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November 24, 2008 • Issue 08:11:02

# The power to pay it forward

**T**he payments industry is hyper competitive. Payment professionals can be territorial and ruthless when it comes to business. But our industry has a generous side, too, that often gets overlooked amid the hurly-burly of lawsuits and mergers and new product rollouts.

In fact, many among us have already stepped up, independently creating a collective engine of charity. Additional help is needed now more than ever.

The recession has leaders of nonprofits biting their nails and preparing worst-case scenarios. The floundering stock market affects not only large donors but the endowed funds of many nonprofits themselves. And the underprivileged are the first to feel the pinch of rising food and oil prices.

A recent survey conducted by *The Chronicle of Philanthropy* and the Advanta Bank Corp. found the economic downturn has already started to hurt small businesses' philanthropy.

Even a small decline in donations can add up quickly. The National Federation of Independent Businesses estimated small companies donate about \$40 billion in cash, products, services and volunteer time each year.

But in the payments industry, corporations, ISOs and merchant level salespeople (MLSs) are giving their time and money to help the less fortunate.

### Stepping up

MLS Ed Paez donates food and clothing every November to hundreds of people in the Philippines.

"The recession has hit many of us pretty hard," Paez said. "Don't ask me how, but we have actually managed to gather a little bit more to send this year to the less fortunate in the Philippines. Hard times have a greater impact on the poor, and they need our help more than before. We have been blessed, and it's a shame to keep it to ourselves."

Lisa Lineback has noticed a similar trend. She is Senior Vice President at American National Payments, a St. Louis-based processor.

"We're still going strong – maybe even stronger than in the past," Lineback said. "The Dow is going up and down, and some people stop giving in uncertain times, but we don't believe in taking it out on the poor. Nurses for the Newborn, for example, (one of our causes) provides newborn care. Those newborns still need care no matter what the Dow is doing."

Lineback, who serves on four nonprofit boards, said, "We tend to service children's charities a lot, and we stay away from political stuff. It's divisive for our employees."

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**Notable Quote**

**Gone are the days when we could stereotype mobile merchants. Today they come in all shapes and sizes, including consultants who process on-site orders, service providers, delivery people and companies in need of wireless terminals for special events.**

See story on page 89



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Thanks for being one of our loyal readers. We hope to be of service to you in your career for many years to come.

Editor

### Burst of inspiration

The following message was sent from a GS Online MLS Forum member to Jason Felts regarding his *Street Smarts<sup>SM</sup>* article, "A closer you'll become," which was published in our Nov. 10, 2008, issue.

I just read your article on closing. Great Stuff! There are some great reminders in your writing that I can put into practical use right now.

I'm a practitioner of David Sandler's sales methodology, and I've gained some great insights from Jeffrey Gitomer, too. I've been a merchant level salesperson since 2005.

Your article is a reminder, as well as great coaching, that I can be a leader in my field – by choosing, by making an unbreakable commitment with myself, and then following through with dedication and persistence until my vision is realized.

Street Sweeper  
MLS Forum Member

Street Sweeper,

Thank you for taking time to convey how Jason's work has been helpful to you. It is our mission to promote our readers' education and success in the payments industry, and we appreciate that Jason's expertise, tremendous drive, generous perspective and infectious enthusiasm help us do the job.

Editor

### Call us, write us

Would you like us to cover a particular topic? Is there someone you consider an Industry Leader?

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# QSGS

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.

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Cover Story

1

## The power to pay it forward

The payments industry is hyper competitive. Payment professionals can be territorial and ruthless when it comes to business. But our industry has a generous side, too. Many among us have already stepped up, independently creating a collective engine of charity. And additional help is needed now more than ever.

Feature

40

## The long road to payments

Paul Lonsford, a merchant level salesperson for First Data Independent Sales, took the long road to the payments industry. With opportunities in his career in the wireless phone sector on the decline, he took a six-year hiatus from sales to be a personal fitness trainer. In this interview, Lonsford recounts how he transitioned to the payments sphere and became a top performer.

View

28

## Visa's 'campaign' promise

Interchange schedules are available on Visa Inc.'s and MasterCard Worldwide's Web sites. It should be easy, then, for merchants to know the costs of transactions. But instead of getting easier to grasp, interchange is growing ever more obscure. Take, for example, Visa's decision to lower petroleum interchange. Will merchants actually realize savings on these transactions?

News

50

## UIGEA - punt or pass?

U.S. House Financial Services Committee Chairman Barney Frank, D-Mass., seeks a postponement in issuing regulations pursuant to the Unlawful Internet Gambling Enforcement Act of 2006. He believes hasty "midnight rulemaking" will hamper the new presidential administration and burden the financial services industry at a time of economic crisis.

