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July 9, 2007 • Issue 07:07:01

# Awaken your ATM ambitions

*Editor's Note: In celebration of the ATM's 40th birthday, this is the first article in a two-part series on new opportunities in the ATM product and services sphere. This installment discusses the traditional ATM business model. Nontraditional ATMs – hybrids, self-service kiosks and "cash-in, cash-out" variations – will be covered in Part II.*

**N**early 400,000 ATMs are in the United States today, 49% of which were placed by ISOs. That's the good news. Now, the bad news: Revenue generated per ATM is declining dramatically. This is due to increased competition among ATMs and rising use of debit cards at retail locations.

But there's more good news: There are still lucrative opportunities in the ATM sector for ISOs and merchant level salespeople (MLSs) who can think on their feet and adapt.



The ATM industry is large. According to Dove Consulting, a division of Hitachi Consulting, ATMs in the United States dispense a total of \$600 billion a year, with an average surcharge of \$1.77 per customer. However, after nearly a decade of gold-rush like growth, the domestic industry is mature and may have reached saturation.

"There is a high penetration or density of ATMs per capita in the U.S.," said Mike Lee, Chief Executive Officer of the ATM Industry Association. "The average transaction rates per ATM decline, as the total transactions are spread over a much larger installation base."

Lee pointed out that since ATM revenues flow primarily from transactions, fewer of those mean less revenue per ATM.

### ATM attrition

"We won't see increases in ATM numbers in the U.S." said Patty Hayward, Senior Analyst at the Mercator Advisory Group and author of an upcoming study on the ATM industry.

"I would expect a decline in the overall number of ATMs in the U.S.," she added. "As the machines age, the unprofitable ones will probably just be pulled rather than replaced, resulting in fewer overall machines."

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- » Dan D. Wolfe—Teledraft Inc.

 **Notable Quote**

**"Once strong security is in place as evidenced by PCI compliance, [advise merchants to] fold it carefully into marketing messages."**

**- See story on page 84**



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# GS Online

## Version 2.0

**Some of the changes include:**

- A sleek, satiny MLS Forum
- A redesign of the Current Issue, the archives, and our Company Profile and Industry Leader directories (can you tell we like the color green?)
- A more powerful search engine for the entire site, including News From the Wire
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AdvanceMe recently issued a white paper entitled, Know Your Customer, and Other Guidelines for Responsible Merchant Cash Advance Providers, which invites the industry to create best practices rules.

Very truly yours,  
Glenn Goldman, CEO  
Capital Access Network

## Survey says ...

We launched GS Online, The Green Sheet Inc.'s new Web site, June 25 and asked users to share their opinions about the site by participating in a brief survey. Following are some responses we received to the question, What, if anything, would you change about the Web site?

- "In the MLS Forum, I would eliminate the ability for people to use the function that repeats what the original poster said. It just makes each post too long to read.
- "You might get more industry news off of stock news, like the eFunds sale ... "
- "On the old site I liked the Next button at the end of articles. I get interrupted reading *The Green Sheet*, and it is easier than clicking back and figuring out what articles I have already read."
- "I like it the way it is."
- "Make it easier to get listed in the directory."

If you have a suggestion for improving the Web site, visit [www.greensheet.com](http://www.greensheet.com) and complete the survey. Or, e-mail [greensheet@greensheet.com](mailto:greensheet@greensheet.com).

Editor

## Correction

Due to an editing error, the article "Forging ahead with PCI PED" (By Bulent Ozayaz, *The Green Sheet*, May 14, 2007, issue 07:05:01) incorrectly stated "Visa's PED standard devices will need to be pulled out of service by July 2010."

The article should have stated "older devices predating the Visa PED standard will need to be pulled out of service by July 2010." We regret the error.

## Thank you, Integrity Bankcard

We would like to thank David H. Press and Gregory A. Brown of Integrity Bankcard Consultants Inc. for four years of regular contributions to this publication. Press' final regular monthly column appears in this issue. He will continue to submit articles on occasion.

Editor

## Call for merchant cash advance best practices

I applaud Messrs. Abbey's and Carter's article "Recession may roil acquiring risk" in the June 11 edition [*The Green Sheet*, issue 07:06:01]. Much of the risk they identify would be mitigated if cash advance providers behaved responsibly.

One of the biggest problems is providers' taking too much of the restaurant's gross receipts. Our data shows that except in very rare circumstances, taking more than 9% of a restaurant's gross receipts puts the merchant in harm's way.

The safe threshold percentage is much lower in many other SIC codes. In fact, this discipline, combined with scoring models that effectively identify stronger businesses, have allowed us to experience fewer bankruptcies and business closures than seen in a typical processing portfolio.

Notwithstanding this, we see restaurateurs who have committed 20%+ of their gross receipts to cash providers. Few of those [restaurateurs] will survive.



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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

### **Awaken your ATM ambitions**

Revenue generated per ATM is declining, due to increased competition among ATMs and rising use of debit cards at retail locations. Despite the bad news, lucrative opportunities still exist in the ATM sector for ISOs and MLSs who can think on their feet and adapt.

Page 1

## View

### **Building m-commerce momentum**

Mobile commerce is not likely to change your life today. But tomorrow is another story. Shifting consumer trends and a stealthy infrastructure deployment make it likely we will all be impacted by mobile-device-based payment technology before long.

Page 38

## View

### **It's cool to build karma**

Ever want to make a nice deed better? Make it a surprise. Few things show appreciation like an unexpected small gift or act of kindness. The same holds true in business. When you provide an ancillary service better than your customers expect, you will win their hearts.

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## Feature

### **Contactless and the ATM?**

*From ATMmarketplace.com.* Seasoned industry insiders have said mobile devices are disrupting the way consumers buy goods and use cash. But will those payment methods replace cash and, ultimately, the need for ATMs?

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## News

### **GSTravelAdvice.com: A windfall for wanderlust**

On the GS Online MLS Forum, posters occasionally ask others for tips about travel destinations. In our ongoing efforts to better serve the MLS community, we decided to address some of your travel questions and concerns. To that end, we have launched GSTravelAdvice.com.

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## Feature

### **AgenTalk<sup>SM</sup>: Tenacity triumphs step by step**

With almost 14 years in the payments industry, Bill Beattie enjoys the challenge and income potential his career provides. In this interview, he discusses what it's like to learn things the hard way, how his goals have tempered with experience and why he thinks our industry has lost some of its value.

Page 30

## News

### **CyberSource woos and wins Authorize.Net**

CyberSource Corp., a provider of electronic payment and risk management solutions, has reached an agreement to acquire the company Authorize.Net Holdings Inc., a provider of Internet protocol-based payment solutions formerly known as Lightbridge Inc.

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# How to Succeed in Today's Marketplace

## A Great Opportunity for You to Grow

---

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- Roy Banks, President, Authorize.Net

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## News

**Yanks chalk up another fine NEAA show**

Cool weather and the beautiful New England backdrop greeted all who attended the Northeast Acquirers Association's summer meeting in Providence, R.I., June 12 through 14.

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## Education

**Street Smarts<sup>SM</sup>: Ruminations on ISO registration**

Executives of super ISOs make registering as an ISO look glamorous with their private jets, Lamborghinis and condos in Miami. But will registering really get you where they are?

Page 74

## News

**Discover flying solo**

Discover Financial Services LLC has left the Morgan Stanley fold. The Discover brand, which has consistently lagged behind bank-cards and American Express Co. as a favored payment instrument, is now an independent company trading as DFS on the New York Stock Exchange.

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## Education

**Sell something every merchant craves**

It's difficult to convince merchants that what a processor provides is a crucial part of their long-term growth. But what if you could sell merchants a product with immediate, tangible benefits for every aspect of their businesses? Sell cash advance programs, and you'll do just that.

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## QSGS

## Education

**PCI compliance: A brand builder, not a burden**

Once you've convinced your merchants that PCI-compliant data security is inevitable, show them how to "make lemonade" out of all those onerous requirements. An often overlooked way to do that: Apply the old-fashioned axiom to accentuate the positive.

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## Education

**Rake it in: Resell basic security services**

Small merchants are searching for cost-effective security solutions. You can diversify your offerings, differentiate yourself from the competition and open a new revenue stream by reselling information security solutions to assist merchants in their PCI-compliance efforts.

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## Education

**Vigilant compliance revisited**

In his final regular monthly column in *The Green Sheet*, author David H. Press recaps many of the back-office and card Association issues he has addressed over the past four years.

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## Inspiration

**Are your ears burning?**

Whether you are 14 or 40, gossip still centers on many of the same topics. While it may be tempting to share juicy bits of information or listen in on colleagues' private conversations, it's never a good idea to trade in this sort of communication.

Page 105

## Looking for a real ISO relationship?



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# “Finally.

## I have something to talk about other than just price.”

-Michael Mucciacciaro, Baltimore

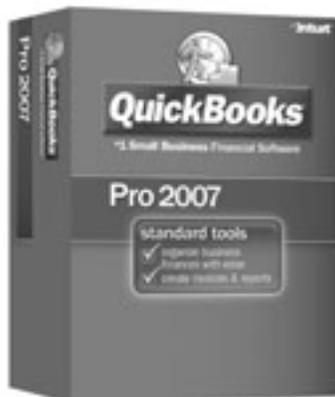
In the competitive world of credit card processing, lower prices are only part of the story. Which is why agents around the country are talking about Innovative Merchant Solutions.

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### **IMS and QuickBooks: It's got people talking.**

*"IMS offers the only solution that really seamlessly integrates with QuickBooks. My clients often talk to me about how easy it is to use and how much time they save. It's great talking about IMS and QuickBooks and not focusing just on price."*

- Scott Hausmann, Minneapolis



*"It's often difficult to get prospects to listen to my sales pitch when you're like everyone else. The QuickBooks and Intuit brands give me immediate credibility when dealing with merchants and larger referral partners like banks, accountants and associations. It has really made a difference in my entire business approach."*

- Todd Eichner, Los Angeles

*"They have the best programs for small businesses, which really helps me close more deals, and makes me feel like I'm helping them with their finances."*

- Keith Pollins, San Diego

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# Industry Update

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## NEWS

### Debit card purchases \$15 or less no longer need receipts

An amendment to Regulation E, the Electronic Fund Transfer Act, dictates that merchants are no longer required to provide receipts for debit card purchases of \$15 or less.

"The rule is intended to facilitate the ability of consumers to use debit cards in retail environments where making receipts available may not be practical or cost effective," the Federal Reserve stated.

Visa U.S.A., a driver of the rule change, noted the decision "will make it easier for merchants to accept cards at vending machines, parking lots and a range of other locations."

Reg E requires that receipts be made available to consumers for transactions initiated at an electronic terminal.

### Visa prepares for IPO, announces new leadership

Visa Inc. filed a registration statement with the U.S. Securities and Exchange Commission in preparation for the planned combination of Visa Canada, Visa International and Visa U.S.A. into a single private stock company. The restructuring will result in an initial public offering of shares in Visa Inc. The IPO is expected to occur by early next year.

Visa Europe will remain a membership association and will become a licensee of, and own a minority interest in, Visa Inc.

**Hans Morris** was appointed President of Visa Inc., effective Sept. 1, 2007. He will be based in San Francisco and report directly to Visa Inc.'s Chairman and Chief Executive Officer, Joseph W. Saunders. Morris is currently Chief Financial Officer of Citi Markets & Banking, a post he assumed in November 2002.

John Philip Coghlan, Visa U.S.A.'s President and CEO, resigned. Coghlan had led the U.S. region of Visa since July 2005. John Partridge, President of Inovant LLC, will serve as interim President.

### Barclay Square Leasing offers NAOPP member benefit

Barclay Square Leasing Inc. has partnered with the National Association of Payment Professionals to provide NAOPP members a \$25 cash rebate for every lease funded.

### AmEx restructures

American Express Co. reorganized into two global lines of business: consumer and business to business. **Alfred F. Kelly Jr.**, was promoted to President of the company; he will head the Global Consumer Group. **Edward P. Gilligan** was promoted to Vice Chairman; he will oversee the Global Business-to-Business Group. Both will report to AmEx Chairman and CEO Kenneth Chenault.

BOTTOM  
LINES

HEADLINES  
FROM THE  
RETAIL  
WORLD

THANK YOU, PLEASE READ AGAIN!  
TRUNK ID: 460465, EXP: 120408

- The **Federal Trade Commission** issued an alert in June reminding merchants that federal law requires businesses to truncate credit card information on all electronically printed receipts. The law, under the Fair and Accurate Credit Transaction Act, has been in effect since Dec. 1, 2006.
- The FTC also issued the 28-page document, Protecting Personal Information: A Guide for Business. To download a copy, visit [www.ftc.gov/infosecurity](http://www.ftc.gov/infosecurity).
- The top five U.S. retailers are 1) Wal-Mart Stores Inc., 2) The Home Depot, 3) The Kroger Co., 4) Costco Wholesale Corp. and 5) Target Corp., according to **Stores** magazine, which annually ranks the top 100 retailers based on annual revenues. For the complete list, visit [www.nrf.com](http://www.nrf.com).

# Do you have what it takes to be



# 1 of the 100?

#### The goal of our CEO Jason A. Felts is quoted below:

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- C.M. Michaels, Central Florida

“My story is similar to many that have been in the industry long. I've been burned by unscrupulous and not so righteous people. The reason I do business with AMS is because AMS is different. I know Jason Felts and his team to be of full integrity and that's what we were looking for. The support I receive is the reason we continue doing business.”

- Bryan D, Grand Rapids, MI

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## ANNOUNCEMENTS

### AdvanceMe receives award

**AdvanceMe Inc.**, a provider of merchant cash advances, received a Stevie award in the Best MIS & IT Organization category at the 2007 American Business Awards.

The company credited the win to its Data, Systems and Technology division and its development of an enterprise information system.

### Credomatic announces new partner program

**Credomatic** announced a new partner program providing ISOs and merchant level salespeople a suite of payment solutions, 24/7 bilingual customer service and same-day funding on transactions settled by 1:00 a.m. Eastern time.

The company's compensation program includes a combination of upfront activation, placement and conversion bonuses, equipment sales and lease commissions, and 50/60/70% profit sharing of merchant processing revenue on all services.

### First National Merchant Solutions expands in B2B

**First National Merchant Solutions** has expanded its offerings in the business-to-business market with the addition of a prepaid solutions team. The company is providing prepaid card issuing and prepaid program management solutions that allow merchants to brand and manage a variety of program needs.

### Heartland's Carr recognized for entrepreneurship

**Bob Carr**, Chairman and CEO of **Heartland Payment Systems Inc.**, was named a 2007 Entrepreneur of the Year by Ernst & Young. The award recognizes and celebrates outstanding entrepreneurs and business leaders in New Jersey.

### VeriFone achieves milestone

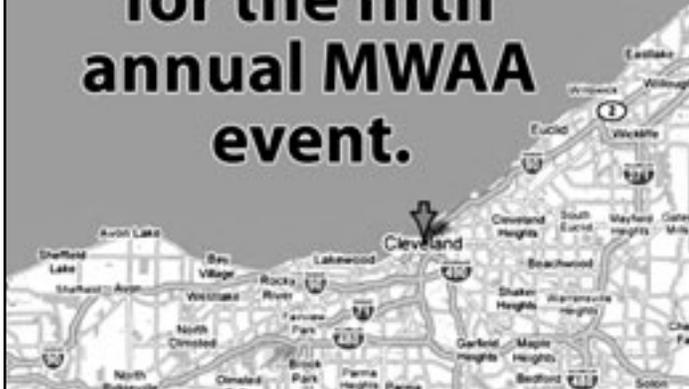
**VeriFone** announced its product portfolio now includes 25 that are compliant with the Payment Card Industry PIN Entry Device standard. The products are among the Vx Solutions and MX Solutions families, as well as the QX 720 and offerings in the Nurit, Secura, OpenPAY and Xplorer families.

