trade Access Inc. and E*trade Bank, both of which were sued by the National Federation of the Blind. In its ruling, the court said that E*trade is not required to provide headsets at ATMs, since current ADA guidelines "do not mandate or require headphone jacks." Ambiguity has left some FIs scratching their heads, trying to balance business with practicality.

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"Most just don't want to spend the money until they are required to," albeit a risky decision, Hoyle said.

"From a compliance perspective, I think those people are setting themselves up to spend more. ... If banks wait, their resources are going to be limited."

Deployers need to be proactive. "If I were to guess, when the DOJ finally does put out the new regulations, I think they are going to give financial institutions a year or less, because the technology is there and the larger financial institutions are already doing it."

Manufacturers Set the Pace


Manufacturers are taking the first step by making audio capabilities on ATMs standard features. Long Beach, Miss.-based Triton Systems and North Canton, Ohio-based Diebold Inc., which were both approached about accessibility issues by advocacy groups, are taking compliance seriously.

Every Triton ATM shipped within the United States is equipped with speech technology, said Bill Jackson, Triton's Vice President of Research and Development. "Every terminal we send out now has audio guidance capabilities," Jackson wrote in an e-mail.

"The only ones in which the software actually supports this is the U.S., but all countries are capable of talking."

Diebold is working closely with groups like the National Federation of the Blind during ATM development, "to get user input upfront," said Dave Barker, a principal Design and Brand-integrity Strategist for Diebold.

"When we think about accessibility, we take more of a proactive approach to design," Barker said, adding that the industry should be thinking about technology, regardless of whether it's "required" to.

Diebold's Vectra ATM, which was released at the BAI Retail Delivery conference last year, was recognized by the Industrial Designers Society of America for being the first ATM to use haptic technology, which provides sensory feedback. Instead of a keypad, Vectra is equipped with a dial, which allows users to navigate menus using their sense of touch. "Users operate the dial in much the same way as a combination lock," Diebold said in a news release, "twisting it both clockwise and counterclockwise to make their selections." 

Link to original article: www.atmmarketplace.com/news_story_24225.htm



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View

Market Expanding for Restaurant POS Solutions

By Rob Regan

VeriFone

As a merchant level salesperson, if you approach the restaurant market with the "one location, one terminal" mindset, you will lose the opportunity to sell a broad suite of payment solutions for this changing industry.

Two months ago, VeriFone's David Talach discussed how the convergence of increasing consumer debit use and Wi-Fi availability is creating new opportunities for pay-at-the-table systems in full-service restaurants (see "Full Service, Fast Service With Restaurant Payment Options," *The Green Sheet*, Sept. 12, 2005, issue 05:09:01).

This truly is an exciting opportunity that will begin to take off rapidly over the next year, particularly as the Wi-Fi build-out accelerates with the development of city-wide Wi-Fi networks that Google, for example, has proposed to build for San Francisco and EarthLink has already contracted with Philadelphia.

"Pay at the table" is one of several opportunities to up-sell new POS solutions that will help restaurant operators increase their revenue and efficiency.

At VeriFone, we've segmented the opportunity into four separate but complementary customer needs: paying at the counter, table, car or curbside, and upon delivery.

Let's take a look at each of these opportunities, along with the value proposition and solution sale.

Paying at the Counter

This is the ideal proposition for coffee shops (whether national franchisees such as Starbucks, or local one-store operations); pay-at-the-counter restaurants such as Denny's and Ponderosa; cafeteria-style restaurants and company cafeterias where diners pay at the register; counter pick-up locales such as pizza shops, and fast casual restaurants such as sandwich shops.

How do you make the sale? It's becoming easier by the day as consumers increasingly rely on credit and debit cards for everyday, smaller purchases. If proprietors are resistant, provide them with the following easily demonstrable points:

- Cards are faster than cash
- Diners usually spend more money when paying with a card
- Customers exhibit greater loyalty when their favorite restaurant is there for them, no matter what type of payment they're carrying on any given day
- Competitors are increasingly accepting cards and adding gift card and loyalty applications to draw customers back in.

What's the ideal solution? A sleek, compact system such as a POS terminal with an ATM-style interface that is easy for servers to use and hand over to customers for PIN entry. Also be able to offer a variety of communications, including dial and Internet (LAN, Wi-Fi and even cellular). Some sites may also want a separate PIN pad with its own mag-stripe reader.

Paying at the Table

Pay-at-the-table applications are for use in table-service restaurants. Introducing mobile POS systems using Wi-Fi instead of fixed-line transmissions represents the greatest revolution in restaurant productivity in years. According to Mercator Advisory Group, the addressable market represents an estimated \$438 million in POS equipment.

These applications will reduce wait times, increase table turns and enable restaurant operators to increase revenue and efficiency. This also represents an opportunity to replace today's solitary countertop system with an estimated three Wi-Fi systems, on average.

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The solution here must be as friendly as the pay-at-the-counter solution, and should also have easy screen readability for any lighting situation and quick and fast printing. The system must also come in a smaller form to make it easy for servers to carry from table to table.

Paying at the Car or Curbside

This is already taking hold as popular table-service restaurants capitalize on the boom in takeout service. According to the National Restaurant Association's 2005 forecast, more than half of table-service operators report that takeout represents a larger proportion of their total sales compared with two years ago, and one out of three consumers have used curbside takeout. The value proposition for restaurant clients is compelling:

- Speed up takeout orders; no asking for a card number over the phone
- Speed up service; wait staff delivers food and completes payment in one trip to the car
- Accept secure PIN debit payment.

Today, most car or curbside payment implementations require five steps: 1) server delivers food, 2) server brings payment inside, 3) server does base transaction, 4) server

returns to car with check and 5) server or manager enters tip. With a wireless car side payment scenario, there are only two: 1) server brings food, check and terminal to car; 2) consumer swipes card and accepts receipt.

The ideal system in this environment is a portable Internet protocol (IP)-based system that expands the POS to the car or curbside. As with a pay-at-the-table type of solution, it must be small, portable and easy for both staff and customers to operate.

Paying Upon Delivery

This opens a new, untapped market. Fully 78% of U.S. households use some form of food takeout or delivery, according to the National Restaurant Association. Consumers tend to spend more if they can use their card, a phenomenon that the quick service restaurant industry is taking to the bank.

VeriFone's own delivery payment application, DeliveryPAY, operates on cellular networks just like your mobile phone. Using general packet radio service (GPRS) or code division multiple access (CDMA) signals, restaurant operators have maximum flexibility on which providers they contract for service, including the Sprint, Verizon and Cingular networks.

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View

Wireless total cost of ownership is increasingly compelling as airtime costs continue to decline (at some point, even countertop users may opt for cellular and do away with line installation costs and service charges.)

Unlike earlier proprietary networks, the GPRS and CDMA networks are reliable with broad coverage.

Packaging up this solution should be relatively easy at this point. If you're selling a modular device into pay-at-the-table and pay-at-car-side environments, you're probably selling the same solution with just a different connectivity option.

This is simple for you to manage and extremely compelling for restaurant operators who want simplified training for their staff.

What's Next?


The wild card in the deck is the build out of public Wi-Fi networks mentioned earlier. The Philadelphia and San Francisco plans are groundbreaking in that they envision providing low-cost or no-cost broadband access citywide in large metropolises.

Until recently, public hot spots have been confined either

to relatively limited areas measured by a few blocks, or citywide in smaller cities in rural areas where broadband is harder to come by.

The prospect of a citywide Wi-Fi network is intriguing, to say the least. It means that Wi-Fi may become as ubiquitous as cellular phone service, which will make it an incredibly easy sale to restaurant customers. For merchants, it means that customers can "roam" into their establishment from somewhere else without losing their PDA connection, or perhaps their voice over IP, or VoIP, phone connection.

It's also likely to drive down Wi-Fi costs even more dramatically. In the meantime, we have seen many smaller establishments bringing up their own Wi-Fi networks for PC and other IP devices, and DSL prices have been cut this past year.

All this reduces the barrier to IP adoption and increases the readiness of restaurants to take advantage of the latest in POS technology. 

Rob Regan is General Manager, VeriFone Hospitality Systems. E-mail him at rob_regan@verifone.com.

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Company Profile



Integrity Bankcard Consultants, Inc.

Integrity Bankcard Consultants Inc.

ISO/MLS contact:

David H. Press, President

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Company address:

1807 S. Washington Street

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ISO/MLS benefits:

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- Will work with established acquirers to bring systems up to date and will help new ISOs with start-up processes

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"We get a lot of calls from people who have already been fined or who have already had a problem. Once you get your hand stuck, sometimes it's hard to extricate yourself."

- David H. Press
Founder and President,
Integrity Bankcard Consultants Inc.

A burning issue for the bankcard industry is compliance with the Visa U.S.A. and MasterCard International rules and regulations, but how well are most businesses addressing it? Sure, they probably think and talk about it frequently, but if the card Associations come knocking, would they find a truly compliant organization? Does it take a crisis for an ISO or processor to make compliance a priority?

"We're big on being proactive," said David H. Press, Founder and President of Integrity Bankcard Consultants Inc. (IBC), a consultancy that provides compliance, risk and operational reviews for banks, ISOs, merchants and processors. "We want to help in making sure that they are in compliance with the rules and regulations, that their contracts are sound and that they protect their interests."

Behind IBC are two partners, Press and Greg Brown, two long-time colleagues, each with a different area of expertise. They originally worked together for Peach Tree Bancard

Corp. in Downers Grove, Ill. Brown served as general counsel, and Press managed the security and investigations unit. Combined, they have more than 40 years' experience in the bankcard industry.

When Press founded IBC in July 2000, Brown later joined him as Vice President.

From PI to Bankcard Consultant

Press also has another business; he is a licensed private detective focused on financial crimes such as identity theft, merchant fraud and scams perpetrated in the bankcard industry.

The idea to create IBC actually came from a bank executive who had hired Press to investigate something amiss at the bank. Press suggested hiring a consultant to review the bank's operations because he discovered that large dollar losses from merchant fraud were occurring.

"He told me, 'Start a consulting company, and I'll hire you,'" Press said. "At first I thought he was joking, but in a subsequent call he asked again:

Company Profile

'I've got it approved for you to come out to our center and to do a review.'

"Now," Press said, "about 90% of my workweek is dedicated to our consulting business, and 10% is dedicated to the detective agency. Before it was 90/10 the other way. Since 2000, it's shifted so now the only investigative work that we do is for our current clients that need, for example, an in-depth background investigation on an employee or on the principals of a new ISO."