Feature

30

## Prepaid en fuego in Latin America

From *SellingPrepaid E-Magazine*: According to a recent Prepaid Expo webinar, 70 percent of Latin Americans do not have bank accounts. Latin America has a population of 546 million, so 380 million of them are potential customers for prepaid cards. This article explains how the three a's – affordability, accessibility and availability – make this so.

News

50

## Welcome to Bank of AmEx

American Express Co. won approval from Federal Reserve banking regulators to become a commercial bank. The fourth largest U.S. credit card issuer said it is taking steps to cut borrowing costs and give itself access to government funds. This move opens the door for AmEx to accept deposits and permanently access financing from the Fed.



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News

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### Splitsville for First Data, JPMC

First Data Corp., the world's largest processor, and financial titan JPMorgan Chase & Co. amicably terminated their joint venture, Chase Paymentech Solutions LLC, the leading merchant acquirer worldwide. Both JPMC and First Data will now operate their respective parts of the former joint venture independently.

Education

70

### Street Smarts<sup>SM</sup>: Ask and ye shall sell

Maybes are the death of salespeople. But you'll make millions if you can get business owners to say yes or no. It doesn't matter whether they decide for or against you – as long as they decide. This article provides guidelines for mastering the art and science of sales and reminds you that, at some point in every deal, you have to ask for the prospect's business.

News

55

### TJX cyber thieves get slammed

In 2007, TJX Companies Inc. reported millions of credit and debit card numbers were stolen from its systems over a year-and-a-half period. The final number of compromised accounts approached 100 million. Reportedly, the fraudsters involved had been hacking into various retailers' systems since 2003. Now, a number of them have been brought to justice.

Education

78

### Preparing to sell a micro deal

In the present volatile financial environment, one area of portfolio and residual sales is particularly active – micro deals. Residual transactions involving net monthly processing revenue between \$1,000 and \$20,000 are numerous. There are plenty of sellers, and contrary to what many people would like you to believe, plenty of buyers.

## So, you're comfortable with your residual stream, huh?

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Education

82

**A clean exit**

Succession is not a particularly sexy topic. But have you considered what would happen to your residuals if you were to die or be permanently disabled? This question should be addressed legally at various levels sooner rather than later. This article highlights key elements to address when planning the succession of your merchant acquiring business.

Education

90

**Want to be trusted? Earn it**

People want to conduct business with individuals and companies they trust. If you can convince merchants you are deserving of trust, sales will follow. Any company willing to take the necessary steps and stick to them can establish itself as a trustworthy industry leader. Are you willing to take the steps outlined in this article?

Education

85

**Get time on your side**

Time management is often defined as ways people use their time and resources to achieve success. In truth, we really cannot "manage" time. Time simply exists. There is a limited amount of time available to us. We cannot slow it down, speed it up, store it or recover it. What we can manage is how we utilize time while it passes. This article provides tips on how to do just that.

Inspiration

99

**The magic of gratitude**

For many of us, giving thanks – and eating turkey – are essential ingredients for the Thanksgiving holiday. The leftover turkey may last for several days. But will there be any leftover gratitude? Researchers have found daily gratitude has astounding effects on health and well-being. So, why not rejoice in the blessings each day brings throughout the year?