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## PARTNERSHIPS

### Apriva certifies Hypercom's Blade

Apriva Class A certified Hypercom Corp.'s Optimum 32-bit mobile M4100 Blade for credit, debit, gift, loyalty and check transactions on Apriva's Intelligent Gateway.

### FDCS and CoCard team up

First Data Commercial Services will provide acquiring merchant processing solutions to all of CoCard Marketing Group LLC's 60-plus sales offices.

### IMS offers hospitality program to NJH&LA

International Merchant Solutions is offering New Jersey Hotel & Lodging Association members low credit card processing rates, as well as other benefits. IMS will also provide a no cost/no obligation rate analysis to interested nonmembers and out-of-state lodging entities.

### Newtek partners with Discover

Newtek Business Services Inc. will offer its small and mid-sized customers an integrated payment card processing package that includes Discover Network card acceptance. The package provides consolidated

statements, combined settlement and customer service. Newtek will oversee pricing, processing, settlement, risk management and customer service.

### Pipeline Data renews with First Data

Pipeline Data Inc. renewed its merchant processing agreement with CTS Holdings LLC, a subsidiary of First Data Corp. First Data will continue to provide card processing services to Pipeline's merchant account base.

### Wells Fargo and Visa launch mobile payment pilot

Wells Fargo & Co. and Visa U.S.A. have launched a three-phase program to test consumer mobile payments and services.

The first phase was completed in April in a Wells Fargo lab. The second, occurring this summer, will involve 30 to 50 Wells Fargo employees testing Visa payWave-enabled products at participating merchant locations.

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## ACQUISITIONS

### EFD/eFunds to be acquired

Payment processor **Fidelity National Information Services Inc.** plans to acquire **EFD/eFunds Corp.** for \$1.8 billion.

EFD provides risk management, electronic funds transfer, prepaid card processing and global outsourcing solutions to financial services companies, as well as POS fraud prevention solutions to retailers and electronic benefit processing services to government entities.

## APPOINTMENTS

### Caponecchi is Euronet President

**Euronet Worldwide Inc.** appointed **Kevin Caponecchi** President of Euronet. Caponecchi has 17 years of domestic and international management experience. He began his career as a member of the Manufacturing Management Program at GE Power in 1990. Most recently, he served as President of GE Transportation's Global Signaling business.

### Credomatic hires Creegan

**Credomatic** appointed **Joe Creegan** U.S. National Sales Manager. His background includes eight years as National Sales Manager at Charge Card Systems. He was also with Cardpayment Services, an independent sales agency for Retriever Payment Systems and Chase Merchant Services.

Creegan is a POS system sales management veteran with over two decades of experience. He was Vice President and General Manager of Micros Systems in South Florida and National Dealer Sales Manager for Aloha Restaurant Systems.

### Dees Griffith joins new company

**Preferred Health Technology Inc.** appointed **Mary Dees Griffith** President and Chief Operating Officer. The new company provides electronic payment and transaction processing services for the health care industry.

Dees Griffith has over 25 years of experience. Most recently, she was President and CEO of Creditranz. She has also held executive positions at Paymentech, First USA, First Bank System Inc. and Citicorp. A Past President of the Electronic Transactions Association, Dees Griffith currently chairs the ETA's Government



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## Industry Update

Relations committee and serves on the board of trustees of W.net.

### Teledraft appoints sales and marketing director

**John Hughes** joined **Teledraft Inc.** as Director of Sales and Marketing. Hughes has over 15 years of experience in the electronic payments industry and has identified, initiated and managed numerous channel marketing programs resulting in over \$1 billion in annual processing volume.

### U.S. Merchant Systems promotes four

**U.S. Merchant Systems** announced four new appointments to its executive team. **Matt Nern** was promoted to President. Nern, who joined the company in 2006, was its Senior Vice President of Sales & Marketing.

**Ted Lasch** was promoted to Senior Vice President of Sales. **Soltan Nayabkhil** was promoted to Vice President of Operations and **Ernesto Mancía** was promoted to Vice President of Finance.

### AmbironTrustWave's Petitti promoted

**Michael Petitti** was promoted to Chief Marketing

Officer of **AmbironTrustWave**. He has more than 15 years' experience with Fortune 500 companies such as Exelon, Occidental Petroleum and VeriSign and leading integrated marketing firms such as J. Walter Thompson. Petitti is a member of the Merchant Risk Council Board of Advisors and also serves on The Green Sheet Advisory Board.

### TransFirst has new CEO

After 12 years at the helm of TransFirst, Chairman and CEO **Thomas Rouse** retired in June. Industry veteran and Rouse-appointee **John Shlonsky** will serve as President and CEO.

Shlonsky joined TransFirst as President and COO in October 2006 from First Data Corp., where he was President of First Data Merchant Services. Rouse will remain active as a member of TransFirst's board of directors and will serve as a Senior Adviser to the board.

### NFinanSe appoints retail sales VP

**NFinanSe Inc.** hired **Karen P. Sobie** to serve as Vice President of Retail Sales. Sobie was most recently a Sales Director for Ingenico's Financial Systems Group. She has also held sales and management positions with VeriFone and Sun Microsystems. ☐

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## Feature

# Contactless and the ATM?

By Tracy Kitten

ATMmarketplace.com

*This story was originally published on ATMmarketplace.com, June 7, 2007; reprinted with permission. © 2007 NetWorld Alliance LLC. All rights reserved.*

**C**hris Skinner of Boston-based consultancy The Tower Group Inc. wrote in his May 2006 commentary, "The death of cash," that the ATM as a basic cash dispenser "is dead."

"The traditional ATM was just a cash machine, and the reason why that will not survive is that cash is being targeted for extinction, with a specific focus from contactless payments," he said.

But since the erosion of cash will likely take several years, Skinner said, the ATM industry has some time to evolve in a way that allows it to play a role in the brave new payments market.

"The ATM has to find a new role in life," he wrote. "That

might be depositing checks, accepting payments, paying bills, offering advertising, dispensing tickets, topping up contactless payment devices or even downloading [bank] statements to PDAs ... but it won't be dispensing cash."

The ATM industry won't likely argue with the inevitable dominance mobile payments, which also rely on contactless technology, will have in the future.

Seasoned industry insiders, including the ATM inventor John Shepherd-Barron, have said mobile devices are disrupting the way consumers buy goods and use cash. But will those payment methods replace cash and, ultimately, the need for the ATM?

Most ATM proponents, like Kelly Horton, founder and Chief Executive of EFT Group Inc., a U.S. partner of China-based ATM manufacturer GRG Banking Equipment Co. Ltd., say no.

"There will always be a need for cash," Horton said. "And RFID [radio frequency identification] is here now, so why wouldn't it be used at the ATM? You could just approach the ATM, even with your card in your purse, and begin your transaction.

"Someone could intercept that information, but what do they really get? You would still have to enter your PIN at the ATM. And today, paying with a[n RFID] fob at pay-at-the-pump, we haven't seen a big security breach. I don't think security would be a big issue."

Contactless-payment technology is touted for its ability to replace cash. But as more of the payments space moves to contactless options, the ATM will likely play a role, Horton said.

As RFID becomes the norm for payment cards in the United States, consumers will expect to use the same transmission technology at the ATM, Horton said.

The sticking point, however, is that most industry observers agree contactless payments aim to replace cash for low-dollar (less than \$25) purchases.

The notion of a cashless society is not new. The advent in the '90s of the debit card and cash-back options at the POS were once deemed threats to the ATM.

But research has shown that consumers continue to use the ATM, even if they also regularly use their debit cards to make purchases, as well as get cash back at the POS.

But the industry is closely watching growth in the contactless space, said Mike Lee, Chief Executive of the ATM Industry Association.

"We're looking at the future of cash and e-payments. We're doing the research, and we see that cash is not

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▶ **According to the Smart Card Alliance, since 2005, more than 17 million contactless payment cards have been issued in the United States.**

going anywhere," Lee said in February during the ATMIA Conference East in Orlando, Fla.

How the ATM will fit into the contactless arena remains to be seen, said Madhavi Mantha, an industry Analyst at Boston's Celent LLC. Using contact-

less cards at the ATM is not unheard of, she said, but it's not something bankers and deployers in the United States have talked much about.

"I'm not aware of any activity in the U.S. that involves using contactless cards at ATMs," Mantha said.

"However, I know there's some activity in Japan by Japan Post's savings bank [which is] issuing updated ATM cards that can be used for transit-fare collection.

"I heard they were also planning to eventually allow the transit and e-cash purse to be reloaded at Japan Post ATMs, although I don't know the status of the initiative."

#### **The contactless boom**

American Express Co., Discover Financial Services LLC, MasterCard Worldwide and Visa U.S.A. have all initiated contactless schemes in the United States.

According to the Smart Card Alliance, since 2005, more than 17 million contactless payment cards have been issued in the United States, and more than 35,000 U.S. merchant locations now accept contactless payments.

According to estimates released this month by U.K. research firm Report Buyer, approximately 777 million contactless transactions were conducted in the United States in 2006; by 2011, Report Buyer estimates contactless transactions will hit 2.2 billion.

Contactless adoption got off to a slow start in the United States, but it is picking up speed, said Elizabeth Buse, Visa's Executive Vice President of Product Development and Management, in October 2006 at Source Media's ATM, Debit & Prepaid Forum in Las Vegas.

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▶ ***In the United States, contactless payments are being leveraged using the existing mag-stripe processing infrastructure.***

"Contactless has allowed us to provide speedy payments at locations that don't have existing payment infrastructures," she said.

From a replacement perspective, merchants with existing payments systems have not been as quick to make the move to contactless; but as the technology takes off, replacement is expected to pick up.

### **The smart chip vs. RFID**

"Contactless" encompasses many things. Ultimately, any transaction that does not require the swipe of a magnetic stripe is considered contactless.

Smart chips, which comply with EMVCo LLC's EMV (Europay, MasterCard, Visa) standard, and RFID chips, which are used in the United States, rely on the same technology. But the two differ from a memory capacity and processing perspective.

Both chip types communicate with readers using radio frequency electromagnetic waves. But smart chips, unlike RFID chips, are microprocessors that have a memory capacity of upwards of 512 bytes. RFID chips, on the other hand, typically hold only 92 bytes.

Smart chips, because they are computers in and of themselves, provide read-and-write capabilities – enabling communication to and from the reader. An RFID chip can only be read, meaning it can only provide one-way authentication and has no capacity for calculating or retaining information.

And where smart-chip card transactions typically require users to also enter PINs, RFID-chip cards do not. Brendan Thorpe of Nexus Software Inc. said EMV is much more secure than RFID, although not likely to take off in the United States.

But the Smart Card Alliance touts the security of both methods, saying contactless-payment devices of all types are designed to operate at very short ranges, typically between two and four inches. (RFID tags used for general purposes often can be read yards away.)

In the United States, contactless payments are being leveraged using the existing mag-stripe processing infrastructure. In other parts of the world, where EMV cards dominate, EMV specifications dictate the processing infrastructure.

Since Triple DES is a standard for mag-stripe transactions, it also is a standard used for contactless transactions, even though the payment card relies on RFID.

The alliance also is quick to note that not all contactless-payment cards and devices transmit all of the card's information.

For instance, some do not send a cardholder's name or account number. Instead, an alternate number may be associated with the payment account by the card issuer for processing. ■

Link to original article: [www.atmmarketplace.com/article.php?id=8903](http://www.atmmarketplace.com/article.php?id=8903)

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# AgenTalk<sup>SM</sup>

## Tenacity triumphs step by step

**B**ill Beattie, of GMR Payment Systems, oversees the company's sales nationwide. He has been in the payments industry for almost 14 years and enjoys the challenge and income potential his career provides.

But with a thriving ISO, a wife and four children, he rarely finds time to water-ski even though he lives on a lakeshore. The sport has been one of his passions since childhood, when he envisioned growing up to wow crowds with daredevil aquatic stunts for a living.

In this interview Beattie talks about what it's like to learn things the hard way, how his goals have tempered with experience and why he thinks our industry has lost some of its value.

**The Green Sheet:** What do you like best about your career, and what's been most challenging?

**Bill Beattie:** My career has been a very tough learn-

ing experience. I had little experience in business or sales. But after several million dollars invested in this industry and many years at many levels of this industry, I believe I nearly have a triple master's degree in business and sales.

**GS:** Are you working as an employee or contractor for someone else, or do you own your own company?

**BB:** I started as a sales rep for another company and have owned two ISOs over the last nine years. I currently own my ISO, and I still am looking for the next step to move forward – although I am satisfied with my place in the industry.

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

**BB:** With success and failure, I am still in the industry because it is a great challenge. I enjoy the level of income potential.

**GS:** How has the industry changed since you started?

**BB:** Wow! At times I wonder if I would wish this industry on my best friend. At times it is difficult, but it seems that all the people I've known, hired, trained and had a hand in getting them in the industry, like me, are still in the industry. It must be the money. Or, it is the challenge of the sale.

**GS:** If you could change anything about this business, what would it be?

**BB:** Our industry is changing. I think it always has. My question is who drives the change? The banks, the ISOs, the reps, the merchants or will it be the government soon?

Our industry is quite amazing; it exemplifies free enterprise. Where else can a sales rep have a job that turns into a career and then a company and, potentially, much personal wealth? Electronics, banking, money, sales ... what else is there?

**GS:** Looking back, would you have done anything differently in your career?

**BB:** Oh, yes. I suppose knowing what I know now I would almost change everything a little. I wish I had more knowledge. I wish I had access to information like *The Green Sheet* and the Internet from day one.

But it's OK. I learned, like most of your readers, the hard

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way. It's kind of like the story we tell our kids about walking to school in the snow, uphill, for 10 miles – while you were carrying your brother.

When I started in the processing industry, I had to earn the right to get shared residuals. We didn't have free equipment, the Internet or thermal paper. Reps today have a great opportunity to start a new career with great financial potential.

**GS:** Do you set goals for yourself?

**BB:** Yes, but my goals are no longer to conquer the world or become the biggest ISO in the universe. I am content with small steps of growth: adding merchants and relationships to my portfolio.

**GS:** What are your long-term business goals, and what steps are you taking now to ensure you'll reach them?

**BB:** I have gotten more involved in every step of our industry. I have spent many hours and years on the streets and equally in the training room with new reps. I then spent many years in the office studying the business side of things.

Although I still perform all of those functions, I have now moved to the larger marketplace of conventions and building relationships with associations. All of these steps are important. And continuing to learn, practice and improve on them will, hopefully, ensure future success.

**GS:** What has been your most significant learning experience?

**BB:** You don't need to be everything to everybody. But finding a niche is key.

**GS:** What's the funniest sales experience you've ever had?

**BB:** When a sales rep of mine glued a Hypercom to someone's wall, and all the wallpaper fell down with the terminal. Not your best day installing.

**GS:** What's the strangest thing a merchant has asked you/requested?

**BB:** To run a 50K transaction over the phone because they were shipping fireworks overseas.

**GS:** Have you ever lost or almost lost a residual stream?

**BB:** Yes, I have lost residuals – mainly because I didn't really understand the industry in the beginning.

**GS:** Do you have a surefire way to resolve conflict?



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**BB:** Agree, understand and try to solve. And have a good team beside you to help solve quickly.

**GS:** What is unique about your sales style/method?

**BB:** Ask any decent sales rep, and they will tell you they themselves are unique. That is what sells – people.

**GS:** Merchants are savvier now about credit card processing. How does this affect MLSs?

**BB:** This is true. Instead of fighting it, understand this and try to learn more than they know so you still have something to offer.

**GS:** How do you generate leads?

**BB:** Simply meeting people – one at a time, groups, people who know people. How? Simply by going and being in the marketplace ... businesses, people I buy from and merchant groups like local chambers.