IBC's primary focus is on back-end operations, such as underwriting, risk and chargeback processing. It assists start-up ISOs in finding the right processor and setting up their back-end procedures. The company also performs ISO/bank compliance reviews and works with merchants to eliminate chargeback problems.

As an attorney, Brown brings to IBC his specialization in the bankcard field. Clients ask IBC to review contracts and agent and ISO agreements.

"There are a lot of contracts out there, and there are a lot of bad contracts out there," Brown said. "We often work with clients' lawyers rather than directly with the clients. We end up being expert witnesses a lot."

"The bankcard industry tends to be a very litigious business," Press said. "We offer all ends of the spectrum, everything from operational, risk and compliance, to the legal aspect, which gives us an advantage over a lot of our competitors."

What IBC Is Not

Although IBC provides a spectrum of services to customers, it does not certify businesses for compliance with the card Associations' data security standards (although it does refer inquiries about this to another company). It is also not an ISO.

"Although we've been approached by some of our banking clients and processors [about becoming an ISO for them], we've never crossed that line because it limits our objectivity ... it would become a conflict of interest," Press said.

How IBC Works

IBC provides compliance reviews of ISOs for members, processors and insurers. What should processors that are ready to get serious about compliance expect from an IBC review?

IBC tailors its compliance reviews for card Association

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requirements along with the client's concerns and risk tolerance. It reviews the ISO's procedures to ensure that it is in compliance with all Visa and MasterCard ISO service provider risk standards. These include:

- Compliance with the minimum standards and registration procedures members must follow in regard to ISOs.
- Use of financial reviews, onsite ISO reviews and background investigations of the ISO, its principals and employees as required.
- Adequacy of the security controls the ISO has in place including the auditing process, management and exception reporting and cardholder information security practices.
- Existence of all applicable account information security standards as set forth by Visa and MasterCard.

IBC performs most of its initial work on site. "The only way to see how the factory is running is to go to the factory," Press said. "We normally spend one to two business days on site. We see what they have in place and how they handle their day-to-day business.

"We gather up all the information, we may request additional documentation, and then back here in Illinois we prepare a fairly detailed report on our findings, with recommendations, and then send a copy to the client."

He gave the example of an operational/risk/compliance review for an ISO. IBC reviews all the business's inter-workings, from applications to sales, underwriting, risk, merchant monitoring, customer service and chargebacks. Its report includes what the ISO is doing well and the areas in which it needs to improve in order to become compliant. IBC will also offer its assistance in making those improvements.

"Most of the assignments that we do are flat rate for the day; there are no hidden charges," Press said. "They get an agreement that says, 'this is what it will cost you for us to do the job.' We do have other clients that we charge hourly rates because they are more long-term, but the actual [compliance] reviews are for a specific time period and for a specific dollar amount."

Press works closely with clients that have risk or operational issues, and Brown works with clients that have legal issues or contract issues; however, some clients require the expertise of both. The biggest challenge IBC



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faces, Press said, is getting clients to understand that they need to operate within the card Associations' rules and regulations. Certain practices might make good business sense, but it's not sensible to do things that way if the business is violating the rules.

The card Associations will fine businesses in violation of their rules at least \$25,000. "The card Associations don't call them up and say, 'We are going to fine you \$25,000 next week,' they just take the money out of that members' interchange for that day," Press said. An amount like that is a lot of money for a smaller ISO, and this can put it in a crisis situation.

"A lot of companies and a lot of backroom personnel don't want to have consultants come in," Press said. "People get a little afraid of finding out where their deficiencies are.

"Every time we've done a review, we've found problem areas. There has not been one bank, ISO or merchant that we have reviewed in the last five years where we haven't found some serious issues. Some are a lot better run than others ... but it's unusual for an ISO whose primary function is selling to have someone on its staff who truly understands the card Association rules. That's where we come in."


'An Ounce of Prevention ...'

In the past year, IBC has seen an increase in the number of requests for compliance reviews.

"I think it's because ISOs are realizing that they may not be in compliance, and they've heard of the card Associations levying fines on other ISOs," Press said.

"They just don't want to get in the position where they are forced to pay a \$25,000 fine for something that would cost a lot less to have reviewed and to fix it."

Usually most of the calls the company receives are because a crisis has already occurred. "People don't usually contact us until it's too late," Brown said. "It's panic rather than 'panic.'"

Unfortunately, most companies are reactive instead of proactive, Press agreed. "We get a lot of calls from people who have already been fined or who have already had a problem. Once you get your hand stuck, sometimes it's hard to extricate yourself," he said. "It goes back to that old saying: 'An ounce of prevention is worth a pound of cure.' When you think about the potential fines and/or the additional ramifications that the card Associations can place, the cost [of prevention] is small." 

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In the Event of a Disaster ... Is Your Business Prepared?



Hurricanes, floods, fires and earthquakes. The past year has shown exactly how unkind Mother Nature can be. Horrific events such as these often strike without warning and cause unthinkable destruction. Many businesses are not prepared to pick up the pieces. Even government agencies have difficulty moving forward under extreme circumstances.

If recent events have taught American businesses anything, it's that disaster recovery is paramount. Yet some research suggests that only half of all financial services firms have detailed recovery plans in place for all critical business units, both technology-laden and people-intensive operations.

All ISOs and merchant level salespeople should think about developing a plan in case of a disaster. A formal plan will make things less stressful and help you to continue operating following a catastrophic event.

We asked The Green Sheet Advisory Board (AB) the following questions to find out how well prepared they think their businesses are for continuing operations in the face of disaster:

How prepared is your business for a disaster equaling the magnitude of Hurricane Katrina? Is your business more focused on disaster recovery now than it was a year ago? How prepared do you think payments acquiring businesses are for natural disasters?

Do you sense that our industry is now more focused on disaster recovery? If so, do you think that this level of focus will continue long-term, or has it been more of a knee-jerk reaction? What are some of the factors that you think payments services businesses should consider when charting a disaster recovery plan?

Following are the AB members' responses that we received, listed in alphabetical order:

Stephen B. Christianson, Transpay-USA Inc.

"There are so many facets of the payments industry that

a general discussion of emergency preparations is difficult. But [I can speak] from an ISO owner's viewpoint. The major crisis we could face in Southern California is a major earthquake.

"We carefully and faithfully back up all of our data every night. Most businesses know of the possibility of earthquakes and have or should have taken their own precautions.

"When this latest disaster in the South came about, we had a few merchants in the area. Their volume dropped off and is just now starting to come back. But this is a small interruption for us but a large interruption for them. Other than supporting the relief efforts monetarily, there is nothing much we can do.

"If a major earthquake hits our area and we lose power and/or connectivity, we will do the best we can. If our phones go down we have voicemail that kicks in and allows the

caller to put their own call direct to our cell [phones].

"We are as redundant as is possible and feasible. If one of our processors has a major shutdown, there is nothing we can do but answer the phone and advise them of alternative authorization methods. They, too, have redundant systems. So short of a nationwide disaster, we will continue to operate as usual if possible.

"I will be interested in reading what others say about your question, though. Other Advisory Board members represent different areas of the payments industry and some of those may be more susceptible to regional disaster."

Steve Eazell, Secure Payment Systems

"In my limited view, I have witnessed quite a bit of disas-

"Industry wide I would like to believe that precautions for both security and emergency preparedness are the norm, but my knowledge tells me otherwise. Being prepared is not always easy and if one has the belief that 'it cannot happen here' then preparedness comes too late."

- Mitch Lau, Money Tree Merchant Services

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ter preparedness within the industry with the use of PCs over mainframes. I think it is relatively simple to have a backup plan. Our business is 100% prepared. It is highly critical that we have a backup plan for our data, for our customer service and for our terminal support.

"Our primary facility is located in San Diego, extremely close to the fires that raged there last year. We experienced absolutely no down time in any of our departments and customers were not even aware of any issues.

"We have always viewed disaster recovery as important. I believe that you must have total redundancy of your systems on site and a backup facility should anything happen to your primary facility.

"I believe that frequently scheduled, routine back ups of your data are imperative as well as other pertinent back ups. Cross-training of staff is important should a true disaster occur, and you need to incorporate more bodies to pitch in to compensate for focused lacks due to disaster."

Alan Gitles, Landmark Merchant Solutions

"If research suggests that only 50% of all financial services firms have a disaster recovery plan, then I would say the payment acquiring businesses are not prepared at all.

"In the event of a national disaster what would the other 50% of acquirers do? It would be crippling to the industry. Landmark has an excellent disaster recovery plan in place."

Mitch Lau, Money Tree Merchant Services

"I think it is quite clear from recent events that most people have an 'it can't happen to me' attitude and that is why we have seen that most individuals, businesses and government agencies were and are unprepared.

"We at Money Tree have always safely and securely stored all data, and certain employees maintain secure back ups of all data at offsite locations.

"In the event we had to evacuate our location and/or city, we could be up and running within a few days at a different location.

"Industry wide I would like to believe that precau-

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tions for both security and emergency preparedness are the norm, but my knowledge tells me otherwise.

"Being prepared is not always easy and if one has the belief that 'it cannot happen here' then preparedness comes too late."

Garry O'Neil, Electronic Exchange Systems (EXS)

"Fortunately, EXS is bicoastal. We have backup servers and duplication of departments in both California and Georgia, and if a catastrophic event occurred we would be able to continue operations.

"We started this thinking five years ago, and the recent [hurricanes and flooding] only confirms our caution was necessary.

"We also are not regionally sales intensive, so a localized catastrophic event like Katrina would and has affected our processing volume and sales effort but not to any serious consequence. Our naturally cautious nature has put EXS in a very safe and secure position."


Lisa Shipley, Hypercom North America


"Hurricane Katrina is the exception that defines the need for excellent disaster recovery plans. I bank with a small bank that is headquartered in the Gulf area, and they were able to process transactions the day after the storm ... when I asked how they were so prepared they stated that they had been planning for an event like this for years. The good news is their plan worked.

"Now, in our industry, I believe all of the major processors have excellent disaster recovery plans and redundancies established today.

"Sarbanes-Oxley requires the proper audit checks to ensure that these financial intermediaries have adequate amounts of protection.

"Now, in the light of Katrina, we discovered that many merchants did not have manual imprinters so, without telephones and electricity, many merchants had no way to process transactions.

"Without telephones, there was no way to verify transactions against fraud records and the merchants, unfortunately, reverted to the old days of 'cash being king.'" 




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Interchange Litigation Moves Forward, Cases Consolidated

A seven-judge panel overseeing a recent multi-district litigation (MDL) hearing organized 14 different lawsuits concerning interchange fees and other complaints against the card Associations and their member banks into one group. The panel also decided that the cases will go before Judge John Gleeson in U.S. District Court in the Eastern District of New York.