# Considering your options?

**Profit•Point****a market leader of stored value card technology,**

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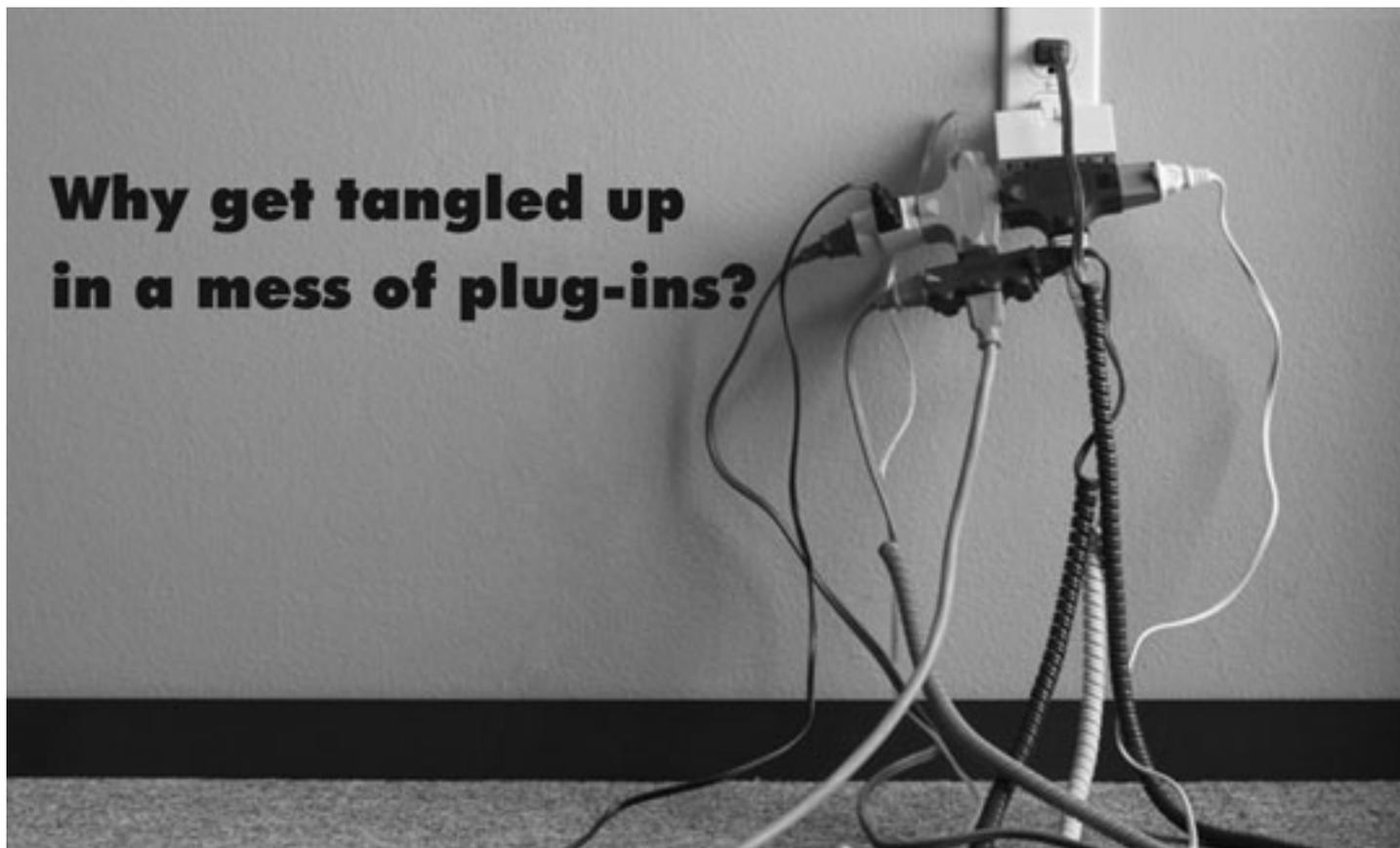
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# IndustryUpdate

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## NEWS

### Let's hear it for ACH

Payment processing giant **ACH Direct Inc.** celebrated its tenth anniversary this month. The company began by serving the recurring transaction processing needs of small businesses. By the end of its first year, ACH Direct had several hundred customers and landed its first major account – a small startup called PayPal. By October 2001, PayPal was processing over 1.8 million automated clearing house transactions each month.

In 2007, ACH Direct was recognized in the top half of *Inc.* magazine's 5000 list (celebrating the 5,000 fastest growing private companies in the United States) acknowledged as one of the top growth companies in the payments sector. ACH Direct currently serves over 13,000 customers, including small business, government, education, utility, telecommunications and Fortune 500 merchants.

### Gray market goods overlooked

According to **Archstone Consulting** – a firm specializing in management strategy and operations – manufacturers and distributors have generally overlooked gray market goods, one of the primary contributors to piracy in the financial services industry.

Gray market goods refers to the unauthorized leakage of products into the marketplace, resulting in manufacturers not receiving full payment. This includes leaking of excess inventory via unauthorized channels, products that are sold illegally and distributors misreporting damaged or destroyed products that are sold into the market.

The costs and detrimental impact on businesses

include lost revenues, reduced profits, decline in customer satisfaction and a deteriorated brand name, Archstone noted.

Archstone reported that gray market goods represent over \$125 billion in lost revenue annually in the United States. "The issue of piracy and gray market goods is one of the most important concerns facing the electronic payments industry today," said Robin Gray, Executive Vice President of the National Electronics Distributors Association.

"Members need to evaluate their business practices and operations to ensure that best practices are implemented to address some of the key root causes of gray market piracy."

### All-time high for check imaging

**SVPCO**, the check image exchange business of The Clearing House Payments Co. LLC, reported a record volume of check images and dollar value in October 2008. Highlights include:

- Average daily volume of 24.9 million, an increase of 67.1 percent compared to a year ago
- 549.4 million check images, a 67.1 percent increase from October 2007
- \$816.3 billion in value, a 52.4 percent increase year over year
- An Oct. 14 record 45 million items valued at \$66.1 billion exchanged on the network

"The SVPCO experienced another very strong month of volume growth, and October marked the eighth time in 10 months that the key indicator of check image volume set a new record," said Susan Long, Senior Vice