**GS:** Why is it important to have a full arsenal of products to offer merchants?

**BB:** This is a competitive market. You at least have to have all the products just to be on a level playing field.

**GS:** How do you ensure account retention? What do you do when it looks like you're on the verge of losing a sale?

**BB:** You keep a customer by being on the offensive and being available. When a customer is on the verge of canceling or losing a sale, it many times is too late. You are then backpedaling.

**GS:** What types of merchants do you prefer to work with?

**BB:** Medium size merchants: greater volume and they know more people.

**GS:** Do you think there will always be street sales?

**BB:** Yes, merchants will not change via the other avenues as easily. Our industry is complex, and merchants want to see a person who can explain, install and answer questions.

**GS:** What do you think about "selling" free terminals?

**BB:** I think our industry gives or sells free terminals in theory. But we all make up the money somewhere else. It isn't the best thing to lower our standard and give [equipment] away. Our industry has lost some of its value.

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**GS:** What does it take to succeed in this business?

**BB:** A business plan, a great mentor, decent cash flow and patience.

**GS:** What is your experience with agent training?

**BB:** I have trained [others] for nearly 10 years. Personal training is important. Someone who can teach, coach and mentor is key.

I think a new rep also needs to see the bigger picture. So a trainer needs to involve them at the super ISO level so they feel involved.

**GS:** How should an MLS go about choosing an ISO partner?

**BB:** By checking them all out on the phone and Web. Then narrow it down and fly to the main candidates. A solid contract and a good feeling about your ISO partner. You want to trust them.

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

**BB:** It was the source where I found my ISO partner. Also, in some way, it brings us all together in an industry that

is so competitive. I see reps I brought in the industry now advertising in *The Green Sheet*. It's kind of neat.

**GS:** What hobbies do you enjoy?

**BB:** Most all sports, barefoot waterskiing and playing with my kids.

**GS:** If you were going to call it quits and do something completely different with your life, what would you do?

**BB:** I would want to buy, fix up and sell houses.

**GS:** What's your greatest dream?

**BB:** To have peace, and joy. I think many times in an industry where we make a lot of money and have great financial goals we look at too many dreams (in the sky).

**GS:** Do you have a motto that you live by?

**BB:** If you can think it, try to create it. 📺

*Many top-notch agents have inspired others by sharing their perspectives in AgenTalk. Will you be next? If you'd like to participate, please send an e-mail to [greensheet@greensheet.com](mailto:greensheet@greensheet.com).*

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## Building m-commerce momentum

By Paul Rasori

VeriFone

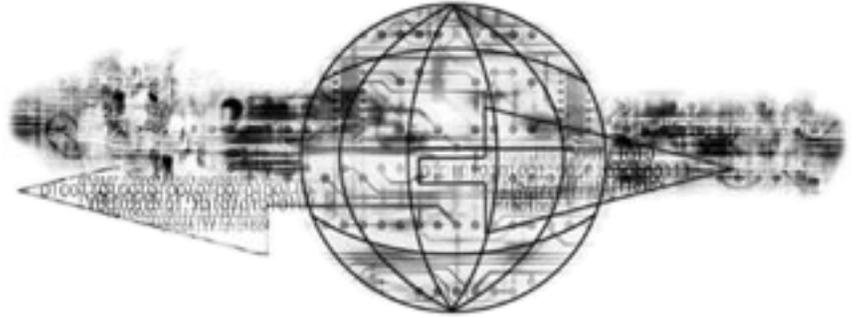
**M**obile commerce (m-commerce) is not likely to change your life today. But tomorrow is another story. Shifting consumer trends and a stealthy infrastructure deployment make it likely we will all be impacted by mobile-device-based payment technology before long.

The rapid increase in consumer adoption of cell phones and other wireless handheld devices has produced pie-in-the-sky projections about how much m-commerce will be generated through use of these products as personal payment systems.

The main reason projections have been so varied – and, for the most part, off the mark – is that the definition of m-commerce differs from person to person.

### The m-commerce sphere

Much like during the early days of the Internet, e-commerce analysts with little expertise in the payments



industry seemed to assume that m-commerce would leapfrog the existing payments infrastructure rather than extend it.

So, let's try to define what m-commerce means to our industry. For POS transactions, m-commerce is the use of a cell phone or wireless personal digital assistant as an electronic wallet, which serves as a substitute for plastic credit cards.

The notion of using your cell phone as a virtual wallet may seem foreign to you. But if you take a step back and think about it, most people are more attached to their cell phones than they are their wallets.

It may take as long as eight hours to realize your wallet is missing, but you're likely to figure out in about eight minutes that your cell phone has disappeared.

With the cell phone clearly top-of-mind in today's mobile society, m-commerce players are coveting the top-of-wallet position on your cell phone.

That definition is pretty simple. M-commerce gets more complex when addressing how transactions are made from electronic wallets.

You can execute a transaction by text messaging, by accessing a browser or via Bluetooth, infrared or RFID (radio frequency identification) communications technology. Each of these methods has pluses and minuses. However, it's not realistic to think that merchants will be willing to invest in a variety of access technologies.

Furthermore, without compelling evidence of a movement toward a single standard, retailers are more likely to hold off until the industry settles on a common standard.

### NFC's appeal

Near field communication (NFC) is likely to rise to the occasion. According to a recent report by ABI Research, NFC "enables applications such as payment, access or data transfer with the simple touch of a handset to another NFC device or tag."

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This change will constitute the reemergence of NPC as an independent company. More importantly, by combining the acquired assets with Retriever Payment Systems, which has operated as a wholly owned subsidiary of ITPS, the "new" NPC now represents the most focused and dedicated provider of products and services to the ISO channel. Based upon the number of merchant locations served, NPC now ranks as the sixth largest merchant acquirer in the United States. With investments of nearly \$700 million in the past two years, no other entity in our industry has committed more resources to supporting an ISO centric business model.

In addition to these significant investments, we have assembled a deep and talented team of industry veterans to support the growth and expansion of our ISO customers. We understand that by helping our distribution partners expand their business, we too will enjoy growth and success. Our top twenty executives average over 15 years of industry experience and lead a staff of over 400 dedicated and highly motivated employees. Our entire organization is aligned and focused on one common goal:

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Sincerely,  
Tom Wilmett  
President and CEO  
National Processing Company

## View

To telecommunication service providers and handset manufacturers, NFC is appealing because it provides a broad range of applications, including payment transactions.

ABI reported that "more than 100 trials – many of which have been small or operated privately – have taken place over the past two years, as operators and the transportation and payment partners focus on the uptake of NFC services."

Current or recent NFC payment trials in the U.S. include:

- Bank of America Corp. issued NFC-enabled mobile phones to 500 staff at its offices in Wilmington, Del., to test consumer acceptance of contactless payments.
- MasterCard Worldwide, Nokia Corp. and 7-Eleven Inc. issued NFC cell phones to 500 consumers in Dallas.
- Citigroup Inc., MasterCard, Cingular Wireless and Nokia launched a trial in New York City.
- HSBC Bank employees in New York, Chicago and several other large U.S. cities are participating in an NFC payment trial.

The appeal of NFC devices to card issuers is over-the-air

activation of "soft cards" residing on mobile handsets. According to ABI, issuers will reduce costs from printing and mailing cards. This will speed up card enablement because there is no need to personalize and mail cards to account holders.

### Hands off

Contactless payment is a secret weapon in the likely commercial success of NFC. As the pace of contactless payment card technology continues to quicken, we are laying the foundation for m-commerce payments.

Contactless readers based on industry standards are inherently compatible with phones and PDAs that will use NFC wireless signals for mobile wallet applications.

Every standard-based contactless reader deployed today is compatible with NFC-enabled payments. Merchants who move to contactless now will be able to accept mobile phone wallet payments at no additional cost or equipment.

Contactless payment is still far from being ubiquitous. But it is springing up in more and more places every day: in fast food restaurants, cinemas, taxi cabs and other locations.

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last year, the industry is expected to ship another 25 million or so this year. That pales in comparison to the 200 million to 300 million mag-stripe cards that will be shipped. But it is beginning to make a dent.

Marketing of contactless programs to consumers has barely begun. Visa U.S.A. initiated some clever television commercials promoting contactless, but we've not even scratched the surface when it comes to shifting consumer consciousness.

Until now, incentives for contactless adoption have been aimed primarily at large merchants. At some point, incentives need to be aimed at consumers in



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the form of discount coupons. These could be sponsored by the card issuers, individual merchants or perhaps by wireless service providers.

### **Snaring wireless subscribers**

Unlike smart cards, m-commerce is bigger than card issuers and merchants. The wireless device and wireless service industries have a huge vested stake in promulgating m-commerce enablement.

They will serve as instigators, partners and potential competitors to traditional payment industry participants. If we don't take the initiative, we may cede future business to other industries.

According to CTIA – The Wireless Association, there were more than 233 million wireless service subscribers in the United States at the end of 2006. When you consider that the 2006 U.S. population was 300 million, the number of wireless devices is phenomenal.

Of course, in order to move to an NFC-enabled m-commerce world, wireless operators and handset manufacturers have to put NFC into the replacement phones that consumers will be buying next.

Nokia began marketing its first commercial NFC-enabled phone earlier this year. ABI noted that consumer handset churn is increasing from an average of a new system every 18 months to a new system every 12 months.

Regardless of which technology or system ultimately wins out, one thing is certain. It's a given that merchant level salespeople will play a critical role in making m-commerce a reality.

Merchants will be looking for solutions that integrate and coexist with traditional card-based products for many years to come. 

*Paul Rasori is VeriFone Vice President of Global Marketing. He can be contacted at paul\_rasori@verifone.com.*

## View

## It's cool to build karma

By Ken Musante

*Humboldt Merchant Services*

**E**ver want to make a nice deed better? Make it a surprise. Few things show appreciation like an unexpected small gift or act of kindness. We all know this. To illustrate, pick one chore around the house you are not responsible for and complete it without fanfare.

Then notice the good fortune you reap.

The same holds true in business. When you provide an ancillary service better than your customers expect, you will win their hearts.

If a retailer suddenly runs out of supplies and your staff person arrives with a couple of rolls of paper and a printer ribbon, the merchant will be pleased and more likely to turn to you when a more substantial need arises. It's only natural.

Certainly, these unadvertised good deeds must be small

and inexpensive to provide, or you will go broke by exceeding expectations. But think about it. What can you or your processor do to exceed expectations within the payment services industry?

### MLS actions

Merchant level salespeople (MLSs) can do the following for merchants:

- Be available after the sale.
- Show up after the first statement arrives and assist in reconciling it.
- Assist in a crunch, such as a big sale, by providing free paper and/or a loaner terminal – anything small that will dramatically assist during a stressful time.
- Frequent your merchants' establishments: Shop at their stores, dine at their restaurants and use their services.
- Give referrals or offer introductions that will provide business assistance.
- Intermittently telephone or e-mail to ask how you can be of help.
- Make small donations to local charities in your customers' names.

### Processor pluses

In selecting a processor, MLSs should ensure the processor supports and respects their hard work and assists with unadvertised good deeds. Specifically, processors can:

- Answer phones according to the service level promised. (This may seem like a small thing, but a proven sales method of Humboldt Merchant Services' MLSs is to call our customer service number from the merchant's location and then call the merchant's current provider to illustrate the differences.)
- Empower staff to resolve problems.
- Train staff to deal with entire problems as they arise instead of just a portion of the issue.
- Resolve issues with one phone call.
- Educate merchants on how to minimize costs.
- Care as much about merchants as you do.

I understand that both of the above lists sound trite, but they will help you exceed customer expectations. Why? Because this is not the norm within the industry. These actions will win a reserve of gratitude that may come in handy when you have bad news.

### Lower gently the boom

Also, never surprise a merchant (or anyone) with bad news. Bad news can be more easily accepted *if* it is

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## View

**You would want to know bad news sooner rather than later - whether it's a fee increase, a notice of a POS equipment security flaw, a setup delay, a chargeback or a risk alert on the account.**

delivered at the right time. Think about it the next time you suddenly get charged back for a lease funding.

With adverse news, provide as much lead time as possible. This will allow you and your merchant to clearly think through possible alternatives. Even if there are no solutions, at least you can mutually arrive at that conclusion.

Put yourself in your merchant's place. You would want to know bad news sooner rather than later - whether it's a fee increase, a notice of a POS equipment security flaw, a setup delay, a chargeback or a risk alert on the account.

Whatever comes up, your customers want to hear it from you as soon as possible.

Communicate with them in a relaxed manner, and

demonstrate your willingness to assist. Doing this will build trust and mutual empathy.

One last tip: Surprising someone with an unadvertised good deed is fine, but it does not offset the ire stirred up by a negative surprise.

Such a blow can wipe out a reservoir of spontaneous good deeds and severely hinder your ability to win and maintain trust.

As a test of this theory, pick one chore around the house someone is expecting you to complete and "forget" to do it. I think you'll agree the downside has far greater impact than the upside. ☐

*Ken Musante is President of Humboldt Merchant Services. Contact him by e-mail at [kmusante@hbms.com](mailto:kmusante@hbms.com) or by phone at 707-269-3200.*

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# Company Profile



## Elite Merchant Solutions

### ISO/MLS contact:

Angela Salas  
National Sales Manager  
Phone: 888-245-7455  
Fax: 616-245-7460  
E-mail: [angelas@elitedatacorp.com](mailto:angelas@elitedatacorp.com)

### Company address:

7215 Coldwater Canyon Ave.  
North Hollywood, CA 91605  
Phone: 866-822-2378  
Fax: 818-503-4442  
E-mail: [info@elitedatacorp.com](mailto:info@elitedatacorp.com)  
Web site: [www.elitedatacorp.com](http://www.elitedatacorp.com)

### ISO/MLS benefits:

- Full back-office support to MLSs
- Immediate, live service
- Support for virtually all terminals and software
- Inside/outside MLS positions

## VIP service keeps merchants at the table

**W**hile some ISOs may take a cookie-cutter approach to merchant services, others seem to specialize in haute cuisine: each dish is made to order with the greatest of care. The latter are among a select few with a knack for creating niches.

When Justin Milmeister founded North Hollywood, Calif.-based Elite Merchant Solutions in 2002, he eschewed the mass-production model. Instead he developed a team approach to service.

Cohesive sets of sales agents and customer service specialists are assigned specific merchants to support. They strive to deliver superlative customer service at all times. One team handles sales proposals, terminal downloads and all customer service follow-up for a single merchant after processing begins.

"The beautiful thing we've found [is] merchant retention," Milmeister said. Dealing with the same few staffers takes the stress off merchants; they don't have to explain their history anew each time they call. "They enjoy that they can talk to the same people every time," he added. "It's been an attrition-prevention program."

Milmeister estimated Elite's attrition rate is below 1%. "You can't stop every merchant from leaving," he said. "Some merchants go out of business. But [the incidence of] merchants migrating to a different processor is extremely low.

"Our customers typically are larger, more sophisticated merchants that have been with many other processors and can appreciate the high levels of service Elite Merchant Solutions provides."

### Coast-to-coast convenience

Elite, a registered ISO of JPMorgan Chase & Co., opened a second office in Michigan to extend the company's in-house customer service by three hours every day.

Operating on Eastern time, Michigan teams take the early calls, while the home-office teams handle late calls. This reduces the chance that Elite's clients will get night help desks on the phone.

Sometimes Milmeister handles those calls, as he did Christmas night 2006. A call came in at 11 p.m. It was relayed from Elite's phone system to Milmeister via e-mail.

"They thought it would be Tuesday or Wednesday before they got a call back due to the holiday," Milmeister said. "It was five minutes." The call was routine: A new manager at a pizza chain had not known how to void a transaction. Milmeister walked him through the procedure.

## Company Profile

"The rep got a call from their corporate office the next day, and they were absolutely ecstatic with our service," Milmeister said.

The downside to such a commitment to customer service can be sleepless nights. "I often stay up late thinking of what may have not gotten done," Milmeister said.