The panel heard arguments from plaintiffs and defendants to determine how and where the many similar cases would be heard. It based its decision on the fact that "Gleeson is already familiar with the operation of the credit card networks," wrote D. Lowell Jensen, the panel's Chairman.

Gleeson presided over the landmark seven-year class action anti-trust lawsuit concerning debit card fees that Wal-Mart Stores Inc. and millions of other retailers brought against Visa U.S.A. and MasterCard International. In the months before a trial was scheduled to begin, he declined numerous requests from the card Associations to throw out the suit.

Visa and MasterCard ultimately settled with the merchants before the trial even started (see "What Happened: \$3 Billion Payout, Lower Fees, 'Honor All Cards' to Change," The Green Sheet, May 12, 2003, issue 03:05:01).

In response to the recent MDL ruling, a MasterCard spokeswoman said, "We were not surprised that the cases were consolidated with Judge

Gleeson given that he has knowledge of the industry and issues raised in the complaints." However, she added, "we believe that the lawsuits are without merit."

Visa said in a statement that it "will vigorously defend interchange and our rules" but believes the grouping "will allow the cases to be managed in a more efficient and effective manner."

Interchange and No-Surcharge Rules

Not all the combined cases involve interchange. Some are concerned with litigation challenging the card Associations' no-surcharge rule, which prevents merchants from sur-

charging credit- and debit card-paying customers in order to recoup fees associated with accepting cards as payment.

Plaintiffs in the no-surcharge cases do not believe that the two issues should be combined. They say that the fact-finding sessions for each issue will produce different results.

The MDL panel thought differently. "All actions share factual questions arising out of allegations that the imposition of a no-surcharge rule and/or the establishment of the interchange fee causes the merchant discount fee to be set at supracompetitive levels in violation of federal antitrust laws," Jensen wrote.

House Passes Energy Bill Addressing Interchange Fees

What do interchange fees and a U.S. energy bill have in common? More than you may think. The U.S. House of Representatives recently passed H.R. 3893, or the "Gasoline for America's Security Act of 2005." The bill includes a provision to examine interchange and its effect on pump prices at gas stations.

It addresses concerns about inadequate fuel supplies brought to the public's attention in the wake of Hurricane Katrina, according to the National Association of Convenience Stores (NACS), an international trade association for the convenience retailing industry.

The bill's intent is "to expedite the construction of new refining capacity in the United States, to provide reliable and affordable energy for the American people, and for other purposes."

A section of the legislation that calls for a Federal Trade Commission study on price-gouging also includes "an analysis of the role and overall cost of credit card interchange rates on gasoline and diesel fuel retail prices."

NACS said it has been working diligently with Congress to ensure that the legislation speaks to the interests of retailers and the petroleum marketing industry. NACS is also one of the lead plaintiffs in a class action interchange lawsuit against the card Associations and their member banks (see "Trade Groups Sue Visa, MasterCard and Banks Over Interchange," The Green Sheet, Oct. 10, 2005, issue 05:10:01)

The House passed the bill by a vote of 212 – 210. As of Oct. 24, 2005 it resides in the Senate.

For more about H.R. 3893, visit www.greensheet.com and read this article in the Web-based version of the current issue.

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BookReview

Jump Right In, the Water's Great

Imagine standing on the bank of a clear green river on a hot summer day, pondering whether to get in. First you submerge both feet then wade in up to your shins, but the water feels colder with each step. Others who bravely took the plunge promise that it was cold at first, but soon they warmed up.

Many people, according to Dean Lindsay, author of "A Progress Agent's Guide to Cracking the Networking Code" feel the same way about networking.

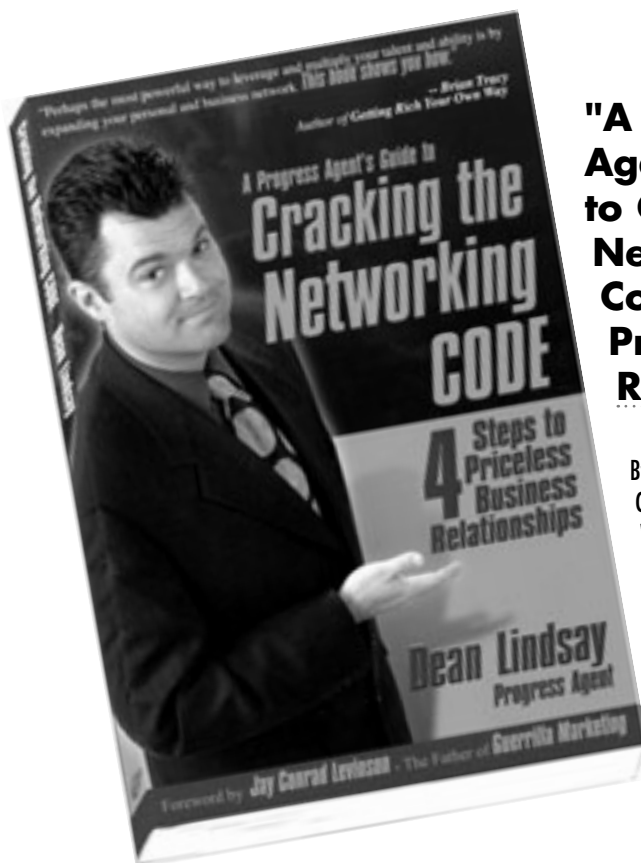
They prefer to dip their toes in and wade around before going further. Networking might be tough at first, he says, but "do what is uncomfortable until it becomes comfortable, and you will never stop."

Why go through the torture? Because business, especially sales, is about building relationships with others.

"Being connected to the right people opens up opportunities for you and your company ... it's also a crucial part of career development and job hunting," he writes.

Lindsay is a development strategist, author and speaker, entrepreneur, business owner and sales executive. He claims there is a right way and a wrong way to go about networking.

The wrong way is to force yourself and your products or services on others. Doing this will earn you the reputation of being manipulative, self-serving and predatory.



"A Progress Agent's Guide to Cracking the Networking Code: 4 Steps to Priceless Business Relationships"

By Dean Lindsay
 Copyright 2005 Dean Lindsay
 World Gumbo Publishing, Plano, Texas
 Paperback, 156 pages
 ISBN 0-9761141-0-0

The right way is to serve as what Lindsay calls a Progress Agent. Progress Agents look for ways to help people learn how to progress.

They also maintain their visibility and credibility, share information, and show that they care. His networking CODE is an acronym for:

- C:** Create personal curb appeal
- O:** Open face-to-face relationships
- D:** Deliver Solid First Impressions
- E:** Earn Trust

Follow these four steps consistently, and you will crack it.

The book offers a common-sense approach to making the most of networking opportunities and events. It also provides reassurance for the timid or inexperienced networkers.

"Most people are cool, nice, enjoy-

able, and are there to connect. If they are not, they are making a far worse impression than you are ... Do not let these sad sacks curb your enthusiasm," he writes.

Within the pages Lindsay provides a number of gems, including 37 questions for defining a networking plan, 16 examples of proven places to network and 16 tips for running a tradeshow booth.

He also supplies nine strategies for opening face-to-face relationships and six often-overlooked networking opportunities.

Networking is such an integral part of business and our daily lives as salespeople that we often take it for granted. This book dissects the process and helps us step back, think about what it is we do and why we're doing it.

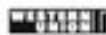
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RETURNS Returns From Page 1

Retailers can train employees to recognize fraud and make judgments manually, on a case-by-case basis, said Joseph LaRocca, Vice President of Loss Prevention at the National Retail Federation (NRF), or they can use software solutions.

"Merchants must constantly be analyzing their returns to determine what the best solutions for them may be," he said. "There is, unfortunately, no one-size-fits-all policy."

LaRocca also noted that merchants with high employee turnover or with multiple locations may find manual detection of returns fraud an ineffective and labor intensive effort. POS software systems, either created in-house or by outside vendors, are very effective in curbing fraud, he said.

According to The Return Exchange, instituting a return tracking system decreases returns fraud even before a single return is denied, perhaps because criminals are leery of providing identification that may be tracked.

"Fraudsters gravitate to the merchants with liberal return policies," Rogers said. "Criminals seek the path of least resistance. I think if retailers really looked at what returns fraud means to their bottom line, you'd see some really vigorous attempts to combat the problem. I imagine the hue and cry from the stockholders would get pretty loud if they knew the actual hit to the bottom line."

Although some merchants would like to see a central repository of customers with excessive returns so they can spot return abusers across multiple chains, The Return Exchange's Verify-1 segregates each particular retailer's customers.

If The Return Exchange allowed clients to see information gleaned from other retailers about fraudulent behavior, they would be subject to different and more intensive regulations, including some involving the Fair Credit Reporting Act.

Additionally, The Return Exchange has faced opposition from consumer advocates who worry that there is potential for privacy violations or "blacklisting" consumers for making too many returns.

Sen. Charles Schumer (NY) even asked the Federal Trade Commission to investigate the practice. He proposed legislation to require stores that limit returns to clearly warn shoppers before they make purchases.

Consumer advocates want consumers to know the

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QSGS

Here's a look at the next print issue's Q&A section. Why for preview, you will be able to read the full stories. USE SUBSCRIPTION (USERNAME & PASSWORD)

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specific threshold of allowable returns, but according to The Return Exchange no specific amount of returns are banned. The pattern of a potential return abuser is based on a complicated and highly customized algorithm.

Furthermore, The Return Exchange argues that these concerns are overblown. Its solution rejects only 0.001% of the reviewed returns, and those consumers can contest the rejection by calling the company's 800 number. Fully 75% of consumers never make a return at all, the company said.

NRF is currently developing the Retail Loss Prevention Intelligence Network (RLPIN), a national Web portal and database to which retailers report significant incidents of retail crime. The association will unveil RLPIN next month.

"A central compilation of this data will enable us to work collaboratively with local law enforcement to recognize retail theft rings, spot trends and assist retailers in controlling theft damage," LaRocca said.

RLPIN should prove to be a handy way for law enforcement to track organized retail theft or to track down the source of stolen goods when they are recovered.

This first phase of RLPIN, however, will not deal with returns fraud.

Returns fraud takes more forms than the average retail employee can keep up with. "Retailers tend to focus their attention on unreceipted refunds," Rogers said. "But the potential for fraud with receipts is enormous."

Following is a look at the most common types of returns fraud:

Renting/Wardrobing

"The largest scam is called 'renting/wardrobing' and is basically a result of a 'short-term purchase' where goods are purchased and utilized for a short time and then returned immediately after their use," Colby said.

"Think of a trendy watch worn for a job interview or a flat screen TV used to watch the Super Bowl. Unfortunately, the widespread notion that this behavior is basically acceptable has exacerbated its effects."