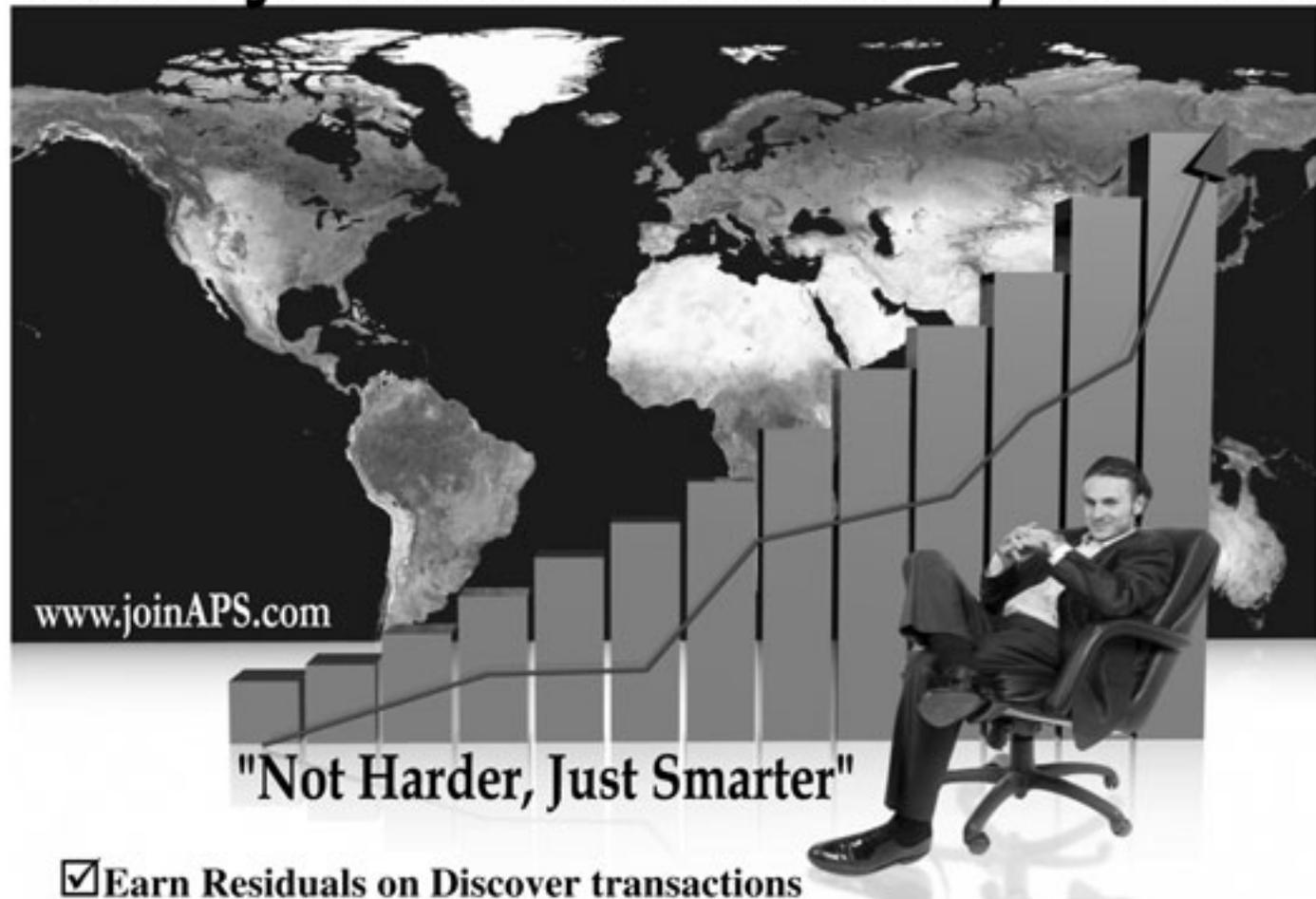
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- An October 2008 **Bain & Co.'s** Luxury Goods Worldwide Market Study predicts just 3 percent growth in luxury sales in 2008, compared to a 6.5 percent increase in 2007.
- An **International Council of Shopping Centers** index comparing same-store sales showed October 2008 U.S. retail chain store sales fell 0.9 percent year over year.

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## Industry Update

President of The Clearing House. "Volume continues to increase steadily because financial institutions are realizing compelling cost savings and process improvements by moving from paper to electronic payments."

## ANNOUNCEMENTS

### BlueStar launches new Web site

BlueStar Inc. introduced its newly designed Web site, [www.bluestarinc.com](http://www.bluestarinc.com). The company's online ordering and information tool, BlueStore, has not changed.

### Comdata combats card fraud

Comdata Corp. deployed the IRIS fraud prevention solution to protect its payment methods and combat card fraud. IRIS is deployed in data centers in both Brentwood, Tenn., and Louisville, Ky.

### MasterCard educates merchants

MasterCard Worldwide offers two new online seminars to help merchants comply with the Payment Card Industry (PCI) Data Security Standard (DSS) and thereby protect payment card data, as well as reduce the likelihood of fraud and reputational risk. Available at [www.mastercard.com/us/gateway.html](http://www.mastercard.com/us/gateway.html),

the seminars are titled "Data Storage" and "PCI DSS Requirements - Version 1.2."