### A luminous track record

"Justin is an awesome client," said Luis Marrero, Director, Strategic Partner Channel, Chase Paymentech Solutions LLC. "I wish I had 400 Justins." Merchant acquirer Chase Paymentech is a joint venture between JPMorgan Chase and First Data Corp.

Milmeister visits Chase Paymentech once a quarter, not to wrestle with issues, but to say hello. He extends this attitude to his agents, merchants and friends. Milmeister is "very one-on-one with everybody he comes into contact with," Marrero said.

When a merchant has a processing problem, Milmeister is persistent on the client's behalf and stays close to that merchant, Marrero added. "That's what separates him. Out of the five years that I've worked with Justin, I've never received a single complaint from anyone who deals with him."

Marrero noted that it is unusual not to receive any gripes from merchant level salespeople (MLSs) regarding compensation from their ISOs. "He's a big sales engine for us," he said.

Elite is now among the top 25 of Chase Paymentech's 450 ISO and bank clients. The company has carved a niche serving automobile dealerships, hotels and "well-known restaurants," Marrero said.

But Milmeister recalled being so "green" when he attended the Electronic Transactions Association University classes that he wondered why the merchant-processing instructor kept referencing the 32nd President of the United States, FDR. He soon learned that in the payments space FDR stands for First Data Resources.

### Uncle SAHM wants you

Elite opened its Midwest office in Grand Rapids, Mich., because the city has "so many programs for employers," and office space was well-priced, Milmeister said. "The moons aligned, and we opened the office in August of '05. We've been growing at a nice pace over there." Milmeister's brother, Matthew, runs the office.

To staff up, Elite found a new and enthusiastic source of agents. When the company placed a recruiting ad for the Michigan office, it got calls from mothers looking for an opportunity to work from home. Elite decided to take a chance on two applicants.

"That was a highly untapped market," Milmeister said. "Selling merchant services is perfect for them." Many were working professionals before having children, he noted.

Matthew then came up with the idea to actively recruit stay-at-home moms to sell processing services, and the SAHM program was born. "There are countless stay-at-home moms who want to be with their kids, but they still want to work," Milmeister said.

Deciding to expand the SAHM program, the company invested in an advanced telecom system that enables it to take calls at its center and reroute them to SAHM agents. These MLSs primarily work from regional referral lists. "The merchant never knows you're not in the office," he said.

The company supports the program by enabling SAHM agents to "attend" training classes, which are taught in Grand Rapids, from home via a videoconferencing system.

SAHM agents "seem to rise above" the performance level that might be expected, Milmeister said. "You can see the drive and excitement."

### A cultural potpourri

The company is also expanding into new market opportunities presented by the ethnic diversity of the Los Angeles area. Elite intends to offer merchant services to the Korean business community.

For that, "you have to have a help desk that speaks Korean," Milmeister noted. The company took office space in the Korean business community for a Korean agent who has contacts with Korean banks.

"Our edge will be the personalized service," he said. "We're going to start off with about four people for support and downloads and still have the same model of personalized service."

Milmeister is considering offering merchant services to the Hispanic community, as well.

### A leg up on locals

One of Elite's best referral clients received personalized treatment from Milmeister. The Las Vegas client, who runs a "very high profile retail location," was taking bids on credit card processing for its new site, but stipulated the ISO be local.

"I happened to be going to Las Vegas anyway, so while in town, I went to their office and presented the rates," Milmeister said. He landed the contract and shipped terminals early for a Friday opening gala.

But the day before the grand opening, the client called



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to say the terminals were not operational. "I jumped on a plane with three terminals in hand and got there at 3:30," he said. "I installed those terminals, and everything went smooth the next day. She thought I came from down the street."

Later, he admitted to his client that he's not local, although his attitude to service is. "She fell out of her chair," he said. "She couldn't believe I jumped on a plane. They've referred us [to] many, many merchants over the years."

The infrastructure Elite has created over the past five years has allowed the company to grow tremendously, while still providing the service of a boutique ISO. Milmeister doesn't plan for his ISO to ever have anything like 500 agents in every state.

"It doesn't matter what your philosophy is: If you get too big, there's no way you can control customer service," he said. "If you don't provide customer service, they'll swipe your merchants right and left. We grow at a pace we can manage. What's the point if you're signing 500 deals a month and losing 400?"

### Talent retention

While many ISOs think about merchant retention, Elite also considers ways to keep its agents happy and working. A key strategy is its Blue Days policy, which lets employees take a day off when life gets them down. Milmeister first encountered the concept while working in commercial real estate.

"We're in a heavy person-to-person relationship [business]," Milmeister said. "Merchants are calling about all types of issues, and they want friendly people to listen." He said reps appreciate being able to take a Blue Day when they aren't quite up to snuff, and most employees use the option sparingly.

The majority of the company's agents are 1099 independent contractors. However, Elite provides generous monthly payments to MLSs until their residuals exceed the monthly payment amount. For SAHMs and others who prefer it, Elite provides employee status.

"Each rep, whether inside or outside, is fully supported by a staff of proposal writers, customer service and a dedicated relationship manager," Milmeister said. The 50/50 revenue split for MLSs grows as they sign more deals.

"We don't have any monthly minimums required by the MLS," he added. "But we do have programs to increase MLS sales, should the MLS take advantage. For us, economies of scale kick in. We reward the salespeople and agent offices with increased commission for increased production."

### Shrewd growth

A boon to many of Elite's agents was Milmeister's decision to sell a portion of the company's portfolio in 2004. The sale changed the lives of many Elite MLSs. "I saw reps buy their dream homes. And if you know Southern California real estate prices, this is quite an accomplishment," he said.

Milmeister allowed his MLSs to decide if they wanted their portions of the portfolio to be included in the sale.

"The sale enabled Elite Merchant Solutions to invest in technology and grow substantially – without taking on debt," Milmeister said. "I am proud to say we are a debt-free company in excellent financial strength." 



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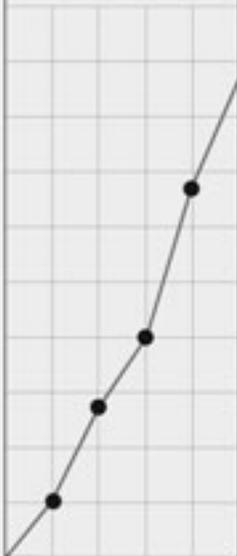
### HOW?

It's simple. United Bank Card stays ahead of the competition by listening to our ISO/MSP partners and enabling them to close every deal with unparalleled sales tools. We provide you with the most comprehensive assortment of merchant service offerings available as well as the highest level of support.

### WHY?

United Bank Card works with you to ensure your success. With online account reporting, dedicated Relationship Managers and 24 hour customer service and technical support, it is no wonder that our program is preferred by over 1,200 ISO partners.

Additionally, we do not compromise your interests by putting ourselves in direct competition with our ISO partners. Unlike many competing organizations, our corporate website does not market directly to merchants or encourage them to bypass the independent sales channel. Instead of competition, United Bank Card provides you with a variety of revenue generating programs to help you increase your merchant portfolio and profit from our principles!



United Bank Card



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United Bank Card is widely recognized as a payment processing leader and continues to set the standard for exceptional ISO programs within the industry. United Bank Card has achieved this position as a result of the tremendous success of our sales partners, and in return we are dedicated to helping you maximize your profitability. We offer you incredibly low transaction fees, free equipment that can be sold or leased while keeping 100% of the profit, multiple value-added programs and a variety of bonuses.

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\*All bonus programs are subject to terms and conditions. Please contact United Bank Card for details.

To learn more about United Bank Card, contact:  
Brian Jones, Executive Vice President Sales and Marketing: 800-201-0461 x 136  
Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145  
Max Sinovoi, National Sales Manager West: 800-201-0461 x 219  
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## CyberSource woos and wins Authorize.Net

**C**yberSource Corp., a provider of electronic payment and risk management solutions, has reached an agreement to acquire Authorize.Net Holdings Inc., a provider of Internet protocol-based payment solutions formerly known as Lightbridge Inc.

The stock and cash transaction was valued at approximately \$565 million at the close of the Nasdaq Global Market System June 15.

"This is an investment in growth and scale," said Bill McKiernan, CyberSource Chairman and Chief Executive Officer, in a prepared statement. "This combination helps secure our leadership position ... and positions CyberSource to support new business opportunities as more payment types migrate to Web-based platforms."

Under the agreement, Authorize.Net shareholders will receive 1.1611 shares of CyberSource common stock for every share of Authorize.Net common stock.

Shareholders will also receive a pro rata share of approximately \$125 million in the form of a cash payment from the combined cash assets of both businesses. The payment is estimated to be about \$4.25 per share.

In a conference call June 18, McKiernan said CyberSource shareholders will own 53% of the combined company; Authorize.Net shareholders will own 47%.

The agreement was approved by the boards of directors of both companies. Subject to obtaining shareholder and regulatory approval, the transaction is expected to close in late September or early October 2007.

According to McKiernan, the two solution providers collectively processed approximately 1.1 billion transactions in 2006, representing \$65 billion of e-commerce.

### Match made in cyberspace

McKiernan represented the deal as a merger of very complementary businesses with divergent markets. CyberSource has approximately 20,000 customers, primarily mid-sized and enterprise entities. Authorize.Net has over 175,000 customers, mostly small businesses.

"The fit of these two companies, from virtually every

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## News

perspective, is outstanding," said Robert Donahue, Authorize.Net Holdings President and CEO.

McKiernan said the acquisition will allow both companies to leverage their success as a single entity in the Web-based payments industry.

### Changes afoot

Bill McKiernan will become Chairman and CEO of the combined entity. Scott Cruickshank will remain President and Chief Operating Officer of CyberSource. Roy Banks will stay on as Authorize.Net Corp. President.

Robert Donahue, a member of Authorize.Net's board of directors, will join the board of directors of CyberSource. Scott Cruickshank has agreed to resign from the CyberSource board.

Twelve jobs are expected to be eliminated when Authorize.Net closes its Marlborough, Mass., office at the completion of this transaction. According to McKiernan, this move will save the company between \$4 million and \$6 million.

As a result of this acquisition, Authorize.Net will not acquire Payment Services Interactive Gateway Corp. Its nonbinding offer to do so expired June 15. ☐

## Yanks chalk up another fine NEAA show

**C**ool weather and the beautiful New England backdrop greeted all who attended the Northeast Acquirers Association's summer meeting in Providence, R.I., June 12 through 14.

The Westin Providence hotel bustled with activity as vendors prepared booths for the exhibit hall. The opening cocktail reception, sponsored by North American Bancard Inc., gave attendees who weren't hampered by weather delays some relaxed time to mingle, network and enjoy a bit of food.

The reception was followed by the popular United Bank Card Inc. charity Texas Hold 'Em tournament.

### Marketing, profits and more

The next day, two morning sessions were sponsored by the National Association of Payment Professionals.

The first presentation, "Marketing 101," was given by



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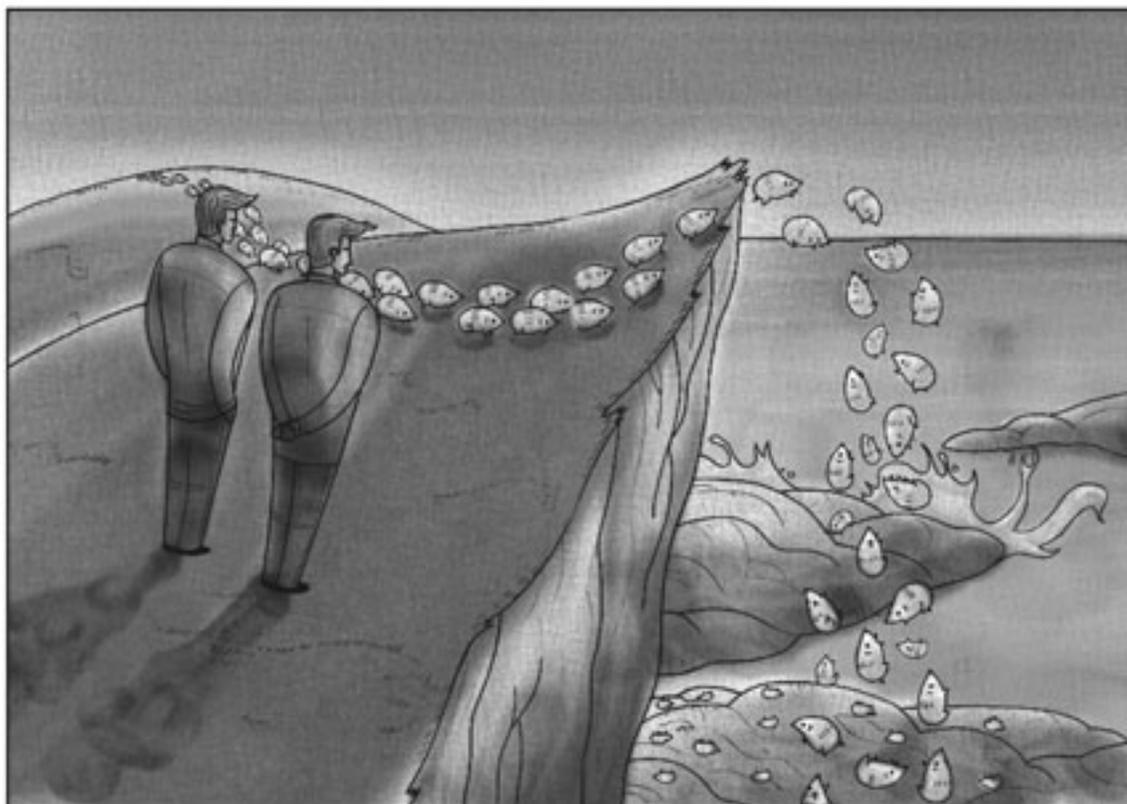
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## News

Nancy Drexler, owner of Marketing Moguls, and presented some do's and don'ts in advertising. The next session featured Tony Vartanian, President of Cordsel Technologies. He spoke about maximizing profits and Web site leads.

The break that followed provided attendees time to peruse the exhibit hall, meet new vendors and renew relationships with seasoned vendors – all while eating a buffet lunch.

### Educational offerings galore

The afternoon sessions were jampacked with information. Greg Cohen of Moneris Solutions Inc. discussed ISOs shifting from independent agents to direct sales. Sid Kotwal of American Express Co. presented new opportunities in the health care industry.

Mike Petitti of AmbironTrustWave delved into a topic that should be of interest to all: Payment Card Industry Data Security Standard compliance. Next up, Melissa Jones of Planet Payment explained a relatively new offering: multicurrency processing.

The sessions ended with a look at the state of the industry by Donna Embry of Payment Alliance International Inc. She touched on legislation currently facing our industry and some of the most recent security breaches.

She also discussed possible future trends. (Keep your eyes on wireless and prepaid developments.)

The next morning, the association held its annual golf tournament at the Richmond Country Club. For those not wanting to swing clubs on the green, breakfast was provided in the hotel restaurant.

If you haven't been to an acquirers show, make time to attend at least one regional meeting soon. The costs are minimal, and the opportunities are endless. ■

## Discover flying solo

**L**ike a baby bird cast from its nest, Discover Financial Services LLC has left the Morgan Stanley fold. The Discover brand, which has consistently lagged behind bankcards and American Express Co. as a favored payment instrument, is now an independent company trading as DFS on the New York Stock Exchange.

Trading began July 2, following a distribution of Discover common stock to Morgan Stanley shareholders. They received one share of Discover for every two shares of Morgan Stanley common stock.

At the market close on its debut day, DFS was trading at \$30.15 per share.

### Fledgling pricing

Leading up to the spinoff, Discover was trading at \$31 on a when-issued basis, which works out to about 15 times estimated per-share earnings for 2007, according to Rick Biggs, an Analyst with Bankstocks.com.