Nearly 51% of all returns fraud falls into this category, The Return Exchange reports.

"Every category of retailer faces this kind of thing at

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In the past, receipts were obtained in the parking lot or found in discarded shopping bags, but as home computing and printing technology improves, the problem grows.

"We've seen cases where people were actually sitting in their car in the retailer's parking lot making receipts on their laptop," Rogers said. "It's not a new problem, but it constantly takes new twists."

one time or another," LaRocca said. "But retailers with designer goods, or seasonal items: prom dresses, Halloween costumes, special event clothes, see this kind of fraud most frequently." Even electronics are "rented"; camcorders and digital cameras are frequently purchased the day before graduation and returned the day after, for example.

Shoplifting

"Another growing scam is called 'shoplifting' and involves obtaining a receipt and taking it into a store, picking up a few of the items on the receipt and then returning them for full value," Colby said. "The retailer in this instance is basically 'buying back' their stolen merchandise."

"Shoplifters can sell the goods online or at flea markets and get maybe \$0.50 on the dollar," LaRocca said. "If they sell to a fence¹, they probably get \$0.25 to the dollar. Or, they can return the stolen items to the store and get full retail. Depending on where they are, they could get 108% because the retailer will refund sales taxes that were never actually paid."

In the past, receipts were obtained in the parking lot

¹Fence: Someone who resells stolen merchandise.

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or found in discarded shopping bags, but as home computing and printing technology improves, the problem grows. "We've seen cases where people were actually sitting in their car in the retailer's parking lot making receipts on their laptop," Rogers said. "It's not a new problem, but it constantly takes new twists."

Shoplifting has become big business: You can even find Web sites that sell authentic receipts, presumably to those who illegally acquire particular items that they want to exchange for cash. There is also a growing black market for journal tape, the paper that runs through the register. Thieves copy a legitimate receipt over and over again onto journal tape and return as many of the items on the receipt as they can get their hands on.

Price Arbitrage

Price arbitrage occurs when thieves buy name-brand items and then return counterfeits. Today's counterfeits so closely resemble the actual items they are mimicking that retailers are often tricked into taking them back at the store for a full refund.


Another arbitrage scam is to buy two items and then return the cheaper item as though it was the higher

priced item. For example, thieves can buy a \$50 watch and a \$100 watch. They then put the \$50 watch in the \$100 watch case and return it for a \$100 refund. Most retail employees aren't familiar enough with the look of every item and are easily fooled by such scams.

A third arbitrage scam appeals to those who are hesitant to shoplift but are not shy about duplicating or replicating receipts. Thieves obtain, for example, a Macy's receipt for a \$100 dress then buy the dress at a discount merchandiser for \$75 and return it to Macy's for a full \$100 refund.

Employee Returns Fraud

Software solutions that use a driver's license or other identification also deter employee returns fraud such as when employees enter a bogus return and then pocket the cash.

Despite merchants' best efforts, in 2004 52% of all merchants rated their own internal processes for detecting and avoiding returns fraud either little or not at all effective, Rogers said. ISOs and MLSs that offer a solution to a frustrating and costly problem, or even provide a little understanding and sympathy, will really stand out in a competitive field. 

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Consumer Confidence Shaky but Retailer Outlook Bright for Holidays

Consumer confidence plummeted from August to October 2005, according to The Conference Board's Consumer Confidence Index, a monthly consumer survey. Retailers, though, expect an increase in sales for this year's holiday shopping period.

The Conference Board's October index stands at 85.0, down from 87.5 in September and 105.5 in August, a drop of 19% over three months. "Much of the decline in confidence ... can be attributed to the recent hurricanes, pump shock and a weakening labor market," said Lynn Franco, Director of The Conference Board Consumer Research Center.

Franco said current conditions are higher than they were for the same period in 2004, but short-term expectations are "significantly lower than they were last year."

That pessimism, along with anticipated higher heating bills this winter, may dampen holiday spending, Franco said, unless retailers "lure shoppers with sales and discounts."

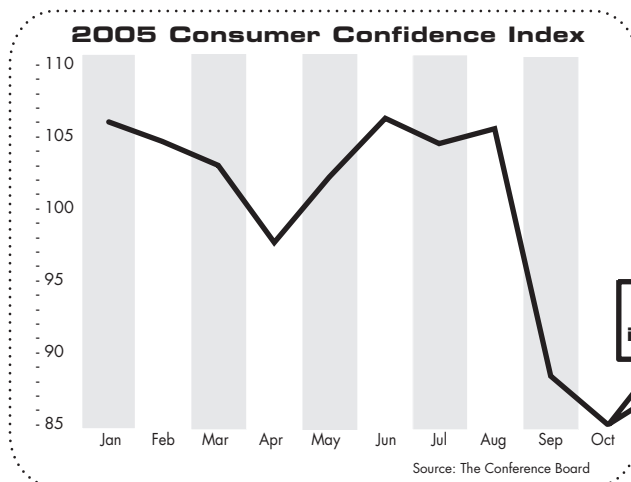
Another consumer tracker, The University of Michigan's Surveys of Consumers, reported results similar to The Conference Board. Its Index of Consumer Sentiment declined from 89.1 in August to 76.9 in September, its lowest level in more than 12 years (October data were not available at press time).

"While the economy may not be technically falling into recession, the data indicate that consumer spending will weaken in the months ahead," said Richard T. Curtin, Director of the Surveys of Consumers.

Retailers Optimistic

Contrary to leading economic indicators such as the Consumer Confidence Index, the National Retail Federation (NRF) reported a 6.4% increase in third quarter sales over the same period last year; it expects the increase to continue through the holiday shopping season.

NRF expects total retail sales for 2005 to increase 5.6% over



2004, while it expects retail activity for November and December to increase 5% to \$435.3 billion.

"Recently, consumer confidence has not been an indicator of consumer spending," said an NRF spokeswoman. "For example, in September consumer confidence hit a two-year low and retail sales for the month rose 7% over last year. It has not been a predictable economic indicator this year."

"While many analysts expected consumers to hold back on spending as a result of higher gas prices, shoppers had other plans," NRF Chief Economist Rosalind Wells said. "This is a good sign for retailers as they head into the holiday season." ☐

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MLS Questions About Wireless Answered

By Kathy Harper

National Association of Payment Professionals (NAOPP)

Wireless is a relatively new solution for the POS, and it often brings more questions than answers for merchant level salespeople (MLSs).

One question leads to another ... and that question leads to yet another. For instance, members of GS Online's MLS Forum recently posted the following questions:

"My region does not have home-area coverage for Cingular, AT&T, T-Mobile, Verizon or any other cellular company that handles the signal for any wireless terminal. I do, however, have [general packet radio service] GPRS coverage in my region. Would my potential merchants then run into extra airtime charges by not being in a home coverage area?"
 – SCStevens

"Does the GPRS on Lipman work off of several towers like WAY Systems'?... Does [WAY Systems'] cell phone actually work? If so, what are the procedures to activate cell phone usage? The brochure states that there are 21 carriers.

"Who are they? Do they actually jump from carrier to carrier based on the strongest signal available? It would be nice to be able to explain this in plain terms to potential clients. Will [these companies] be adding additional carriers or options?"
 – Leaseman

"I hear VeriFone is coming out with a wireless unit. What can you tell us about theirs and how it will differ from what is already available? Also, what can you tell us about the latest magic boxes that allow us to convert landline terminals to wireless?"

"I've just done my first wireless ATM by converting a normal modem to wireless via a magic beige box. It works great, but the cost is too high. Please tell us what different companies are making these available, and are any reasonably priced?"
 – Neil

I asked representatives from leading wireless solution providers, including WAY Systems Inc., AIRCHARGE, VeriFone and Comstar Interactive, to help clear up some of this confusion. Following are their responses:

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WAY Systems

Connie Festa, Director of Strategic Sales

WAY Systems' wireless terminal solution uses widely available GPRS coverage provided through most of the wireless data network providers. Thus, the WAY Systems Mobile Transaction Terminal (MTT) works almost everywhere that GPRS data service is available.

The MTT currently uses a Siemens phone that can be optionally equipped to provide voice service. Customers are responsible for handling activation and the ongoing service plan when they add voice service. Voice service can be added to the MTT for most customers using Cingular as the cellular provider. Merchants can go to a GSM/GPRS provider and purchase the appropriate voice-plus-data plan.

Merchants are issued a new SIM (a chip that allows the phone to accept voice and data) and can call WAY Systems' help desk for instructions on how to update the MTT settings. The list of GPRS data carriers continues to grow and evolve as companies merge and new wireless carriers come to the marketplace.

The current list of carriers through which the MTT works include Cingular/ AT&T, T-Mobile, Cincinnati Bell Wireless, ACC/Dobson, Edge Wireless, First Cellular, Indigo Wireless, NE Colorado Public Services, Triton PCS, Viaero Wireless, Western Wireless and Westlink.

The MTT automatically searches and locks on to the strongest GPRS carrier signal. Merchants do not need to know which carriers provide coverage. They also do not need to try to select the one with the best signal.

WAY Systems combines a handheld POS terminal, wireless data service and gateway connectivity into a single package, which makes the solution easy to sell. Once



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delivered, merchants simply open the box and begin using the product.

AIRCHARGE

Robert Wallace, President

GPRS is actually a cellular technology from the cell phone companies. Data roaming agreements vary between carriers, and MLS customers might be billed extra fees if accessing those systems. There is no set answer as to whether this will occur.

What was the brand on the magic box, to which MLS Forum member Neil referred? ... If the box runs on analog towers and is actually making connections through dial up, the solution is very short lived. The federal government is only forcing the cell phone companies that had analog services to keep them operational until the end of 2007.

Most cell phone solutions use data services that must be activated for additional costs from the carrier. Once that is done there are varying procedures based on the provider of the equipment and software. AIRCHARGE is an over-the-air download and activation, and the wireless terminals might be either.

AIRCHARGE uses the following carriers: Sprint, Nextel, Verizon, Cingular, T-Mobile, Southern LINC, Extend America, Dobson Cellular, Cellular One, Cincinnati Bell, Alamosa PCS and other regional carriers. AIRCHARGE also offers AIRCHECKZ for check conversion (on Nextel phones only at this time).

VeriFone

David Talach, Director of Product Development

VeriFone and other leading POS solution providers have created turn-key wireless offerings such as V-Connect. Such services, not only simplify activation and billing, but also ensure that your monthly bill is fixed, and never burdened with extra billing charges.