### M-Com top innovator

International mobile banking solution provider **Mobile Commerce Ltd.** (M-Com) was selected for *Bank Technology News'* 2008 The Innovators list. The award recognizes the 25 most progressive people, companies and technologies in financial services.

### Merchant Service Group seeks MLSs

**Merchant Service Group-West Coast**, with offices in Phoenix; San Diego; Seattle; and Orange County, Calif., is recruiting experienced, high-level merchant level salespeople (MLSs) throughout the West Coast of the United States. The new firm specializes in custom-tailored credit and debit card processing programs for high-volume businesses. It is located on the Web at <http://msgwc.com>.

### North American Bancard launches division

**North American Bancard** created a new division for the electronic payment processing needs of organizations and downstream clients requiring merchant services segment specialists, such as value-added resellers, software developers and financial institutions. David L. Tepoorten will lead the division.

### On-Line Strategies gains compliance

**On-Line Strategies Inc.**'s transaction processing engine, OLS.Switch, achieved compliance validation with the Payment Application DSS.

### OptumHealth grows

**OptumHealth Inc.** reported its financial services unit experienced a 26 percent increase in processing of electronic payments and statements, compared with one year ago. The number of health care professionals using OptumHealth's Electronic Payments and Statements has increased as well, up 30 percent to 366,000, the company noted.

### ATM for the unbanked

**Privier Inc.** developed ATMSend, which allows users without bankcards or bank accounts to transfer cash using ATMs to recipients who also lack bankcards or bank accounts.

A sender, funded and authorized via ATMSend, enters his or her cell phone number. A 10-digit withdrawal number is sent to the cell phone. The sender then contacts the recipient with the 10-digit withdrawal number. The recipient can then withdraw the money using the 10-digit number and the specified amount at an ATM within the bank's ATM network.



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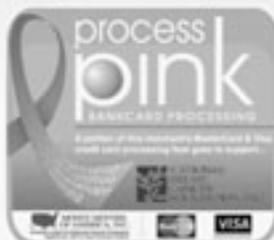
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## Industry Update

### ProfitPoint's grand opening

**ProfitPoint Inc.** celebrated the opening of its new corporate headquarters at The Rockbourne Falls Business Center in Clifton Heights, Pa. The new facility will allow the company to pursue its internal growth plans as well as execute strategic acquisition opportunities.

### Back Yard Burgers selects Radiant

Back Yard Burgers chose **Radiant Systems Inc.**'s POS hardware and software solution for its 250 corporate and franchise locations. The chain operates in 20 states throughout the Southern and Midwestern United States, chiefly in Tennessee and Mississippi.

### Alliance takes LEAP

The **Smart Card Alliance** created the Leadership, Education and Advancement Program for those interested in improving their knowledge and professional proficiency in the smart card industry. In 2009, LEAP members will be able to earn a Certified Smart Card Industry Professional designation.

### United Bank Card ranks 30th

**United Bank Card Inc.** was named to Deloitte's Technology Fast 50 Program for New York, New Jersey,

and Connecticut, a ranking of the 50 fastest growing technology, media, telecommunications and life sciences companies in the area. Rankings are based on the percentage revenue growth from 2003 to 2007.

### U.S. Bancorp tests Micro Tag

**Visa Inc.** and **U.S. Bancorp** are piloting a program to test consumer preferences for an alternative electronic payment device, the Visa Micro Tag. It is the smallest Visa payWave-enabled device available. The tag is tied to a prepaid U.S. Bank Visa gift account and can be used anywhere Visa payWave is accepted.

### ViVOTech mobile in Guatemala

**ViVOTech Inc.**'s provisioning software for near field communication (NFC) mobile payments is being used in the first NFC payment trial in Latin America. The trial is led by Visa in Guatemala.

## PARTNERSHIPS

### BOC selects Trustwave

**BOC Credit Card Ltd.** selected **Trustwave** as its preferred partner to provide PCI DSS compliance validation services.