Some analysts have said the offering was overpriced, but in a June 22 report, Biggs said it was too early to tell. "[W]hile Discover's current \$31 when-issued price might seem high, it may not be unreasonable," he wrote. The lack of similar companies to compare with Discover makes it tough to evaluate, he noted.

The closest comparison is AmEx, which trades at just over 16 times earnings "but with a much superior franchise," Biggs wrote. Biggs added that the per-share price could drop by 15% post-spinoff as long-time stockholders reassess their investments.

Discover's move follows MasterCard's change to public company status in 2006, which went off at \$46 a share. On July 2, MasterCard stock was trading at nearly four times that price, \$166.18.

### A growing public flock

Visa Inc., meanwhile, is preparing to take itself public by early 2008. Industry Consultant Paul Martaus suggested Discover's timing could bode well. "There are plenty of eyes on financial services stocks these days, especially with First Data going private," Martaus said.

The private equity firm Kohlberg Kravis Roberts & Co. announced it would pay \$29 billion for First Data Corp., or about \$34 a share.

First Data is the largest transaction acquiring company in the United States, and a leading provider of card-issuing and related payment services. On July 2, the company's stock was trading at \$32.75 a share. "I expect a lot of that money will get parked in Discover," Martaus said.

Discover claims 50 million-plus cardholders and more than 4,200 card issuers. The company's two networks (Discover Card and the Pulse EFT debit card system) handled over 3 billion transactions through 4 million-plus merchant and ATM locations in 2006, according to Morgan Stanley.

For the fiscal quarter ending on May 31, Discover saw net income of \$209 million compared with \$343 million during the same quarter of 2006.

Managed card receivables totaled \$51.4 billion as of May 31, reflecting year-over-year growth of 6%. Sales volume was also up 6% over the second quarter of 2006 and totaled \$25.4 billion. Transaction volume on Discover and Pulse, combined, grew 14%. ■



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## ATM ambitions from page 1

For banks, the glory days of ATMs may have returned to the pre-1996 era when ATMs solely added value for customers. "Financial institutions will have to provide ATMs," Hayward said. "Consumers in the U.S. insist on it."

But ISO ATM deployers aren't in business for customer service. So, they're using a variety of tactics to boost flagging revenues.

"In this particular phase of mature market development, the industry can either increase ATM functionality and raise additional revenue through new services such as ATM advertising, ticketing, that kind of thing, or it can cut costs," Lee said.

"It can consolidate for bigger economies of scale, or it can expand into other markets or new market sectors within the U.S.," he noted. "And some ATM business models can manage to be profitable even with relatively low transaction volumes, for example, convenience ATMs, which use the merchant cash fill model."

### Cut costs, increase revenue

Freefalling transaction numbers aren't the only pressing concern. Hayward said Visa U.S.A. has recently decreased its interchange for ATMs. And Lee pointed out that increased compliance costs further erode profitability.

Also, Greg Adkins, Director of the National Association of ATM ISOs and Operators, said more regulations and compliance issues are facing all ATM deployers, which increases their costs of ownership.

Clearly, cutting costs can be vital in maintaining profits.

ATMIA has published the Best Practices Manual for ATM Business Efficiency. It details the factors impacting ATM life cycle costs and areas that may be addressed to improve business outcomes and lower expenses.

According to the manual, the average ATM requires between \$7,500 and \$25,000 per year to operate, and the average life cycle of an ATM is 10 years.

"We look at underperforming machines regularly to determine the best approach to optimize our profitability," said Lloyd Nobles, Senior Vice President of Cardtronics LP, the largest nonbank ATM owner/operator in the United States.

Nobles emphasized that pulling an ATM out of service is a last resort. "We will also look at other measures such as surcharge increase, signage and placement evaluation to determine if visibility is an issue, and renegotiation of business terms," he said.

### Replenishment by merchants

Lee suggested that ISOs have merchants refill cash

in ATMs placed at their stores. "Some ATM business models – like convenience ATMs, which use the merchant cash replenishment model – can manage to be profitable even with relatively low transactions," he said.

Cash replenishment accounts for 17% of the cost drivers of a typical ATM, according to ATMIA's best practices manual.

That includes the cost of the cash (the purchase of cash and holding it for delivery to an ATM) and the cash provision costs (the expense and management of standard cash delivery, emergency cash delivery and collection/reconciliation).

The 17% does not include the loss of interest that would be accumulated if the cash in the ATM were available for overnight deposit.

Since cash replenishment is the biggest cost for deployers, some ISOs lease ATMs to merchants who are willing to replenish the cash themselves for a lower lease price.

"In the lease model, the merchant fill cash replenishment saves the ISO on running costs," Lee said. When ISOs sell rather than lease ATMs, merchants can eliminate cash replenishment costs by doing it themselves.

"In this case, the ISOs use that as a selling point, so they sell more ATMs to more merchants," Lee said.

Cardtronics uses the merchant cash fill replenishment model with some, but not all of its machines, according to a Cardtronics spokesperson.

But Donna Embry, Senior Vice President of Payment Alliance International, warned that the merchant replenishment model can create money laundering issues.

"There is no way to track the genesis of the funds or how many times the money changed hands, which could lead to tracking problems," she said.

### Bully for branding

Embry said there are a number of options for ISOs that want to increase ATM profitability.

"Banks are looking to outsource; money transfer companies are looking to automate their branches; and prepaid companies – especially wireless prepaid – are looking to utilize the distribution channels that ISOs/MLSs present," she said.

As ATMs evolve from profit centers to a customer service investment, many financial institutions (FIs) are lowering the cost of ATM operations by outsourcing: They pay to brand ATM units owned and operated by U.S.-based ISOs.

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## CoverStory

According to Dove Consulting's 2006 ATM Deployer Study, 41% of the largest U.S. banks have at least one branding deal with an ISO; 7% are pursuing a branding deal; and 19% are interested in branding in the future.

"It's an interesting out for financial institutions," Hayward said. "It is definitely a way for them to expand their footprint without the associated upfront or operating costs."

"And the consumers can't distinguish between a bank-operated ATM and an ISO-operated one if the branding is the same."

Embry advises ATM deployers to look at integrated and branding opportunities, which can turn a traditional loss into a profit.

Branding deals allow FIs to expand their reach quickly with lower (and predictable) upfront and maintenance costs in a mature ATM market. Also, many of the most desirable ATM locations are already taken. So branding existing ATMs can give FIs access to high-traffic locations that are otherwise unavailable to them.

Proponents of the ATM branding model point out that

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the sheer number of branded ATMs acts as advertising for FIs. Logos can remind nonbank ATM customers of a bank's existence. Additionally, an ATM's content and features can cement relationships with customers and noncustomers alike.

### Cardtronics tricks

Cardtronics is a leader in the branding model, with over 14 banks branding Cardtronics' ATMs, including JPMorgan Chase & Co., HSBC Bank, BB&T Corp., Guaranty Bank, and Sovereign Bancorp Inc.

FIs exclusively brand Cardtronics' ATMs. And Cardtronics provides surcharge-free transactions to FI customers at locations branded by their FIs.

"Under our typical branding program the financial institution will pay a fixed monthly fee for the branding rights," said Keith Myers, Cardtronics' Executive Vice President of Financial Services.

"Branding revenue and the incremental transactions should provide a positive contribution to the overall economics of an ATM."

Myers noted that an increasing number of FIs are expanding their self-service offerings by bolstering their own ATM networks. They are doing this with a combination of branded machines in retail locations and surcharge-free networks.

"With ATM access named by consumers as one of their top priorities in choosing a bank or credit union, any financial institution looking to compete in the market needs to address the self-service channel quickly and creatively," he said.

### More than one way to skin an ATM

Branding deals can be complicated. For example, Sovereign wanted to nearly double its customers' ATM access. It struck a deal with Cardtronics to put the Sovereign name and logo on almost 900 ATMs at CVS Corp. drugstores in six states in the Northeast.

To do this, Cardtronics had to create a three-way deal between itself, Sovereign and CVS.

In general, the bank's customers get fee-free transactions at branded ATMs. Merchants and Cardtronics split the fees from nonbank customers.

When making three-way deals with merchants, Cardtronics tries to convey the primary benefit, which is additional traffic to the ATMs. ATM users spend money on site, and that additional traffic means more sales and gross profits to the site owner, Nobles said.

In addition to the logistics involved in a three-partner

deal, the sales presentation for branding arrangements may be dual-pronged. The technology and features of the ATMs themselves must be sold in addition to the locations or merchants where the machines reside.

Sovereign expressed interest in a second deal in New York, but the New York CVS ATMs were already branded. In cases like this, Cardtronics will try substituting a similar retailer. And with many mega-retailers in its fold and over 25,000 of its ATMs in the United States alone, the ISO often succeeds.

However, structuring a deal that satisfies geographic, demographic and technological requirements – as well as three parties with differing needs – can take time.

### Future ATM sustenance

Third-party ads running on ATMs haven't taken off in the United States, but they appear to be getting traction in other places. ATMs in Scotland, for example, have displayed ads for British Airways, Orion Publishing Group and Comic Relief.

Although the declining average revenues and rising costs associated with ATMs concern many, the ATM industry on the whole is optimistic. New technologies, new business models and new markets

will spring up to replace the lost revenues – if deployers are nimble enough to move with the market.

"Consumer behavior is changing rapidly, Adkins said. "Each day presents new challenges and new opportunities for those forward thinkers."

Lee foresees overseas opportunities unfolding in much the same way the United States market did during the ATM boom years.

He also expects ATM advertising to "finally succeed in a major way on Windows XP platforms," which will increase functionality and may provide profitable synergies with the cell phone industry.

But the more things change, the more they stay the same. Technology advances, interchange fluctuates and new consumer practices take hold. But the essence of ATM placement remains constant: "A high demand for cash and large foot traffic are still the keys to success," Adkins said.

Location, location, location. 

*For the latest ATM statistics, read "ISOMetrics: The ATM story in numbers" in this issue of The Green Sheet.*

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#### **Myth #4: It's expensive**

REALITY: Merchants can eliminate expensive phone lines, cell rates are more economical and merchants save with PIN-debit transactions

#### **Myth #5: Merchants don't need it**

REALITY: Expand electronic payments by adding new customers and new points of purchase and eliminate cash and checks

#### **Myth #6: It's slow**

REALITY: New and improved service enables 2- to 3-second transaction times

#### **Myth #7: Wireless data can be intercepted**

REALITY: Wireless standards now based on state of the art encryption practices

#### **Myth #8: The equipment is flimsy**

REALITY: V<sup>x</sup> 610, V<sup>x</sup> 670 and NURIT 8000S were built for mobile use and are field-proven

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# Education

## StreetSmarts<sup>SM</sup>

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## Ruminations on ISO registration

By Dee Karawadra

Impact PaySystem

**E**xecutives of super ISOs make registering as an ISO look glamorous with their private jets, Lamborghinis and condos in Miami. But is registering really going to get you where they are?

I recently broached this subject on GS Online's MLS Forum and received a good deal of feedback. Clearly, many MLS Forum members have entertained the idea of becoming registered ISOs.

### Registration pros

There are many advantages to becoming a registered ISO. First, you can brand your company name. This is the most important reason for becoming registered. It allows you to build your company name, not your ISO's name.

Name recognition is a huge incentive for merchant level salespeople (MLSs), especially when sales efforts are focused regionally. You can market your name and write business anywhere as long as you register correctly. And your reputation is built upon your service.

MLS Forum member Wisdompower stated, "I am interested in branding my own name. If it weren't for that and the fact that I have other businesses, I wouldn't even think of registering. You can find a powerful deal without registering."

Brand recognition helps you achieve credibility with merchants, referral partners, agents and processing ISOs.

Merchants feel they have someone who will be accountable for issues that arise. They are more confident that you will stick around, unlike fly-by-night salesmen. And the pride you take in building your own empire will show in your sales calls and service.

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Additionally, referral partners know you are the decision-maker who can, if needed, provide custom pricing or meet other special requirements. Also, financial institutions and card Associations are reassured if their customers/members are taken care of by you and not through an 800 number routed to Asia.

MLS Forum member Bankcardrep1 wrote, "I have one bank right now, and frankly it's kind of cheesy that I can't use my name."

When trying to recruit sales agents, being registered is a major plus. Agents are hesitant to work with unregistered MLSs. They are also leery of deals unregistered MLSs provide and are uncertain if they will receive a true split or a split of a split.

Many MLSs go straight to registered ISOs instead of going through middlemen in hopes of getting the best buy rates. One famous poster on the MLS Forum just registered with the card Associations.

He has been recruiting for many years, but according to him, registering got him the necessary seal of approval and has helped with recruiting.

ISOs that provide processing services need a commitment from MLSs, and registering through a sponsored bank gives them this commitment. It can often bring a better deal in terms of pricing and support from the processing ISO.

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▶ ***I can tell you firsthand, being an ISO is not easy. You have to wear many hats – from plumber to network administrator.***

Registering also demonstrates commitment to the industry. And branding your company name shows your willingness to accept responsibility for your agents' actions and ability to support your customers.

### **Registration cons**

I can tell you firsthand, being an ISO is not easy. You have to wear many hats – from plumber to network administrator. You could be stuck with underwriting, apps-scrubbing, data entry, customer service, tech support, risk management and much more. This is in addition to covering such overhead expenses as office space and equipment.

This all takes capital. Dustin Siner (dsiner on the MLS Forum) said, "Many companies bring on overhead faster than the residual stream grows and quickly run out of cash."

A \$10,000 registration fee for the card Associations is not all you are going to need initially. You will need cash for other registration expenses.

Depending on the processor with which you register, you may be liable for registering with each debit network. These fees can range from \$500 to \$1,500 each. Many new registrants are not aware of this, and it

hits them on the back-end. It can be an unpleasant surprise.

### **Decisions, decisions**

Whether to register is something each MLS has to decide individually. For a successful MLS, this could be the next stepping stone.

"Becoming an ISO could mean just registering your brand with Visa/MasterCard and outsourcing everything to a super ISO or processor.

"Then it just becomes a cost-benefit analysis on whether or not it's worth \$10K up front and \$4,000/year to maintain your own brand," Siner wrote.

Wisdompower replied, "That is exactly what I plan on doing. ... I just want my company to be a sales engine submitting apps."

What about the myth that you have to be registered to get a great deal? If you have superb numbers to back you up, you can get the same deal as a registered ISO.

You can also get an ISO or processor to pay your registration fees with a minimum commitment on your part.

Michael Nardy (empire on the MLS Forum) stated that many super ISOs or processors "offer very competitive deals and will pay your registration fees for the right deal count or volume."

The deciding question is do you want to be an operations office or a sales office? As an operations office, you depend on agents and referral partners to bring you deals.

You need a support staff, office and a great deal with a processor, so you can share the benefits with your agents and referral partners.

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**▶ Many agents may lose their sales focus to the demands of daily operations. As a sales office, you can leave all those struggles to your ISO or processor and spend valuable time with your sales reps training them, motivating them and helping close deals.**

If you have concerns about the service level of your ISO and think you can treat your customers better than it does, registering make sense:

You will control the underwriting and help desk.

As a sales office, your focus should be sales. You can hire salaried sales reps because they do not care if you are registered.

And you can typically work very well from a home office. Many agents may lose their sales focus to the demands of daily operations.

As a sales office, you can leave all those struggles to your ISO or processor and spend valuable time with your sales reps training them, motivating them and helping close deals. This will help build your portfolio faster.

Sure, you may not get a 100% deal. But if the number of deals you are producing justifies it, you can easily get a 70/30 or better split.

Should you give away 30% for lower overhead and the use of someone else's name?

That is a question you'll have to answer. My answer: If I had known then what I know now, I would be a sales office.