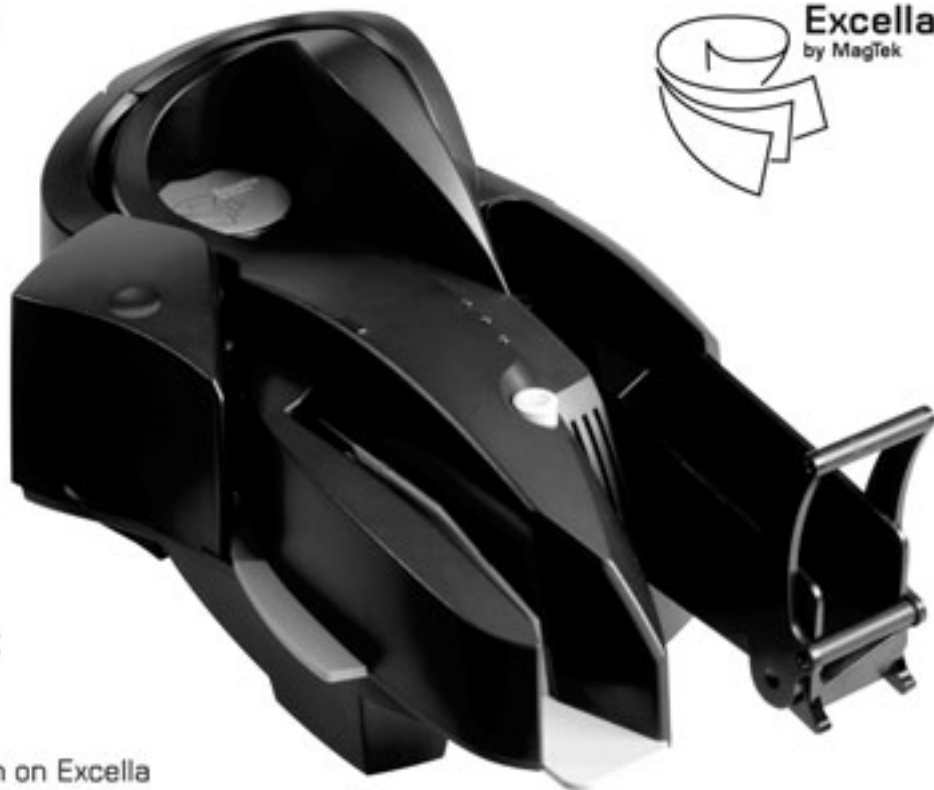
A number of solutions enable legacy terminals to be converted to wireless; however, the installation and repair of these vary by manufacturer. Given price points, the need for new features and the need for simplified deployments, VeriFone believes it makes the most sense for MLSs to sell a system designed specifically for the market that they serve.

VeriFone does not offer a cell phone-based system because we believe that payment solutions should be designed specifically for a target market. A generic or retrofitted solution does not provide the features (paper roll, etc.) and usability (large screen, ATM keys, etc.) that merchants require for real-world environments. Payment is a mission critical application and the wireless solution of choice needs to provide the usability, reliability

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and simplicity that makes it easier for merchants to do their job.

Frankly, acquirers and merchants shouldn't have to know which carriers are offered. The goal is to make wireless payment simple and easy. VeriFone supports multiple carriers that provide nationwide service. We believe wireless POS should just work, no questions asked.

VeriFone has already introduced the Vx610, which we've dubbed "The Portable Powerhouse." The Vx610 is a high performance, full-function system providing merchants with an all-in-one design that incorporates communications design with a choice of the latest wireless technologies, including GPRS, CDMA and Wi-Fi.

Comstar Interactive

Rich Robertson, Director of Sales

Comstar is currently finalizing our CDMA certification. GPRS provides nationwide coverage so the merchant will not incur any additional roaming fees when accessing the network. Comstar currently offers a check guarantee service on the Lipman NURIT 8000s as well as our CHARGE ANYwhere device.

Comstar is very easy to do business with. We have developed online tools that allow our business partners to board, activate and download terminals instantly. We have also created industry specific software that caters to towing, taxi/limo, restaurant, quick service restaurant and delivery industries. In addition to the industry specific software, merchants have the benefit of seeing all their transactions online and in real time. This is a great tool for generating specific reports.

MLSs can offer their merchants any of these products: Comstar's Charge Anywhere, Dassault Artema, AIRCHARGE NPM, ASM, DM2, & AM, Mobile Charge, Mobile Swipe, WAY Systems MTT, VeriFone VX610, LinkPoint 9100, Hypercom T7Plus, Mobile Scape, Lipman NURIT 3010 and NURIT 8000.

Given all the choices available to MLSs and processors, it's easy to understand the confusion. Some speculate whether wireless will eventually take the place of landline terminals altogether.

One MLS Forum member, noting the high cost of a traditional phone line at \$50 to \$60 dollars per month, suggested that merchants would save money by implementing a wireless POS system. Forum member Neil suggested doing the following to set merchants' expectations for using a wireless system:


"I believe the most important thing to do is explain to the merchant ahead of time that wireless isn't perfect. Anyone considering wireless processing will certainly already have a cell phone. Explain to the merchant that just like with the cell phone there are going to be times they work great and other times you want to drop them in a toilet.

"... There isn't a solution that's going to work 100% of the time for a mobile merchant. The problem comes from letting the merchant think he's getting a perfect solution. ... He knows his cell phone doesn't work everywhere and neither will wireless terminals."

Another issue that concerns MLSs placing wireless terminals is that not all leasing companies will accept a lease on a wireless terminal. These companies will accept leases for wireless units: First Leasing; Barclay Square Leasing Inc.; GlobalTech Leasing Inc.; Integrated Leasing; Ladco Leasing; Signature Leasing; MBF Leasing; and Northern Leasing (for 24 months only).

You also have the option to sell wireless terminals to merchants or even give them away for free. United Bank Card Inc. was the first company to offer free wireless Comstar Interactive Charge Anywhere terminals; North American Bankcard followed with the WAY Systems MTT.

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




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Marketing 101

Search Engine Optimization

By Nancy Drexler and Sam Neuman

Cynergy Data

Remember the days when the best way to find information was to visit the local library? When the Yellow Pages were an invaluable resource? When you needed to keep a collection of important phone numbers and addresses, and delivery menus, in a pile next to the phone?

Search engines, the Web directories that index and compile information on billions of sites across the Internet, have revolutionized the way we research, learn and access data. Now, when you want to know anything, you simply Google it (or Yahoo it, MSN Search it, AltaVista it or even Ask Jeeves) and, a few carefully chosen keywords later, the facts are at your fingertips.

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all guides and resources were organized alphabetically; adding an "AA" to the front of your business name was all that you needed to do to get that coveted top slot. But search engines aren't so easily manipulated anymore, and that's where search engine optimization comes in.

Search engine optimization is the science of increasing your Web site's placement in the search results. Most people click on a site listed in the first five to 10 search results. Very few will travel beyond the first five pages, and nobody bothers with page 22.

Search engine optimization is a series of tricks and tips that will move your site up in search results. You don't even have to add extraneous "A's" to the front of your DBA name.

Get Your Site Noticed

First things first: Type your company's name into several search engines to see if your homepage comes up. Search engines use crawlers to travel the Internet. These go from link to link and automatically index the pages they find, but every search engine won't necessarily have found every page in existence.

If your Web site is still under the radar of some of the more popular search sites, submit it yourself. It's free, it's fast, and you can choose exactly what you want to say about your business. Self-submission is a marketer's dream.

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▶ **Repetition is important. I repeat: Repetition is important. The more a phrase is repeated exactly on your site, the earlier it will appear in the search engine results when someone searches for that phrase.**

your site, simply go to www.google.com/addurl and input your Web address and a brief description of what your site offers. Then, add your site information and address to the other major search engines.

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Choose your description very carefully; most sites limit you to about 250 characters. The description that you enter will play a major role in how people using search engines find your Web site. Think like a potential customer, and include phrases most commonly used in Web searches.

For inspiration, I recommend using Google's AdWords Keyword Tool (<https://adwords.google.com/select/>

KeywordSandbox) to find the most common search queries related to your business. The tool is easy to use: Simply type a few relevant keywords (e.g., "credit card processing") in the box on the left of the page, and select "Show matching queries" to find the most common searches related to those terms.

Google users commonly search for phrases such as "wireless credit card processing," "credit card processing machines" and "merchant account credit card processing."

Use one or more of these relevant phrases to improve the odds that your site will appear at the top of the search results when a potential customer looking for information uses these or similar keywords.

Repetition Is Important

Repetition is important. I repeat: Repetition is important. The more a phrase is repeated exactly on your site, the earlier it will appear in the search engine results when someone searches for that phrase. Integrating the commonly searched phrases that you found in Google's AdWords Keyword Tool into your Web copy will improve your standing in search results.

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Education

Remember that each page of your site is indexed separately, so repeat crucial phrases on each relevant page. To avoid making your site boring to read (imagine how dull a 300-word page using the phrase "merchant account credit card processing" five times would be!), you may need to get a little sneaky.

Search engines prefer sites that list key phrases near the beginning of a page, so ask your Web designer to write relevant words and phrases in small type at the top of each page but using the same font color as your site background. That way, readers won't notice the extra words, but the search engines will, and in a way that's sure to send your site to the top of the results page.

Programming Tips: For Experts Only

If you work closely with programmers, Web designers or other Internet experts, they can help you with more advanced ways to optimize your site for maximum search engine recognition.

Include your key phrases in HTML "title" tags as much as possible. Use HTML links on your homepage and between internal site pages to make it easy for search engines to "get inside" your site.

Remember that search engines can't search Java, tables or image files. A design that's too heavy on these elements may lead to a site that's beautiful but also one that nobody can find.

Also, remember to resubmit your site any time you make significant alterations in copy or layout. Don't wait for the search engines to find your updates on their own; let them know directly that you have new, interesting information.

Good luck! I look forward to Googling you.

Nancy Drexler is the Marketing Director and Sam Neuman is the Communications Specialist of Cynergy Data, a merchant acquirer that distinguishes itself by relying on creativity and technology to maximize service.

Cynergy offers its ISOs: VIMAS, a cutting edge back-office management software; Vimas Tracking, a ticketing system that makes responses to customers fast, accurate and efficient; Brand Central Station, a Web site of free marketing tools; plus state-of-the-art training, products, services and value-added programs, all designed to take its ISO partners from where they are to where they want to be. For more information on Cynergy e-mail Nancy Drexler at nancyd@cynergydata.com.



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The World Wide Web of Fraud

By Chris Hester

Electronic Exchange Systems

From phishing scams, database hacks, computer viruses and unscrupulous merchants, your business is at great risk from Internet-based fraud; however, your personal information is at risk, too. Following are some tips on ways to protect it:

Phishing Scams

The number of phishing scams has multiplied rapidly in recent months. The scam, in a nutshell, involves being lured into providing personal information by official-looking fake e-mails and Web sites.