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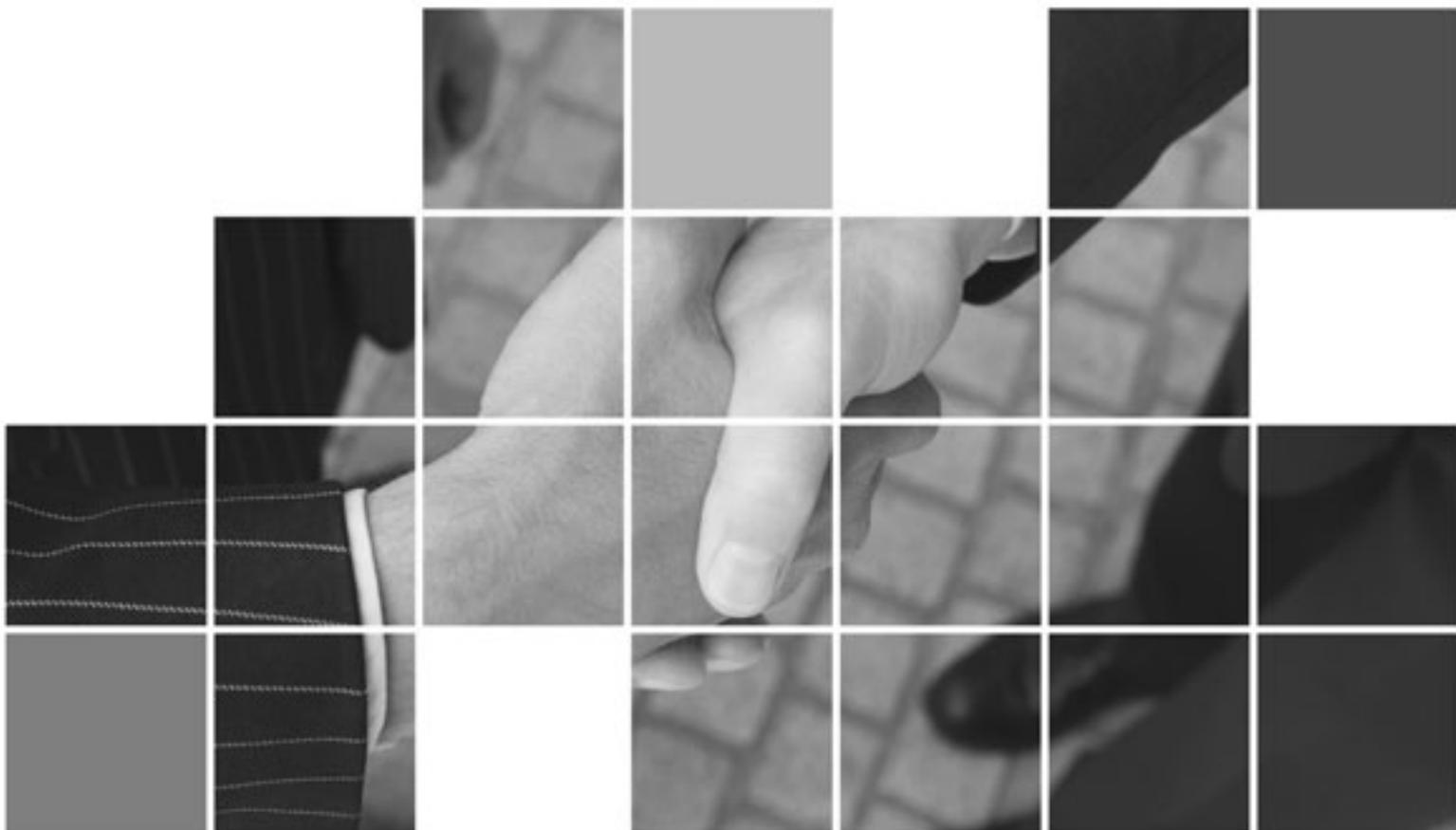
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## IndustryUpdate

### Global Select to offer voice messaging

Customers of **Global Connect LLC** will have access to the gateway services of Payment Vision from **Autoscribe Corp.** PayAPI will connect to Global Connect's voice messaging system so users can offer electronic payment options within their outbound and inbound interactive voice response menu.

### Global Payments begins chip testing

**Global Payments Inc.** selected **Collis/B2 Processing Solutions Inc.** to provide EMV Chip testing and certification tools for its POS payment solutions in Canada.

### Hypercom's triple

**Hypercom Corp.** introduced the Optimum T4205 card payment terminal and heralded a North American consortium of distributors to market the device. The consortium, consisting of **The Phoenix Group**, **TASQ Technology** and **POS Portal**, will have exclusive indirect distributorship rights to sell the terminal through 2009.

**Hypercom** also revealed that Austria's PayLife Bank GmbH will deploy thousands of the company's Artema Mobile payment terminals.

Also, Hypercom's Wymix PIN pad received MasterCard PayPass certification. The pad with built-in antenna can be used to process payments made by contactless cards as well as NFC-enabled mobile phones.

### Oasis, SVC Cards distribute new solutions

**Oasis Online Technologies Corp.** entered into a three-year revenue sharing agreement with **SVC Cards Inc.** to market and distribute a suite of payment products and services including major branded prepaid debit cards, a mobile phone payment application, EFT services and ACH payments.

### Panini, J&B join forces

**Panini**, a leader in the distributed check capture market, and **J&B Software Inc.**, a provider of enterprise-wide transaction, document management and payment system solutions, signed a reseller agreement. J&B will now offer its customers check scanning with Panini's Vision X, which has been certified by J&B Software to work with the company's Web-based remote capture solution, eCapture.