*Safari njema (safe journey).* 🇺🇸

*Dee Karawadra is the founder, Chief Executive Officer and President of Impact PaySystem, based in Memphis, Tenn. He and his team have a wealth of knowledge on the merchant services industry, with a niche in the petroleum market. Dee's experience on the street as an agent has guided him in laying a foundation for an agent program that is both straightforward and lucrative for his agents. Contact him at 877-251-0778 or dee@impactpaysystem.com.*



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## Education (continued)

# Sell something every merchant craves

By Marcelo Paladini

Cynergy Data

**A** major obstacle faced by ISOs and merchant level salespeople (MLSs) is that merchants more often than not don't care who their credit card processor is. They are focused on the key drivers of their businesses: merchandizing, pricing, inventory management and so forth.

While those of us who work in payment processing know merchants can improve the daily workings of their businesses – and save a considerable amount of money – by choosing an outstanding service provider, it's often difficult to convince merchants that what a processor offers is a crucial part of their long-term growth.

But what if you could sell merchants a product with immediate, tangible benefits for every aspect of their businesses – from marketing and sales to payroll?

Sell cash advance programs, and you'll do just that.

### Limitless opportunity, painless payback

Funding partners (including Cynergy Data's recommended cash advance provider, Merchant Cash and Capital) whose programs are specifically designed for our industry have made selling cash advances to merchants easier and more effective than ever.

Under a typical program, merchants can quickly be approved for as much as \$125,000 in cash, a figure generated by a quick analysis of their credit card processing volume and typical daily receipts.

ISOs can offer this funding to a merchant with no strings attached.

Provided it's earmarked for a legitimate business purpose (no long weekends in Vegas or replenishing children's college funds, please), merchants are free to use this cash to develop advertising, direct mail and media programs; purchase much needed new equipment; fight rising overhead costs; and much more.

Some merchants may be skeptical about receiving large advances, fearing aggressive bill collectors or unrealistic and inflexible payback terms. But most processing-specific merchant cash programs offer a simple, completely painless payback option that you can use to win over even the most reluctant merchant customers.

### Turning a terminal into cash

Here's how it works: When your merchant receives the initial advance, based on some basic data provided about the business (credit card processing volume, average ticket, etc.), the merchant is assigned a small, fixed percentage of the advance to pay back daily.

The idea of daily payments may seem cumbersome, but it's actually the easiest bill the merchant will ever pay: The *percentage* is automatically deducted from the retailer's credit, debit and gift card sales each day.

The merchant's terminal becomes a gateway to cash. Paying it back is not only simple, but also highly flexible because merchants are paying back a percentage, not a set amount, each day.

When business is good, more progress is made in repaying the debt. And when business lags, merchants pay back smaller amounts, so they're not at risk of sinking deeper into debt. It's a win-win deal for all your merchant customers.

These payback terms make cash advances an appealing opportunity for even the most skeptical merchants. Just

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## Education

### ▶ **The easiest way to incorporate cash advance into your portfolio of sales tools is to think of it as a product like any other.**

use your best sales skills to accentuate the benefits of the program and overcome "it's too good to be true" reservations.

Even high-risk merchants (those with spotty credit histories or unstable business performance) can be relatively safe targets for this sort of cash advance because the payback is automatic and, therefore, automatically enforced.

#### **The icing on the cake**

Here's the most convenient thing about cash advance from an ISO's perspective: You can profit from an advance forever – for 30 seconds of work. Now that's effective time management.

Simply by giving prospective or current merchants information on a cash program and encouraging them to call or e-mail for more details, you can make either an instant bonus or a percentage of the merchant's future sales.

As cash advance programs rise in popularity, make sure to shop around for a provider that delivers what it promises and takes the best care of referral partners.

The easiest way to incorporate cash advance into your portfolio of sales tools is to think of it as a product like any other. Master the basics of the

program and how it works (this article should give you a good start) and present it as one of many reasons merchants should switch their processing to you.

After all, it's impossible to tell which offers will register best with which merchants. Though, with cash sales, you've already overcome one huge obstacle: Every merchant already knows what the product is and how important an influx of cash is to a business.

Ultimately, cash sales are good for you and for your merchants. Because the advances must be used for legitimate business purposes, the funds are bound to improve your merchants' sales, marketing and general visibility.

And when business booms for your merchants, you know what that means for you: sizeable residual checks and, best of all, lower merchant attrition rates.

So the next time you head out on a sales call, include in your presentation some information that enables you to sell cash. Remember, it's the one product every merchant needs. In fact, it's the one product that no merchant business can live without. ■

*Marcelo Paladini is the President and Chief Executive Officer for Cynergy Data, a merchant acquirer that distinguishes itself by relying on creativity and technology to maximize service. Cynergy offers its ISOs: Vimas, 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 way beyond their competitors. For more information on Cynergy, e-mail Mike Grossman at [mikeg@cynergydata.com](mailto:mikeg@cynergydata.com).*

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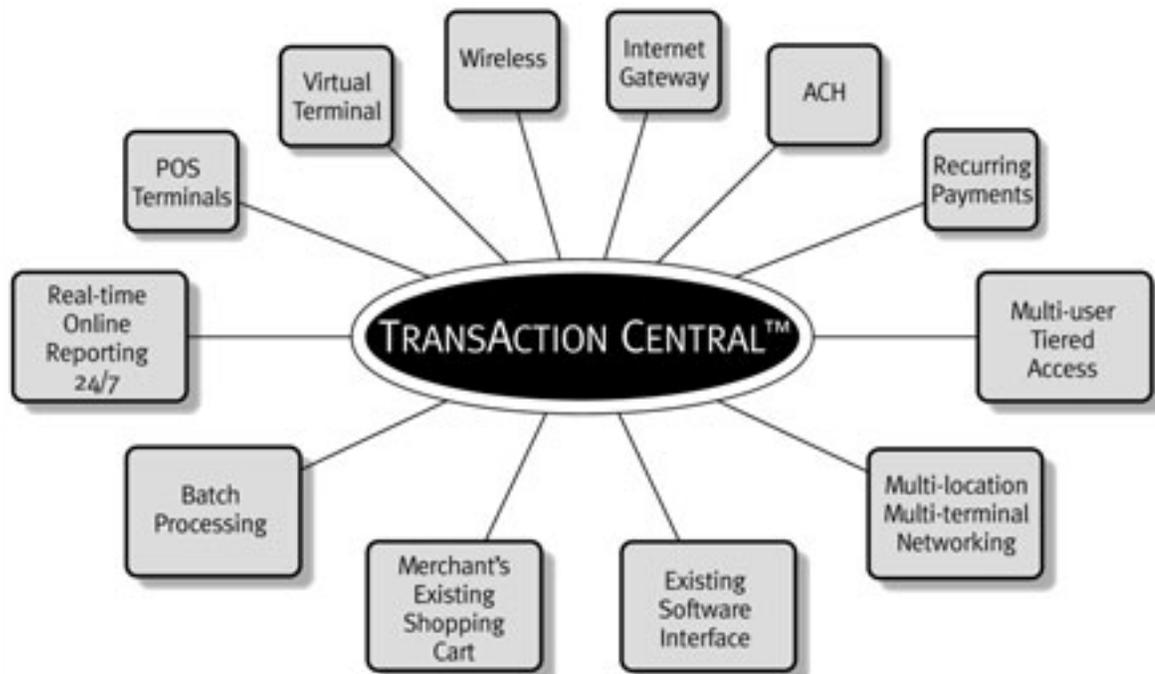
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## Education (continued)

# PCI compliance: A brand builder, not a burden

By J. David Siembieda

*CrossCheck Inc.*

**T**alk to any merchant who's trying to comply with the Payment Card Industry (PCI) Data Security Standard, and chances are you'll get an earful: It costs too much, there's no clear return on investment, it's hard to implement and more.

Foot-dragging on compliance by merchants of all sizes has been the order of the day since the first version of PCI came out in January 1995.

Statistics released by Visa U.S.A. earlier this year show today's compliance levels range from just 35% for the largest (level 1) Visa merchants to 51% for small to mid-sized (level 3) companies.

Even though Visa has put a positive spin on the numbers – citing, for example, an increase in level 1 merchant compliance from 18% last year – this can hardly be called a stampede.



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### Legislation looming

Of course, getting a company up to speed with PCI is a monumental task. But last December's incident involving The TJX Companies Inc. (the largest known data breach with 45.7 million consumer accounts compromised) is a strong indication that the data breach/identity theft epidemic isn't going away soon.

That means we can count on increased information security-related legislative efforts. The Texas House of Representatives' move last month to turn PCI compliance into a legal requirement (HB 3222) is only the tip of the iceberg.

If the bill passes the Texas Senate, which looks very possible given the 139-0 vote it garnered in the House, look for a rush of copycat legislation in its wake.

### Foregoing FUD

Now that you've convinced your merchants that PCI-compliant data security is inevitable, how can they "make lemonade" out of all these onerous requirements? There is an often overlooked way to do that: It's the old-fashioned axiom to accentuate the positive.

Just for a moment, put aside the FUD (fear, uncertainty and doubt) about security risks typically waved in front of merchants to nudge them into ponying up for PCI compliance: big fines from the Federal Trade Commission, negative press, ejection from the Visa/MasterCard Worldwide universe and so forth.

Not that these aren't substantial risks – they absolutely are. And they need to be weighed seriously in any retailer's information security plan. But among all the sticks, there's also a rather large carrot: security as a brand builder.

### In security we trust

When it comes to processing payments, security sells. That's because security builds trust, and when a retailer handles my money (or information that allows access to my money), I'm not going to have a warm and fuzzy feeling about it unless I trust that the merchant has taken the appropriate steps to keep it from being stolen.

The banking industry has known about it since the Medici family set up its first bank in the 14th century.

If you want to be impressed by how secure a money handling facility can be, visit Fort Knox or one of the data centers operated by MasterCard or Visa (actually, you probably can't visit them because they're too secure).

$$2+2=5$$

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## Education

▶ ***E-payments and the Internet came along and turned "money" from pieces of paper and metal into bits and bytes that could be stored, copied and beamed to the other side of the globe in just a few seconds and on a massive scale.***

It's not a coincidence that many financial institutions include the word "trust" in their company names and that their industry spends more on security than just about any other. The nontrivial amount of money these organizations generally make is directly and deeply linked to the security they deploy.

### **Slippery money morphing**

What is new is that in the recent past, e-payments and the Internet came along and turned "money" from pieces of paper and metal into bits and bytes that could be stored, copied and beamed to the other side of the globe in just a few seconds and on a massive scale.

The number of individual parties with access to large quantities of sensitive consumer data rose exponentially. And opportunities to commit fraud went right up in tandem.

Merchants have newfound access to all this tempting

data, especially those who do business online. In the old days, handling customers' money was a lot easier: Take their cash, check or credit card; put the paper in the register; and take it to the bank the next morning.

Sure, there were security issues. Merchants could get robbed on the way to the bank, or an employee could divert some of the checks, wash them, and deposit them into a personal bank account.

But the risks were all relatively small: In most cases retailers were only out the face value of the individual bills or checks stolen. In addition, money was bulky, and unscrupulous help had to find a safe place to hide it.

Now, employees can hide thousands or even millions of account numbers in a single encrypted file on a server in Romania. (They were easily stolen; there was no encryption on the server. The merchant didn't even know about the theft until news of it hit the papers,



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because the original records were unaltered. The thieves just copied them.)

### **Guardians taking wing**

Today, as a result of computerization and networks, merchants have become money custodians in a way that's much more akin to banks than to the paper-based merchants of the past. And, as they do with banks, consumers entrust merchants to keep their confidential account information safe and secure.

In the electronic world, a million account numbers are a million account numbers, no matter who happens to be storing them. However, while safeguarding customers' money is a core business of all banks, for most merchants this is only a means to an end – a way to facilitate the sale.

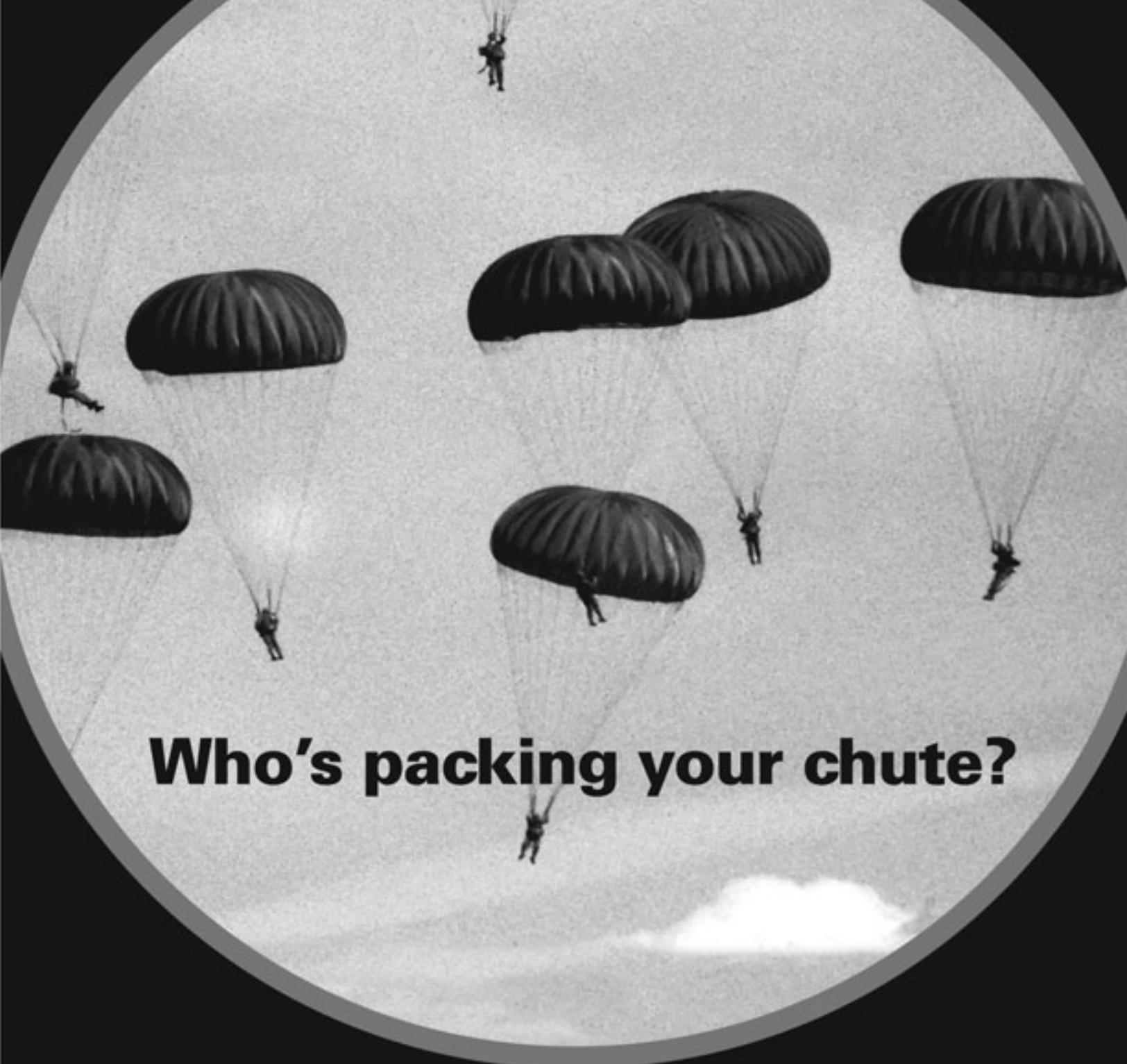
The advice for merchants here is to start thinking and acting more like banks. In other words, give top priority to securing sensitive personal data. Then, once strong security is in place as evidenced by PCI compliance, fold it carefully into marketing messages.

Merchants must be careful because it tempts fate to trumpet how secure their shops are. They should focus on their commitment to security and cite specific security measures in place, without revealing information that would help the cyber criminals.