What happens next? Criminals use this information to steal your identity and empty your checking account, charge up your credit cards or open new accounts in your name. Following are three ways to avoid this scam:

- 1) Remember that legitimate companies do not ask for sensitive information via e-mail (Social Security number passwords, bank account information, etc). It's

best not to respond to these e-mails at all. The links contained within the message will direct you to fake Web sites or force you to download a program that captures every keystroke you type, even typed into legitimate sites.

- 2) Before entering personal or financial information into any site, check to make sure that the site is secure. The address in which you are entering payment information should begin with "https," and you should see an icon for a padlock at the bottom of your browser.
- 3) Be skeptical. Phishing e-mails often look like they are from well-known companies such as PayPal, eBay and Citibank. The scammers use scare tactics to try to get you to verify or secure your account. If you have doubts about whether the e-mail is legitimate, open a new window in your browser and enter the company's URL, or call the company directly.

Internet Merchants Storing Credit Card Data

No one likes to dig their credit card out of a wallet or purse every time they make a purchase on the same Web site, but that's exactly what you should do. Because hackers have become more sophisticated in their attacks, it's no longer a good idea to let merchants store your credit card data, regardless of the inconvenience. Following are a few recent examples of why:

- A wholesale club announced in the spring of 2004 that its database had been hacked, and an estimated 40,000 credit cards were compromised.
- Earlier this year, scammers made news by using simple Google searches to turn up credit card numbers.
- In August of this year, a 21-year-old Pennsylvania man was arrested for stealing more than 2,000 credit card numbers from computers that he had hacked.

Computer Security

After initially setting up our PC, most of us fail to keep up with securing it. Without showing ongoing diligence, the system becomes extremely vulnerable to security breaches that might involve the stealing of personal and financial information. At the very least, use the following protective measures:

- Virus protection software: This software monitors both incoming and outgoing files. It will not only send an

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alert upon receipt of a known virus, but it will also remove it. Update the software frequently (most products offer an auto update feature) to protect against the latest viruses.

- Firewall: This is hardware or software that protects the computer from others' gaining access to it via the Internet.
- Security patches: Download the latest security patches to help protect against hackers. According to recent Internet research, an "unpatched" PC connected to the Internet will only last about 20 minutes before malicious programs compromise it.

Financial Records

Now that e-commerce has been around for more than a decade, most retailers' procedures are fairly similar. Merchants will normally e-mail a receipt for an online transaction.


If dealing with an unscrupulous individual, or if you simply entered the wrong e-mail address, you may never receive a receipt. Your best protection is to print a copy of the confirmation page or save it to your computer as long as it does not contain your credit card number.

Statements and Credit Reports

Checking monthly bank and credit card statements assists in early notification of fraud. Also, regularly monitor accounts online.

Last, but certainly not least, review your credit report at least once each year. This will alert you to suspicious activity, such as accounts that someone else has opened in your name. The three major credit-reporting agencies (Equifax, Experian and TransUnion) must now provide you with one free report each year.

West Coast states can start taking advantage of this rule in December of this year, with the rest of the country following suit by next summer.

Additionally, if you've been denied credit within the last 60 days based on derogatory information on your credit report, you're already entitled to a free copy of the report now. 

Chris Hester is Production/Underwriting Manager for Electronic Exchange Systems (EXS), a national provider of merchant processing solutions. Founded in 1991, EXS offers ISO partner programs, innovative pricing, a complete product line, monthly phone/Web-based training, quarterly seminars and, most of all, credibility. For more information, please visit EXS' Web site at www.exsprocessing.com or e-mail Hester at chrish@exsprocessing.com. EXS is a registered ISO/MSP for HSBC Bank USA, National Association.

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Education

Processing for Online Pharmacies: Going, Going ... Gone?

By David H. Press

Integrity Bankcard Consultants Inc.

In Miami in July, the Drug Enforcement Administration (DEA), Florida's Attorney General and Commissioner, and the Florida Department of Law Enforcement announced Florida's biggest prosecution of an organization involved in filling Internet orders for pharmaceutical controlled substances.

Nine people, eight arrested in south Florida and one in Texas, were involved in filling orders for painkillers and other medications, without prescriptions or pharmacists.

They were arrested pursuant to Florida state arrest warrants for "trafficking in hydrocodone; racketeering; conspiracy to traffic in hydrocodone; dispensing prescription drugs without a pharmacist license; dispensing without a prescription; forgery of a prescription drug label; sale of an adulterated or misbranded drug;

and adulterating a drug intended for distribution," the DEA reported.

In Minneapolis in August, a federal grand jury indicted Christopher William Smith, the former owner of Xpress Pharmacy Direct, an online pharmacy business; Dr. Philip Mach; and Bruce Jordan Lieberman, the Department of Justice reported.

Smith and Mach were charged with conspiracy to distribute and dispense controlled substances, wire fraud, unlawful distribution and dispensing of a controlled substance, and introducing misbranded drugs into interstate commerce.

Smith and Lieberman were charged with money laundering. The grand jury alleged that Smith provided prescription drugs without making sure that customers had valid prescriptions. Smith gathered orders for prescription drugs through spam e-mail, Web sites and telemarketing.

He worked with Mach to issue purported prescriptions. Mach, whose only active license to practice medicine was issued by the State of New Jersey, was the sole physician who would issue purported prescriptions for Xpress Pharmacy Direct customers in the United States.

Other than through the online questionnaire, Mach had no face-to-face, telephone or e-mail contact with customers, nor did he contact the customers' primary care physicians. They dispensed drugs without obtaining patient medical history, verifying medical complaints, performing exams, testing, or monitoring customers' responses to the medication.

The grand jury alleged that Lieberman, Smith's former accountant, assisted Smith in credit card processing services and aided Smith in a money laundering transaction of funds derived from the scheme.

These indictments show what online pharmacies cannot do under the law. Visa U.S.A. and MasterCard International regulations require that members submit only legal transactions into their payment systems. This applies equally to the activities of cardholders and merchants.

To prevent illegal sales from entering the Visa payment system, members should have controls in place to monitor merchant and cardholder activity. Members that sign merchants selling illegal products such as prescriptions sold over the Internet should take extra precautions to ensure that their merchants comply with state and federal laws.

At about the same time as these indictments were handed

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down, the card Associations were at a meeting hosted by the Department of Justice to educate the financial services industry on the risks presented by online pharmacies. The message was that the financial institutions need to take meaningful action to prevent processing transactions for illegal activities.

Subsequently, Visa has sent a letter to the acquiring members that process for online pharmacies. These members were required to conduct an investigation on each of their online pharmacies that included providing a copy of the pharmacy's license and a statement that the merchant's sale activity is in compliance with all applicable laws.

They were also required to provide proof that valid prescriptions are required before medications are dispensed, proof that only prescriptions from licensed physicians are accepted, and the documentation used to determine that the online pharmacy is compliant with all applicable laws.

The federal government has numerous agencies with rules and regulations that must be followed, particularly in the area of prescribing controlled substances. These agencies

▶ **Since pharmacies and physicians are licensed by each state with laws that generally apply to prescriptions written by physicians licensed in that state and filled by state licensed pharmacists/pharmacies, it can be quite a burden to show compliance with all applicable laws.**

include the Food and Drug Administration, DEA, and Federal Trade Commission (FTC). Since pharmacies and physicians are licensed by each state with laws that generally apply to prescriptions written by physicians licensed in that state and filled by state licensed pharmacists/pharmacies, it can be quite a burden to show compliance with all applicable laws.

ISOs should also be concerned about processing illegal transactions in light of a recent FTC announcement concerning a settlement with payment processor, Universal Processing Inc., and its principal, Rey Pasinli (see "FTC Has ISOs in Its Sights," The Green Sheet, Sept. 26, 2005, issue 05:09:02). Universal allegedly attempted to process more than \$1.2 million in unauthorized charges on consumer checking accounts, even though it knew



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or should have known that consumers did not authorize the debits. The settlement bars the defendants from processing payments without ensuring that the charges are authorized; making false claims to other payment processors in an effort to enlist processing services for clients; and processing payments when they know that their client does not have a business relationship with the consumer.

Universal made the unauthorized debits on behalf of a business known as PharmacyCards.com. In May 2004, the FTC charged PharmacyCards with electronically debiting thousands of consumers' accounts for \$139, without consumers' knowledge or consent.


In the complaint naming Pasinli and Universal, the FTC alleges that they arranged for consumers' accounts to be debited without

meeting with the PharmacyCards operators or requiring that they complete their standard payment processing application.

According to the complaint, "They agreed to use their entree to the banking system to debit consumer checking accounts on behalf of two individuals they had never met, purportedly from England, purportedly with a corporation chartered in Cyprus, who were using a Montreal customer service center, free, untraceable e-mail accounts, an unsecure Web site hosted in India, a Vancouver, British Columbia, mailing address, and who directed that the proceeds be sent to a bank in Cyprus."

The agency alleges that when the defendants processed the charges they knew or avoided knowing that the charges were unauthorized. The FTC charges that in doing so,

the defendants engaged in unfair practices that violate the FTC Act. Clearly, both Visa and MasterCard rules prohibit the processing of any illegal transactions. Both have fined members for processing "illegal" gambling, prescription drugs, pornography and the sale of cigarettes over the Internet.

A lot of online pharmacies have been terminated as a result of card Association and member bank pressure, and they are out there looking for new processors. Don't let the lure of a big residual get you into trouble with the card Associations and the Feds, and the likelihood of getting huge chargeback hits if online merchants are shut down while you are their processor. 

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



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TradeAssociationNews

Wireless Wins at WSAA Conference

Wireless was the name of the game at the second annual Western States Acquirers' Association (WSAA) meeting, held in La Jolla, Calif. Nov 2 - 3, 2005. More than 450 merchant level salespeople (MLSs), ISOs, processors, acquirers, and exhibitors combined gathered in the Marriott beneath Southern California's palm trees.

Attendees left better educated about wireless, contactless and other new technologies, better networked among their peers, and better informed of new offerings in the industry. Participation in United Bank Card Inc.'s Texas Hold'em Charity Poker Tournament following the closing reception may have even left some better at a hand of cards.

This year, general sessions were held in the same room where exhibitors set up their booths. (WSAA designated plenty of time with exhibitors for the opening and closing receptions and various breaks throughout the day.) Although it was noisy at times during the presentations, the set up created a communal atmosphere for all in attendance.