In addition, **Wausau Financial Systems** certified Panini's Vision X check scanner and integrated its WebDDL remote deposit and payment capture solution with Panini's newest software interface.

### Rogers, RBC, Visa in mobile pilot

**RBC Royal Bank of Canada**, **Visa Inc.** and **Rogers Wireless** joined for the next phase of the mobile phone payment pilot, which will allow Canadians to make purchases at the POS with a wave of their mobile phones. The customer phase of the pilot is expected to launch in mid-2009.

### SmartPay, Shanghai Baihai partner

**SmartPay** and **Shanghai Baihai Information Technology Co. Ltd.** united for online game payment. As the payment partner, SmartPay will provide payment solutions for Discovery Online players, including online bank and alternative card payments.

### TNB to process \$25 million card portfolio

**U.S. New Mexico Federal Credit Union** signed a multi-year agreement with **TNB Card Services** to process and grow its \$25 million credit card portfolio. TNB will take over the processing of U.S. New Mexico's more than 12,000 credit cards. U.S. New Mexico will also roll out TNB's Rewards2U loyalty program.

## ACQUISITIONS

### eBay completes Bill Me Later acquisition

**eBay Inc.** completed its acquisition of **Bill Me Later Inc.**

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## Industry Update

for approximately \$820 million in cash and approximately \$125 million worth of outstanding options.

### Fiserv acquires The Data Center

**Fiserv Inc.** acquired **The Data Center** from Compass Bank. TDC was a licensee and reseller of the Fiserv ITI Premier core banking system. Fiserv is acquiring all of TDC's assets and contracts, and the center's 30 employees will become employees of Fiserv.

## APPOINTMENTS

### First Data names manager

First Data Corp. opened an office in Karachi, Pakistan, and appointed **Khurram Gul Agha** as its Country Manager. Agha joins First Data from United Bank Ltd. Pakistan where he was the Executive Vice President responsible for cash management, financial institutions and home remittances. He previously worked for Citicorp and TCS Pakistan.

### Redwave Solutions taps CEO

**John Ekers**, Senior Vice President, Technology and Product Marketing for the ABnote Group, has been named Chief Executive Officer of Redwave Solutions.

Redwave, a service manager for NFC technology, was established by ABnote and Datacard Group.

### SCA names leaders

The Smart Card Alliance selected its 2008–2009 executive committee. They are as follows: Chair, **Greg Garback**, Washington Metropolitan Area Transit Authority; Vice Chair, **Neville Pattinson**, Gemalto; Treasurer, **Robert Merkert Sr.**, CardLogix; Secretary, **Linda Brown**, Infineon Technologies; Assistant Treasurer, **Willy Dommen**, Booz Allen Hamilton; Technology Vice Chair, **Roger Roehr**, Tyco International.

### Global's executive changes

**James G. Kelly** was promoted to President and Chief Operating Officer of Global Payments Inc. **David E. Mangum** was appointed Global's new Executive Vice President and Chief Financial Officer.

Additionally, **Joseph C. Hyde** will become the company's President – International, and **Carl J. Williams**, current President - International, will transition out of that role in fiscal year 2009.

### Cocard revamp

Cocard Marketing Group LLC members voted to change the organization's corporate structure. **Rick Pylant** was appointed President of the company and remains the company's board Chairman.

**Malcolm Carnahan** will continue his role as Chief Operating Officer. And **Tracy Richmond** will join the company's Board of Managers.

### Springbok enhances security, board

Springbok Services Inc. appointed **Patti Ann Johnston** its new Director of Compliance and Risk Management. She joins the company from MasterCard Worldwide, where she was most recently an Internal Auditor.

Previously, she held analyst and management positions in MasterCard's Security and Risk Services department. In her new role, Johnston will augment Springbok's focus on risk and compliance in an effort to further protect the interest of existing clients and cardholders.

In other company news, **Kevin Royal** and **William H. Haughey** joined Springbok's board of directors. Royal serves as the CFO of Blue Coat Systems Inc. Prior to joining Blue Coat, he was the CFO at Novellus Systems Inc. Haughey previously worked for Goldman, Sachs & Co.

Most recently, he served as part of the founding team of Goldman Sachs Investment Partners. He remains with that firm in a consulting capacity. ■



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# BookReview

## Gather 'round for a tale of business savvy and doom

**G**host Story: A modern business fable is a trip down the rabbit hole with characters that are caricatures of corporate personality types.

Each character represents a particular failing that holds people back in the corporate arena and can stifle a company's growth or even cause it to deteriorate.

Carol Kinsey Goman, Ph.D, delivers simple axioms through a fantasy tale filled with imaginative characters and circumstances. Dorothy, a clerical employee at a large corporation is asked to participate on a problem-solving team, and the rotation of team leadership has fallen to her.