Every time a new data breach or case of identity theft hits the evening news, consumers lose some of their confidence in shopping and paying electronically. That, for certain, does not help make sales for the majority of merchants who haven't stepped up to industrial strength data security.

At the same time, it creates a distinct competitive advantage, as well as a branding opportunity, for the minority who have. Some savvy merchants have already discovered how well security sells. The avenue to get there is PCI compliance. ☑

*J. David Siembieda has been the President and Chief Executive Officer of CrossCheck Inc., a national check approval and guarantee provider, for over six years. He has more than 16 years of experience in the check services field. He serves on the board of directors for the Electronic Transactions Association and the Wells Fargo Center for the Arts. He is also Chairman of the Board for the Heritage School in Petaluma, Calif. He is Chairman of the ETA's Membership Committee and is also a member of NACHA's Electronic Check Council. Dave was recently chosen by the North Bay Business Journal as one of the 40 under 40, a list recognizing exceptional young professionals. CrossCheck, Inc. has been at the forefront of check authorization services and technology since its inception in 1983. For more information on marketing check services and CrossCheck, please call 800-654-2365 or e-mail dave@cross-check.com.*



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## Education (continued)

### Vigilant compliance revisited

By David H. Press

*Integrity Bankcard Consultants Inc.*

I've often addressed topics that many of you, as ISOs and merchant level salespeople (MLSs), might rather avoid. My articles have dealt with behind-the-scenes subjects that may restrict your activities or address what may seem like onerous requirements.

Here is a review of some important back-office and card Association issues:

#### Forbidden transactions

In light of recent Federal Trade Commission and card Association actions, avoid processing illegal transactions. Both Visa U.S.A. and MasterCard Worldwide rules prohibit such processing.

And they enforce their rules. They have levied fines for processing gambling, prescription drug, pornography and cigarette transactions over the Internet.

#### PCI compliance

Work with your customers on Payment Card Industry (PCI) Data Security Standard compliance. Also, ensure that your own activities are in compliance with PCI and card Association rules.

Since the jolt of the CardSystems Solutions Inc. and The TJX Companies Inc. fiascos, all card Association-approved security assessor companies are busy. The compliance process takes time. But it is required of all merchants and any entity that stores, transmits or processes cardholder data.

Validation of compliance is part of that process. And requirements vary based on factors such as transaction volume. Get up to speed on what you and your merchants need to do.

#### Offshore scrutiny

U.S.-based merchants who sell products primarily to Americans and process transactions offshore are on the card Associations' radar. Expect continued, heightened scrutiny in this area.

#### Chargeback woes

If some of your merchants have high chargeback levels or are in business sectors that sustain high chargeback levels, pay close attention to them.

Card Associations are increasing pressure on such

merchants, as well as those who sell products with restrictive terms and conditions and those who use "free gift sites" to obtain customer referrals.

The latter tend to have a high volume of returns because customers don't really want their products: They just want the "free" plasma TV, computer or iPod offered for signing up (or referring others) for specified products. Customers tend to cancel when they get their free product or believe they were scammed and will never receive the goods.

#### Underwriting tips

Be diligent about underwriting. The card Associations require that acquirers – prior to entering into a merchant agreement – determine that a prospective merchant is financially responsible and will abide by all regulations and applicable law.

Before entering into a merchant agreement, acquirers must:

- Query the Member Alert to Control High-Risk (MATCH) list to determine if a prospective merchant has been terminated for cause
- Inspect premises and records to ensure that merchants have the proper facilities, equipment, inventory, agreements and personnel required and, if necessary, license or permits to conduct business. If a merchant has multiple outlets, inspect at least one location.
- Verify that merchants' businesses are valid.
- Investigate merchants' previous merchant agreements.
- For MO/TO merchants, obtain detailed business descriptions.

#### FTC frights

The FTC watches over ISOs, MLSs and many types of merchants. Generally, the businesses the FTC has sued are the kinds of companies you should avoid.

To prevent FTC scrutiny, never lie to merchants or assist others in making misrepresentations of material facts. Specifically, this means:

- Don't tell merchants that an ISO's services will cut their business expenses if this is not absolutely true.
- Don't tell merchants that if they are dissatisfied with any services or representations made by an ISO, they can cancel or transfer to another card processor at any time without further obligation if that is not true.
- Don't promise to repay to merchants cancellation fees charged by prior credit card processors if your ISO will not do this.

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## Education



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- Don't promise to buy out the remainder of merchants' existing equipment leases if your ISO refuses to do this.
- Prominently and clearly list all fees in bold type near the merchant signature line in your merchant agreement. ISOs with fees buried in the fine print of the agreement should revise the document.
- Clearly and conspicuously disclose, both orally and in writing, any material fact relating to fees, as detailed in the fine print of the merchant agreement.
- Provide merchants copies of their executed agreements at the time they are signed.
- Never modify contracts without merchants' knowledge after they are signed.
- Take reasonable steps to monitor the conduct of your agents, representatives, employees or independent contractors in complying with card Association requirements.
- When merchants are victimized by misrepresentations, make things right. Give customer service reps issues to look for and a process for informing management that will assist merchants and make them whole after they have been mistreated.

### Merchant education

Merchant education is a good practice that will help you retain customers. The card Associations also require that acquirers institute ongoing fraud prevention measures. These include visits to merchants, distribution of helpful literature and participation in merchant seminars.

The card Associations have made major strides in providing online educational tools (including relevant sections of their rules and regulations). Use them.

### A fond farewell

For more details on these issues, my prior articles can be found in the GS Online archives at [www.greensheet.com](http://www.greensheet.com). They are also available at [www.integritybankcard.com](http://www.integritybankcard.com).

I have enjoyed interacting with you, the readers of *The Green Sheet*, regarding what you can do to protect your business interests. Now, after four years and some 60 articles, I'm passing the torch of regular column writing to newer writers. However, I will continue to submit articles to *The Green Sheet* on occasion.

Best wishes to all of you. 📧

David H. Press is Principal and President of Integrity Bankcard Consultants Inc. Call him at 630-637-4010, e-mail [dhpress@ibc411.com](mailto:dhpress@ibc411.com) or visit [www.ibc411.com](http://www.ibc411.com).

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## Education (continued)

# Rake it in: Resell basic security services

By Michael Petitti

AmbironTrustWave

**T**he latest industry security statistics illustrate a problem plaguing the payment card industry. The number of small to medium-sized businesses that have adopted the Payment Card Industry (PCI) Data Security Standard, unfortunately, lags.

The card Associations and acquiring banks recognize the problem and have started concentrating educational efforts on these smaller merchants.

As a result, smaller merchants now know more and more about data security. And they are searching for cost-effective solutions that don't require significant time or expertise.

This desire for security solutions that are viable to smaller merchants brings new opportunity to you, as ISOs and merchant level salespeople (MLSs).

You can diversify the services you offer customers,

differentiate yourselves from the competition and open a new revenue stream by reselling information security appliances and services to assist merchants in their PCI-compliance efforts.

### Breached merchants fail security 101

AmbironTrustWave investigated more than 220 cases in which credit card data was stolen from merchants (a payment card data compromise).

We found that the improper configuration of a firewall, or the lack of one altogether, is the second most common reason an unauthorized user is able to access cardholder data.

Our research also revealed that more than half of compromised merchants failed to meet the first requirement of PCI: Install and maintain a firewall to protect cardholder data.

Don't fall victim to the common misconception that only e-commerce merchants need worry about payment card security.

Ninety-five percent of ATW's probes are a result of a payment card compromise at brick-and-mortar merchants. E-commerce or no, it's likely that a majority of your merchant portfolio has Internet access.

Any connection to the Internet puts payment applications, POS terminals and the payment card environment as a whole at risk. A merchant's first step in mitigating this risk is implementing and properly configuring a firewall.

You could compare a firewall to an immigration officer who allows individuals to cross a country's borders based on governmental rules.

Implementing a firewall and setting the rules to allow or prohibit traffic require data security knowledge that many small to medium-sized business owners neither possess nor have resources to hire.

### Outsourcing security management fills gaps

Fortunately, a new development in the information security field addresses this lack of knowledge: unified threat management (UTM) devices.

A UTM device generally consists of a firewall appliance that includes a number of additional security technologies such as intrusion detection or prevention systems, Web content filtering and virtual private network capabilities.

Because vendors develop UTM solutions with smaller businesses in mind, many UTM devices are designed to

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## Education

limit the strain on a user's resources. A merchant need only place the UTM box between the network and the Internet connection and plug in the correct cables.

The vendor's team of qualified data security engineers takes care of the rest.

As acquirers continue to put pressure on small to medium-sized retailers to comply with PCI, merchants will need a variety of technologies to do so. If they connect to the Internet from a network, they will need, at the least, a firewall like those included in UTM devices.

If you sell a PCI-compliance bundle, you will immediately set your organization apart as a trusted PCI resource.

This bundle might include a payment application that adheres to Visa U.S.A.'s Payment Application Best Practices, services from a provider on Visa's list of compliant payment processors and a managed UTM device from a trusted security services provider.

### PCI's complexity demands more than a firewall

Leveraging a bundle as just described will not guarantee a merchant's PCI compliance. But it is an introductory step toward securing customers' payment card

information. And with high-profile payment card breaches periodically making the news, consumers will become more discriminating in the merchants they choose to frequent.

Additionally, in some cases, the news coverage of breach-related litigation overtakes news regarding the actual payment breaches.

The threat of litigation persuades many merchants to take a second look at their payment environments and seek products and services from security vendors that can help better protect their customers' information.

Offering a PCI-specific bundle of services to merchants allows you to establish or fortify your position as a trusted vendor in the minds of your clients. In addition, reselling security appliances and managed data security services developed specifically for smaller merchants can provide you an additional revenue channel. ■

*Michael Petitti is Chief Marketing Officer of AmbironTrustWave and is responsible for all of the company's marketing initiatives. He serves on the Merchant Risk Council's board of advisers and on The Green Sheet Inc. Advisory Board. Call him at 312-873-7291 or e-mail him at mpetitti@atwcorp.com.*

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# New Products

## Souped-up, secure e-billing

**Company: MODASolutions**

*Product: eBillme*

**M**ODASolutions, a provider of payment solutions that extend online banking to the retail checkout, renamed its flagship product from Secure-eBill to eBillme.

As part of the rebranding, MODASolutions introduced the eBillme Buyer Protection Program, a free service that protects consumers against loss, theft or delays in shipment for any product purchased using the payment option.



The consumer protection program also includes dispute resolution handling.

### Multiple shopping gears

eBillme can be used when shopping online, by catalog or by phone. Shoppers select eBillme at the merchant's checkout and then go to their bank's online banking site to pay for the order.

Shoppers can pay using checking or savings accounts. eBillme works with any financial institution that offers online bill pay. This includes banks, credit unions and bill pay portals.

With eBillme, no financial information is entered over the Internet or phone, and the payment transaction is transferred from the customer's bank to the retailer's bank.

eBillme is available to ISOs on a referral basis.

### MODASolutions

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[www.ebillme.com](http://www.ebillme.com)

## Software steroid for POS terminals

**Company: Hypercom Corp.**

*Product: SmartPayments Client*

**H**ypercom Corp.'s SmartPayments Client is an electronic payment processing solution that converts low-cost terminals into complete Internet protocol retail POS solutions. It is designed exclusively for North American merchants and securely processes payments in five seconds or less, Hypercom reported.

SmartPayments Client was originally developed by TPI Software and became a Hypercom product when the

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**NewProducts**

POS equipment giant acquired TPI at the beginning of this year.

The product enables merchants who use Windows-based POS systems to accept credit cards and other forms of electronic payment on their PCs. They receive all the benefits of integrated solutions without the cost or hassle.

SmartPayments Client accepts credit, debit, electronic benefits transfer, electronic check services, and gift and loyalty cards, as well as signature capture/receipt retrieval, and check image capture and retrieval.

The software can operate independently as a nonintegrated payment system or integrate into an existing POS system for a complete solution. It interfaces with multiple POS peripheral devices including card readers, PIN pads, check readers and signature capture devices.

ISOs can combine SmartPayments Client and Hypercom hardware with merchant processing services to provide customers a complete solution. Value-added resellers and system integrators may use the SmartPayments Client software to drive sales of integrated services and POS hardware.

SmartPayments Client is flexible. It works standalone

or in conjunction with Hypercom's SmartPayments Server, a companion software for businesses wanting to centralize payments and own and manage their payment processing technology. 

**Hypercom Corp.**

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First drawing will take place  
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Annual Partner Conference  
at the Sawgrass Marriott  
Resort and Spa  
in Ponte Vedra, Florida

Second drawing will take place  
at the 2008 ETA  
Annual Meeting and Expo



United Bank Card is once again providing our sales partners with the unique opportunity to win an elite roadster. This year we will be giving away two 36 month leases on one of the most impressive vehicles to ever grace the road, the Porsche Boxster!

#### Every ISO/MLS Partner has a Chance to Win!

This contest is exclusively available to ISO/MLS partners of United Bank Card and the entry process is as simple as submitting a merchant application. Every approved application that is submitted to United Bank Card counts as one entry for your office. The more merchants you sign, the better your chance of winning.

#### Bonus Entries!

In addition to merchant application submissions, every ATM deal signed through United Cash Solutions will also count as one contest entry, increasing your chances to win even more.

#### A Car Worthy of Our Partners

United Bank Card is dedicated to providing our ISO partners with exceptional service, unbeatable support and lavish bonuses and our Porsche Boxster giveaway is an example of the many benefits of doing business with our company. The Porsche Boxster is one of the most stylish sports cars available and two of our ISO Partners will have the chance to win a three year lease on this striking automobile.

Log on to <http://www.porsche.com/usa/models/boxster/> to learn more about the Porsche Boxster.

#### Contest Rules:

This Contest is administered by United Bank Card, Inc., (the "Contest Sponsor"). All decisions of the Contest Sponsor are final and binding in all matters as they relate to this Contest.

The first contest round opens on April 15, 2007 and closes on September 30, 2007 at midnight EST (the "Contest One Period"). Only eligible entries received during the Contest One Period will be entered in the contest. Must be present to win and ISO/MLS must be an active office with United Bank Card, Inc.

The second contest round opens on October 1, 2007 and closes on March 31, 2008 at midnight EST (the "Contest Two Period"). Only eligible entries received during the Contest Two Period will be entered in the contest. ISO/MLS must be an active office with United Bank Card, Inc.

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

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

#### For further information, contact:

Brian Jones, EVP Sales and Marketing: 800-201-0461 x 136  
Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145  
Max Sinovoi, National Sales Manager West: 800-201-0461 x 219

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# Inspiration

## WaterCoolerWisdom:

**Whoever gossips to you will gossip about you.**  
- Spanish proverb

## Are your ears burning?

**W**hen you were a small child, you probably learned not to be a tattletale. When you entered middle school, you likely wished everyone would practice the golden rule. And in high school, you had plenty of opportunities to see the harmful effects of gossip and innuendo.

Now you are all grown up, but the need for common courtesy hasn't changed. You still shouldn't tell tales out of school. And, while you may think the content of rumors has changed; it really hasn't.

Whether you are 14 or 40, gossip still centers on the same things: who is dating (merging their companies), who is lying (padding a résumé) and who is cheating (riding on someone else's coattails).

While it may be tempting to share juicy bits of information or listen in on colleagues' private conversations, it's never a good idea to trade in this sort of communication.

### What happens in Vegas ...

Perhaps you were at a brainstorming session. Some insights may have been stellar while others were average. Someone may have made a suggestion you felt was completely ridiculous and illustrated the ineptitude of the person who expressed it.

You might want to bust open the conference room doors and rush to tell your co-workers about this absurd idea. Don't. If it's important for

those outside the meeting to know, they will find out. It doesn't need to be from you.

If you start mocking people for contributing to meetings, you will create an environment where people are reluctant to share information, and that type of environment helps no one.