A panel of seven, all from leading wireless solution providers, made up the opening presentation entitled "Wireless: Where We Are Today." They discussed the history of wireless, networks and coverage, benefits to MLSs and merchants, and the challenges and limitations of the technology.

Several breakout sessions, which ranged from integrated payments, ISO and merchant financing, value-added selling, check imaging, compliance and Internet protocol (IP) case studies, were held immediately before and after lunch. In another general session, representatives from MasterCard International and Visa U.S.A provided an update on their proximity payment solutions.

Keynote and closing speaker Tom Wimsett of Iron Triangle Payment Systems offered his insight on the most significant trends affecting the payments industry. He discussed consolidation and public offerings; increased risk; auxiliary products; an emphasis on quality of service versus low price; and growing investments in talent and technology.

Something Extra From NAOPP and Field Guide Enterprises

On Nov. 2, preceding WSAA's conference, two independent events took place. National Association of Payment Professionals (NAOPP) offered an educational program on wireless technology in the morning. Representatives from leading wireless providers, including WAY Systems, Comstar Interactive, AIRCHARGE and VeriFone present-

ed their solutions and clarified points for the audience. More than 70 people, a majority of whom were MLSs, packed the room. Ernie Crews, NAOPP Vice President, who led the event, pointed out the standing room-only attendance as evidence of NAOPP's growing verve.

In the afternoon, Field Guide Enterprises' Mark Dunn hosted the seminar "Achieving Success in Merchant Level Sales," which also had a fabulous turnout. The more than 70 attendees included MLSs, ISOs and sales managers. Topics addressed included developing a market niche, training a field sales organization, selling value-added applications, interchange and pricing, and selling Internet protocol-based solutions. Global Payments Inc.'s Greg Cohen, Optimal Payments' Matt Clyne, Steve Pavent, Humboldt Merchant Services' Ken Musante, New Edge Networks' Ray Solnik and Total Merchant Services' Matt Brown presented.

WSAA's event closed out the 2005 tradeshow schedule, but planning for next year's meetings are already underway. Visit www.greensheet.com/tradeshowschart.html for a preview of the 2006 calendar.

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View

QSRs: It's All in the Numbers

By Aaron Slominski

Direct Technology Innovations

Many merchant level salespeople (MLSs) are skeptical about opportunities in selling to quick service restaurants (QSRs). However, the QSR industry is a great niche to focus on for a number of reasons.

The first is the type of business owner targeted: a franchisee. We all know that the odds for achieving success are against the average business; however, the average franchisee undergoes a vigorous background check and must have proper financial strength.

Franchisees are often required to have at least \$250,000 in liquid assets and impeccable credit. What this means to MLSs is that they will not lose merchants because the merchants went out of business. QSRs beat the national average for business longevity by 75%.

Additionally, most franchise contracts average about

▶ **QSRs are on every corner of every town and city in America, and the quick casual restaurant has taken off. As credit and debit card use continues to increase, so will revenues at QSRs.**

12 years in length, which further cements the establishment as a business that will be in business for years to come. As an MLS, there is nothing worse than working hard to close a deal only to have the business eventually close.

QSR transactions are based on interchange pricing at pass through plus a transaction fee, but rate means nothing in the QSR marketplace; rather, it's all about clicks, or customer counts.

The average QSR franchise serves more than 2,500 customers per month. An average hamburger location serves more than 5,000.

A rate of \$0.02 to \$0.07 a transaction over interchange (including dues and assessments) might not seem like a lot, but multiply this by an average of 1,400 transactions a month, and you're earning a sufficient residual.

Additional revenue streams often overlooked are batch header fees. The average QSR has approximately three shift changes. During these shift changes, the manager "batches out" the terminal so employees can cash out the register.

For a typical QSR with two terminals per location, this equates to three batches a day multiplied by 30 days. This is 180 batches. Depending on your cost on batch headers and the amount at which you price them, this is another revenue stream worth considering.

Most important, aside from revenue, is the prevalence and growth of QSR locations in America. According to "QSR Magazine," there are currently more than 225,000 branded franchised QSRs in the United States.

There are also 200,000-plus nonbranded QSRs. More than 30,000 new QSR locations were added in 2003 alone.

Did you also know that 40% of Americans eat twice a week at QSRs? QSRs are on every corner of every town and city in America, and the "quick casual" restaurant has taken off. As credit and debit card use continues to increase, so will revenues at QSRs. ■

Aaron Slominski is Director of Agent Services for Direct Technology Innovations. E-mail him at aaron@directtec.com or call him at 800-724-7000, ext. 464.

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MasterCard Making Proximity Payments Priceless

The buzz began several years ago with a 2003 pilot program in Orlando involving three participating card issuers and more than 60 merchants. In 2004 MasterCard began signing up major national merchants. Last month, it launched an aggressive television advertising campaign for PayPass, its proximity, or contactless, payment solution. It seems that contactless payments have finally arrived.

"More than 2 million PayPass cards are already in the marketplace," T.J. Sharkey, MasterCard's Vice President of Business Development U.S. Acceptance Group, told attendees at the recent Western States Acquirers' Association meeting (see "Wireless Wins at WSAA Conference" in this issue). "By the end of the year MasterCard expects to have 7 million PayPass-enabled cards ... and 25,000 merchants accepting them."

Currently its greatest market presence is with QSR and pharmacy merchants east of the Mississippi, but the program is also expanding to the Western states. Sharkey said MasterCard expects to have 20 million U.S. PayPass cards in the market by the end of 2006.

For example, McDonald's, 7-Eleven stores, CVS, Ritz Camera Centers, Boater's World Marine Centers, Sheetz, Regal Entertainment Group theatres (Regal Cinemas, United Artists Theatres and Edwards Theatres), Duane Reade and Meijer Stores are all participating in the program.

PayPass is also accepted at FedExField, QWEST Field, M&T Bank Stadium, Lincoln Financial Field and Giants Stadium, homes of the National Football League's Washington Redskins, Seattle Seahawks, Baltimore Ravens, Philadelphia Eagles and NY Giants, respectively. And the list is growing. The three card issuers that participated in the Orlando pilot, JPMorgan Chase & Co., Citigroup and MBNA Corp. (now owned by Bank of America Corp.), have all gone on to issue the PayPass cards. MBNA began issuing cards in Atlanta, Citibank is launching its cards in New York and Chase began in Philadelphia (Chase has branded its program "blink" for both Visa and MasterCard-branded cards.)

Sharkey said these banks are among the top 10 card issuers in the United States issuing PayPass-enabled cards. HSBC bank, for instance, is issuing debit cards for the program.

MasterCard's research indicates that merchants like the solution because it's easy to implement, speeds up the check out, and builds customer loyalty.

Consumers also find it easy to use and understand. "Eighty-six percent of consumers want to use cash less often," he said, citing MasterCard research. Consumers most likely to use PayPass are those who are time stressed, who think of themselves as trendy and who have a spontaneous outlook on life. Many Americans must perceive themselves in this way because the first day after the PayPass commercial aired, www.paypass.com received more than 250,000 hits.

MasterCard PayPass uses radio frequency technology to transmit payment information wirelessly between a PayPass device and a merchant's terminal. The transaction is then processed through MasterCard's network for clearing and settlement. A number of terminal manufacturers including Hypercom Corp., OTI, VeriFone and ViVOtech supply the equipment.

In other news, MasterCard teamed up with USA Technologies to bring PayPass to vending machines. More than 500 vending machines in New York City and Atlanta will be equipped to accept PayPass. ☐

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One Putt Could Change Your Life Forever

By Coach Ron Tunick

Nations Transaction Services

On Sunday, Oct. 16, 2005, I intently watched my TV as the PGA Tour's Michelin Championship unfolded in Las Vegas. A golf pro named Wes Short Jr., who had never won the tournament, was about to win it, along with \$720,000.

I thought, wow, this is amazing. One putt will change the course of his life forever. One minute later, the announcer said the same thing, and I immediately applied this principle to the bankcard industry. Could one putt, in other words, one merchant processing account, earn us this kind of money? My answer was a resounding yes!

I love the bankcard industry for many reasons, the biggest reason being the freedom of choice it offers. We choose our own path and write our own script for failure or success. We can choose to reap the financial rewards, or we can choose to complain that everyone else always gets the big breaks and makes the big money. Our determination leads the course to our success.

In many ways the bankcard industry is immune to the pitfalls and prejudices that other industries face. This industry doesn't care about the color of your skin or your faith or politics.

The industry marches on, relatively unaffected by interest rates, or who currently holds the office of President of the United States. It continues to grow, steadily, and gains strength each year.

You may be wondering, who makes all this money in the bankcard industry? The answer is surprisingly simple: hardworking people from all walks of life, with a defined purpose and a burning desire to succeed.

Did our PGA golfer simply get lucky, or did he fall into this category of concentrated hard work? I think we all know the answer. Short believed that he found the way to win in professional golf; he simply put his methods to the test until he succeeded. His desire to win overshadowed all obstacles. He had a defined purpose and a burning desire to succeed. I think almost every one of us can find a parallel in our own lives and business success.

The point is simple: Find a way to make that one putt or write that one merchant that could change the course of your life forever. Here's how to start the process:

By being in sales, you are already strategically positioned for success. All you need to do is to think like a winner; however, there's more to it than simple daydreaming. You'll also need to put some concrete pieces into place.

Begin by devising a solid business plan and focus your energy on that plan. Revise and expand the plan if necessary, but stick to it and use it as your focus each day. There is no quick fix or easy way to climb the financial mountain. Climbing any steep mountain requires skill, stamina, training and a consuming desire to get to the top.

Define Your Success Level and Create an Action Plan

Start by checking in with your desired success level. Is your desire to succeed less than 100%? If so, that's OK, but you will encounter problems, and bankcard might not be the business for you. If your desired success level is 100% or higher, begin training to make the putt that could change your life. Also, start with a solid action plan and put the following motivating approaches into practice each day:



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Professional Tactics

- Work harder and smarter than you ever expected to. Winners always outwork their competition.
- Tell people how much you believe in the industry and that bankcard is your professional calling. People want to know that you're committed.
- Study and read everything you can about the industry (industry publications, training manuals and relevant articles in larger news sources).
- Focus on large merchants. Spend about 30% of your time talking to very large merchants in the community (merchants who process more than \$1 million a month).
- Focus on the right techniques to write large merchants. Larger merchants have different requirements, and you need to be prepared to satisfy them.

Personal Tactics

- Read an inspirational book a little each day. A must!
- Look to a mentor that has "made that putt." These people do exist. Find them.
- Let your speech and body language reflect your winning attitude. Merchants know if you're not giving 100%.