Also, who knows? Perhaps a year or more from now, the notion you found ridiculous will turn into a company moneymaker. Do you want to be the one people talk about later – the person who wasn't smart enough to recognize a great idea?

### Zip it

We've all had funny or amusing experiences with

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## Inspiration

industry colleagues. But, if we relay them to entertain people who weren't there, this could be a source of embarrassment for those who were involved.

For example, you may have a great story about a holiday party at which someone enjoyed a few too many cocktails, sang loudly off-key and danced the Macarena solo on the dance floor.

You may have found the behavior amusing, but it would be unprofessional to bring it up at the water cooler the next workday.

Also, a co-worker may have said something to you that, in your heart, you know you should keep to yourself.

It may have been a serious family issue or a problem with a supervisor, and the person just needed to vent. Your colleague didn't actually ask you not to tell anyone, but your common sense told you it would be inappropriate to do so. Do the right thing. Just listen and move on.

The same advice applies to interoffice gossip. Perhaps some work relationships seem a little too cozy, or there is speculation about someone's job security. Again, you might want to be the entertainer and tell others, but what good would that do?

## Put yourself in check

Before you tell all, think about why you want to share racy stories. Do you want people to like you? Are you trying to impress someone? Would the consequences be worth it? Do you want to end up being the guy or gal who can't be trusted with confidential, private information?

And remember, gossip is unprofessional. If you spread trivial rumors, you will look trivial as well.

Also, it's inevitable that one day the subject of such talk will be you. Hopefully, if you treat others with respect, karma will kick in, and you will be spared ridicule.

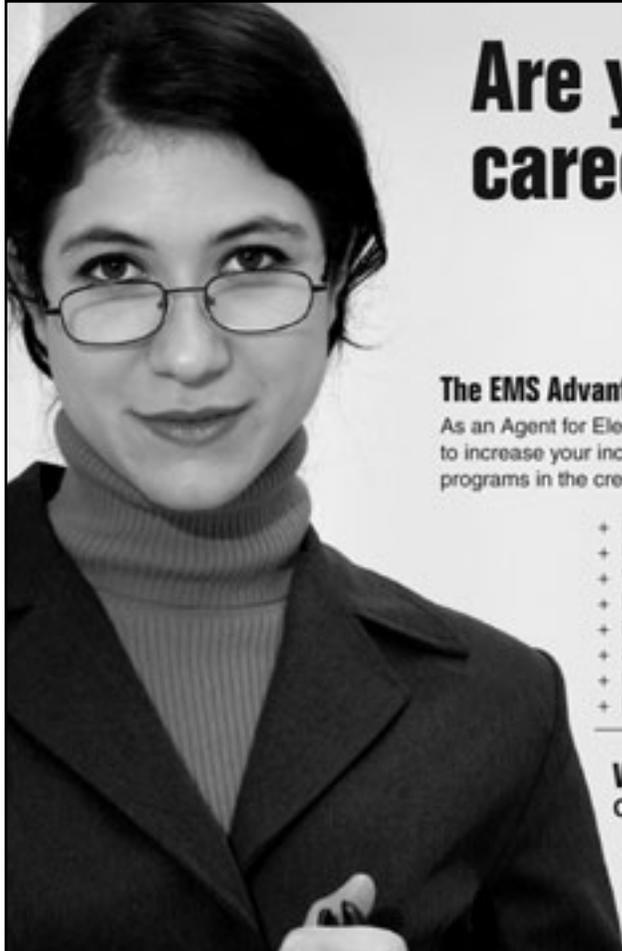
In addition, the person you gossip about this year could be your boss or competitor next year.

And finally, the best reason to not tell tales out of school: It's just plain unkind.

Good Selling!<sup>SM</sup>



Paul H. Green, President and CEO



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# DateBook

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## NACHA – The Electronic Payments Association

*The Payments Institute East*

**Highlights:** The Payments Institute East offers an intensive five-day curriculum providing an overview of the entire payment system, including the automated clearing house, card systems, electronic check, international payments, risk management and fraud, and much more.

Registration will include hotel, most meals and special events. Scholarships are available.

**When:** July 22 – 26, 2007

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

**Registration:** Visit [www.nacha.org](http://www.nacha.org), e-mail [info@nacha.org](mailto:info@nacha.org) or call 703-561-1100.



## Midwest Acquirers Association (MWAA)

*5th Annual Conference*

**Highlights:** For the first time, MWAA is offering free conference admission to MLSs; all other attendees will pay an admission fee. The conference will offer educational sessions, panel discussions and an exhibit hall.

Topics will include how to pick a processor, Payment Card Industry Data Security standards and how to sell effectively. Tom Wimsett of NPC will be the keynote speaker.

Registration will include a party and dinner at the Rock and Roll Hall of Fame and Museum. Registered ISOs, MLSs and exhibitors can also attend the Field Guide Seminar.

**When:** July 25 – 27, 2007

**Where:** Renaissance Cleveland Hotel, Cleveland

**Registration:** Visit [www.midwestacquirers.com](http://www.midwestacquirers.com), e-mail [info@midwestacquirers.com](mailto:info@midwestacquirers.com), or call Jim McCormick at 314-602-9832.



## Field Guide Enterprises LLC

*Field Guide Seminar*

**Highlights:** If you are headed to Cleveland this July for MWAA's 5th Annual Conference, arrive a day early for the Field Guide Seminar, "A Practical Guide to ISO Sales Success."

The seminar, geared toward MLSs and small to medium-sized ISOs, will provide insight on how to succeed in this business.

Six speakers will cover topics including lead generation; hiring, training and keeping good salespeople; proposal selling; and merchant retention. Admission to the Field Guide Seminar will be included with MWAA conference registration.

**When:** July 25, 2007, 12:30 p.m. to 5 p.m.

**Where:** Cleveland Renaissance Hotel, Cleveland

**Registration:** Visit [www.fieldguideforisos.com](http://www.fieldguideforisos.com), [www.midwestacquirers.com](http://www.midwestacquirers.com), e-mail [mark@fieldguideforisos.com](mailto:mark@fieldguideforisos.com) or call 262-966-2215.



## Western Payments Alliance

*Payments Symposium 2007*

**Highlights:** The sixth annual conference will examine electronic payment issues and trends. The event is designed for executives, controllers, marketing managers, automated clearing house (ACH) professionals, fraud and risk managers, payment processors, and payment technology providers, among others.

Keynote addresses and panel discussions will include topics such as back-office conversion, image exchange, remote deposit capture, disaster recovery, risk issues and ACH developments.

More than 300 senior-level managers and payment professionals and approximately 30 corporate exhibitors are expected. Speakers include executives from NACHA – The Electronic Payments Association, IdenTrust Inc., NetDeposit Inc., the Federal Reserve Bank, Bank of America Corp., Electronic Payments Network, Wells Fargo & Co. and WesCorp.

**When:** Sept. 9 – 11, 2007

**Where:** Harrah's Las Vegas Hotel and Casino, Las Vegas

**Registration:** Visit [www.wespay.org](http://www.wespay.org) or call 415-433-1230.



## ATM Industry Association

*ATM Security in the Americas*

**Highlights:** This is the only conference in our industry dedicated exclusively to ATM security-related topics and issues. The two-day event is designed to provide attendees with the information necessary to ensure the success of an ATM program.

Attendees will learn how to establish a fraud-adverse culture in their organizations and increase program stability. The conference will include group discussions surveying the legal and regulatory landscape in the United States, Canada and Latin America. Attendees will also learn about technologies and best practices related to ethics and fraud prevention.

**When:** Sept. 11 – 13, 2007

**Where:** The Rio All-Suite Hotel, Las Vegas

**Registration:** Visit [www.atmiaconferences.com](http://www.atmiaconferences.com), e-mail [dana@atmiaconferences.com](mailto:dana@atmiaconferences.com), or call 605-528-7270.

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## DateBook



### Electronic Transactions Association (ETA)

*Strategic Leadership and Networking Forum*

**Highlights:** Leaders in the payments industry will meet for three days of learning, networking and information sharing at a spot overlooking the ocean in Palm Beach, Fla.

This event offers high-level interactive discussions focused on issues driving the industry, as well as unstructured opportunities for connecting with colleagues and potential partners.

Scheduled activities include deep sea fishing, wine tasting, a catamaran cruise and a golf tournament.

The keynote speaker will be former White House Director of Economic Policy, Todd Buchholz. Mark Sievwright, Corporate Senior Vice President for Market Development at Fiserv, will lead an educational session on Thursday.

**When:** Sept. 18 – 20, 2007

**Where:** The Breakers, Palm Beach, Fla.

**Registration:** Visit [www.electran.org](http://www.electran.org), e-mail [etareg@conferencemanagers.com](mailto:etareg@conferencemanagers.com) or call 703-964-1240.



### Women Networking in Electronic Transactions (W.net)

*W.net fall 2007 meeting*

**Highlights:** W.net is a nonprofit association dedicated to providing a forum to inspire and empower women in the electronic transactions industry.

The group aims to maximize female potential and position women for greater success through networking opportunities, mentoring programs and the overall promotion of women in the industry.

The fall meeting, Secrets to Success, is a speed networking event. It will take place directly before the ETA's Strategic Leadership and Networking Forum.

**When:** Sept. 18, 2007

**Where:** The Breakers, Palm Beach, Fla.

**Registration:** Visit [www.w-net.biz](http://www.w-net.biz) or e-mail [registration@w-net.biz](mailto:registration@w-net.biz).

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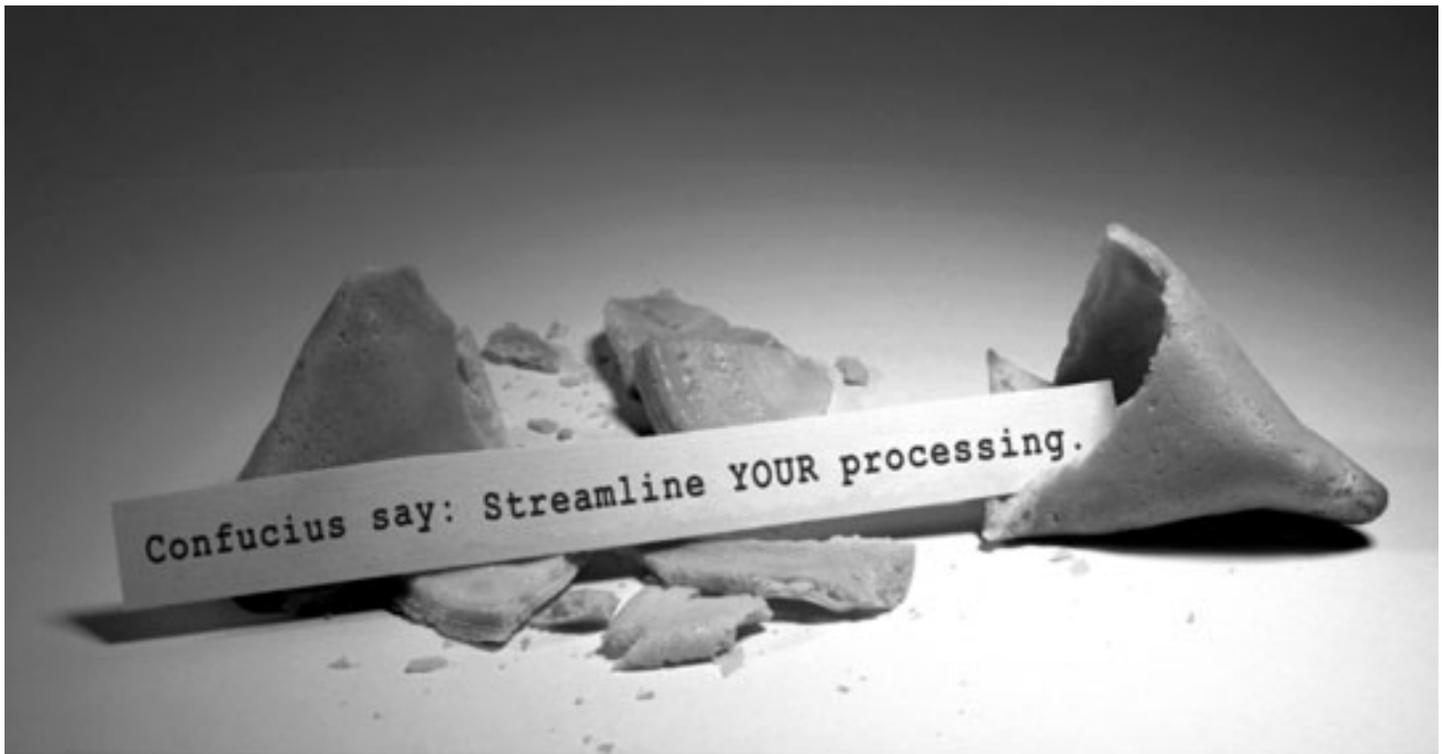
Account must be signed on standard, two-year agreement with a \$35.00 monthly minimum and \$15.00 subscription fee. One-time \$200 commission available with Commission Plan E only and does not include life-time residuals.

# ISOMetrics

## The ATM story in numbers

- 40** – Number of years the ATM has been in the world, according to John Shepherd-Barron, the ATM's inventor, as quoted by ATMmarketplace.com
- 1969** – Year the first cash-dispensing ATM was introduced in the United States, according to the American Bankers Association
- 1971** – Year the first multifunction ATM was introduced in the United States (ABA)
- 1.67 million** – Number of ATMs worldwide, the ATM Industry Association estimates
- 362** – Seconds that pass before another ATM is installed in the world (ATMIA)
- 395,000** – Number of ATMs in the United States in 2006 (ABA)
- 383,000** – Number of ATMs in the United States in 2004 (ABA)
- 78%** – Amount of U.S. ATM transactions in 2003 that were withdrawals, according to Dove Consulting
- 10.1 billion** – Number of ATM transactions in the United States in 2006 (ABA)
- 11 billion** – Number of ATM transactions in the United States in 2004 (ABA)
- 2,131** – Number of transactions a month per U.S. ATM in 2006 (ABA)
- 2,400** – Number of transactions a month per U.S. ATM in 2004 (ABA)
- 195,000** – Number of ISO-owned ATMs in the United States (Dove)
- 10%** – Amount of overall transaction volume in the United States from ISO ATMs (Dove)
- 25,000+** – Number of ATMs currently owned by Cardtronics, the largest ATM ISO
- 5,500** – Number of ATMs Cardtronics is acquiring from 7-Eleven Inc. this summer
- 1,807** – Average number of transactions a month per U.S. financial institution off-premises ATM (Dove)
- 329** – Average number of transactions a month per U.S. ISO ATM (Dove)
- \$601** – Average monthly expense per ATM for U.S. ISOs (Dove)
- 2007** – Year the National Association of ATM ISOs and Operators was founded
- 40,000** – Number of ATMs the NAAIO represents
- 66%** – Amount of U.S. ATMs in retail or off-premises locations (ABA)
- 40 million** – Number of underbanked U.S. households, according to the Center for Financial Services Innovation 





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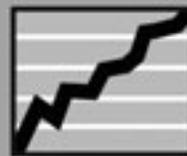
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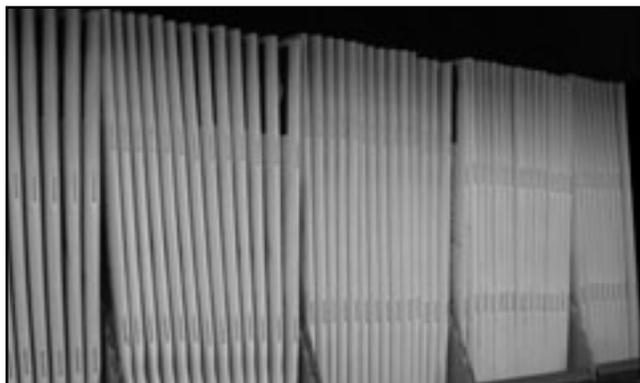
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