- Practice and practice making that putt under pressure. When was the last time you rehearsed your presentation?
- Don't quit no matter how tough or slow things get. Your courage and stamina will be tested, and that's OK.

Doing all these things will not guarantee that you drop the life-changing putt. However, doing all these things will most definitely change your life, and they will at the very least position you to drop that putt.

Winning is a learned skill. Winning in business begins with realizing how you think and what to expect from that thinking process and then translating these into action.

I really believe that you, too, can make the winning putt that changes your financial life. The bankcard industry rewards the person who stays the course. Short was 41 before he won his first PGA tournament. He did not give up. He kept his desire alive until that putt dropped, and so can you.

Coach Ron Tunick is President and Chief Executive Officer of Nations Transaction Services in Newbury Park, Calif. E-mail him at coach@ntpays.com or call 866-222-2112.

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Eliminating Stored Mobile Phones: Not Just for Talking Anymore

Product: Wireless ePay

Company: USA ePay

On-the-go merchants, who work outside their offices and out in the field, have faced a credit card dilemma for some time. Accepting card payments away from the store or office has been difficult and expensive.

A wireless POS terminal may be beyond their budget, or they've faced spotty coverage in areas. Or, if merchants decide to take down card numbers to call in or process transactions later, the processing fees fall into the higher nonswiped/retail rate category.

A rapidly rising solution to this quandary is the cell phone credit card terminal. Add a card reader to a phone with Internet connectivity and ...Voila! Plumbers can now accept and process credit card payments, right there in their customers' bathrooms.

USA ePay now offers Wireless ePay, a secure software application for processing credit card payments using a cell phone. All transactions run through USA ePay's gateway, which is compliant with Visa's Cardholder Information Security Program and MasterCard's Site Data Protection program.

Merchants can use any J2ME (Java 2.0 platform, micro edition) cell phone connected to the global system for mobile communications, general packet radio service or other Internet networks with any mobile service provider.

The software provides a user-friendly interface that is accessed with a login PIN.

Wireless ePay offers merchants all the standard

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capabilities of a traditional credit card terminal: sales, credits, voids, authorizations, card capture and transaction record viewing.

The software also supports the address verification system and the card verification value for MO/TO and Internet merchants.

Wireless ePay has extensive, real-time reporting and tracking features. Reports can be generated based on any field or filter, in many different graph and chart formats.

For example, merchants with multiple phones and/or employees can tell which staff member used which phone for each transaction.

In addition, the Custom Report Builder generates and tracks information according to any specifications a merchant may have.

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"Keep cardholder information storage to a minimum. Develop a data retention and disposal policy. Limit your storage amount and retention time to that which is required for business, legal and/or regulatory purposes, as documented in the data retention policy. Do not store sensitive authentication data subsequent to authorization (not even if encrypted)."

- from the PCI Data Security Standard
 Source: Visa U.S.A.

Data for Incremental Authorizations

Product: Shift4 Tokenization

Company: Shift4 Corp.

A key element of the Payment Card Industry (PCI) Data Security Standard is the strict prohibition of storing cardholder data after the transaction's initial authorization.

If the data aren't there, then they can't be stolen. However, for some merchants, including restaurants and lodging and car rental companies, incremental authorizations form a significant part of their transactions. Merchants may need to briefly store card data to charge an extra night's hotel stay, or to add a tip to a dinner ticket.

How can these merchants comply with the no-storage rule and still authorize the transactions? Shift4 provides a solution with the rollout of Shift4 Tokenization.

The transaction process begins like any other. A merchant swipes the card, the POS system first sends encrypted data to Shift4's payment gateway, called \$\$\$ ON THE NET, which then sends data to the processor for approval.

Upon approval, the merchant would normally receive the card data along with the approval code. Instead, Shift4 sends back a "Token," a unique, random representation of credit card data that is 16 characters long. Only the Token is stored in the system for further transactions.

When a merchant needs to add a tip or additional night's stay to a bill, the Token, which functions in exactly the same way as the real card number, is used. Now there is absolutely no need for the card data beyond the initial swipe.

Tokenization is easily implemented and installed even in existing legacy systems.

All merchants must do is to ensure that their POS or property management system (a hotel's POS equivalent) can receive the token in its alphanumeric form, just as the system would receive the card data.

The token goes in the same data field used for the actual card number. Its last four digits are the same as the last four on the card, which allows for seamless implementation of the tokenization process.

Shift4 has decided not to seek any patents or copyright protection for this service.

The company hopes that others will take this idea and integrate it into their own systems in order to provide added security throughout the card processing industry.

Shift4 Corp.

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Product: Small Business Service

Company: CrossCheck Inc.

Accepting checks, especially personal checks, can be a risky affair for merchants. Check fraud is abundant and can damage a small business's bottom line.

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Personal Experience and the Business Purchase

When prospects make a purchasing decision, it is not always objective. After they have narrowed their choices to those that meet their business requirements, they must make a final decision. Their feelings and experiences usually influence this decision. Some common motivators include a need to belong, a need to feel special and a sense of obligation to the seller.

I Just Want to Belong

The desire to belong motivates some prospects to buy. Individuals who wish to belong want to make a worthy contribution, be a contender and be part of the "in" crowd. A fear of being left out may also motivate them. They may believe that decreased sales or a failure to compete will hinder their ability keep up with colleagues and be accepted by peers.

Selling to the Person Who Wants to Belong

The prospect who wants to belong may be motivated by a fear of being left behind. While tapping into this fear will help you close some sales, be careful. Some buyers may be scared off or feel bullied if you touch a nerve.

The goal is to use the prospect's uneasiness to develop a "healthy" fear of competition. Do this by showing him what he may lose if he continues to go without your service or what is at risk by delaying his purchase.

Using tangible examples and concrete sales figures add credence to your statements rather than having them perceived as threats. Do some research and identify which businesses or professionals your prospect respects. Create a list of your clients that he may wish to emulate. Prepare testimonials and offer names and numbers for references.

Isn't That Special?

Some prospects buy because it makes them feel special. While the previous prospect wants to be part of the crowd, this prospect wants to be admired by the crowd. She wants to have something new and exciting and be the one with the latest and greatest solutions. This person not only wants to be noticed, she needs to be noticed. If she

lights up at the words "exclusive" or "elite," you may have success by appealing to her need to feel exceptional.

Selling to the Person Who Wants to Feel Special

If the prospect wants to be noticed, demonstrate to her how special your products and services are. If possible, provide examples of exclusive clients or industries that use your services. If a limited quantity is available, all the better.

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see the connection between the uniqueness of your product and services and the uniqueness of her and her business.

Do I Have To?

Some prospects make buying decisions based on a sense of fairness. They decide whom to buy from based on a sense of morality and what feels right.

If you sense that prospects like to do business with a handshake or believe someone is only as good as his word, you may have success appealing to their sense of integrity and honor. Many times this type of sale comes from an established customer or someone who has purchased from you before.

Selling to the Person Who Wants to Be Fair

If the prospect makes deals with

handshakes, simply appeal to his sense of equality. Go the extra mile, give more than your competitors do, and he will think that signing with you is the professional way to do things.

If he thinks that you've gone above and beyond the call of duty or that you have given more than your competitors, he may feel like he can't say no.

Be available and accessible at all times, not only when there's something in it for you. You never know when the prospect will say, "I'm glad you stopped by. I've been meaning to ask you some questions about your services."

Don't forget the thank you gifts. Nothing is wrong with offering to take prospects to lunch or sending small gifts, such as tickets to an event or coffee coupons. It's all part of building what will hope-

fully be a long lasting and mutually beneficial relationship.

While the purchase of a first home or bassinet will involve quite a bit more emotion than the purchase of a POS terminal or merchant services, feelings do play a part.

When researching buyers and making preliminary sales calls, look for cues that will provide insight into what motivates their purchasing decisions.

If you can tap into their emotions and experiences, you will be able to use them to present your products and services more effectively and ultimately close the sale.

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Highlights: This event brings in leaders from the world's most successful retail and technology companies. One particular highlight is the "Store of the Future," 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, 2006

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

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



NACHA – The Electronic Payments Association

2006 Global Electronic Payments Conference

Highlights: The theme for the 2006 conference is "Understanding Market Variables and Opportunities for Future Success on the International Stage." Major topics to

be discussed include emerging markets and how to capitalize in these new areas, creating and energizing participation in global payment solutions, the effects of risk management on business costs and the future of payments. Speakers include Roy DeCicco, Vice President, JPMorgan Chase & Co.; Richard Pattinson, Senior Director, Group Treasury, Barclay's Bank PLC; and Johann Bence, Assistant General Manager, National Payments, South African Reserve Bank.

When: Jan. 16 – 17, 2006

Where: The Westin Excelsior, Rome

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



Northeast Acquirers' Association (NEAA)

Winter 2006 Seminar & Outing

Highlights: This regional tradeshow offers an ideal opportunity for up-to-date industry information and excellent networking opportunities. Registration is free for those who sign up before Jan. 20. The first night includes an opening cocktail reception. Day two is filled with a vendor fair and seminars including information on choosing a processor and wireless solution. Day three is devoted to classic winter recreation including skiing and snowmobile rides. For ISOs that want to hold a sales meeting prior to the event, contact Jacques Breton at jbreton@gcfinc.com.

When: Jan. 31 – Feb. 2, 2006

Where: Grand Summit Resort Hotel and Conference Center, Mt. Snow, Vt.

Registration: Visit www.northeastacquirers.com or call 603-692-2408



Western Payments Alliance (WesPay)

ACH Rules Implementation Workshop

Highlights: The automated clearing house (ACH) is fast becoming the preferred means for processing checks. WesPay is here to help any interested parties understand the ACH rules to ensure compliance and proper use of the system. WesPay will hold the ACH Rules Implementation Workshop in cities throughout the Western United States. The meeting will look at new and recent amendments and how to implement them.

When/Where: Jan. 12, 2006 – San Francisco

Jan. 17 – Pasadena, Calif.

Jan. 18 – Costa Mesa, Calif.

Jan. 19 – San Diego

Jan. 24 – Portland, Ore.

Jan. 25 – Salt Lake City and Sacramento, Calif.

Jan. 26 – Las Vegas

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

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Stop the switching. Get real-life multi-app!

It's a jungle out there in POS. More stuff to know every day. More complexity every time one works the checkout lane or settles the day's receipts.

Which is why flexible, real-life multi-application support is essential. Multi-app lets merchants more easily train staff. It reduces (or eliminates altogether) the time wasted switching from one app to the other. And at the end of the day when it's time to go home and recuperate from fighting the battles, real-life multi-app lets merchants settle one consolidated batch and print one consolidated report. All without duplicate entries.



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