Feeling ill-equipped and overwhelmed, Dorothy, or Dot, sits in the conference room on Friday after work talking to a bonsai tree. The real fun begins when it speaks back. The rabbit hole is the mini-fridge, and the wonderland exists in the ventilation shafts.

The tree leads her on her weekend-long adventure to the "other side" where she is again asked to lead a team to solve a problem. This time it's a mystery involving a ghost and a strange little man with a wheelbarrow full of files and papers. No one has dared try to communicate with either of them.

Dot is directed to interview a rep-

resentative from every department and meet with them as a team to solve the problem.

She does as asked, even though her initial instinct is simply to ask the little man and the ghost who they are and what they want.

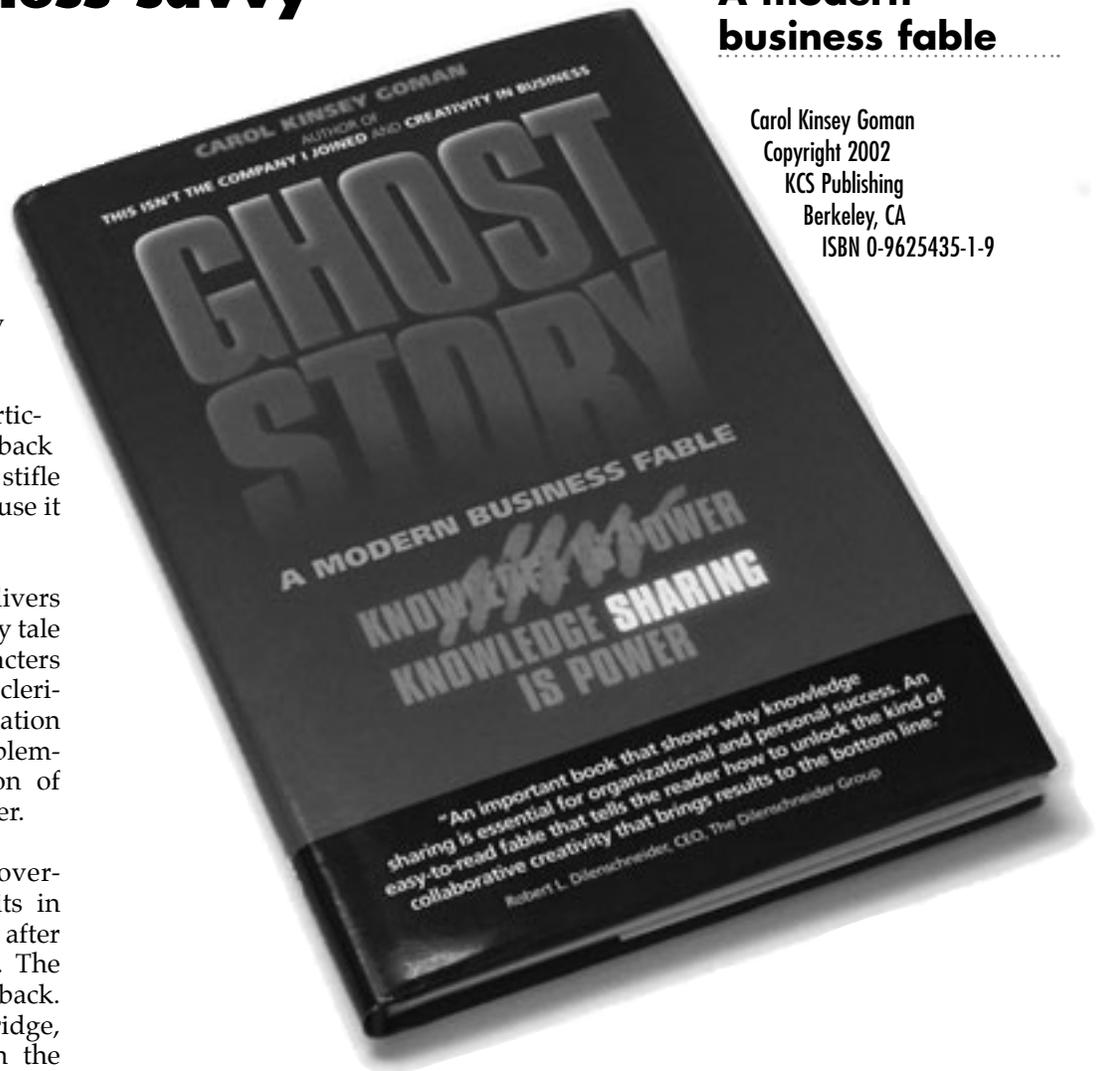
The little man is rumored to wield

an axe. The whole company is afraid of both and believes them to have ulterior motives.

In this alternate reality, Dot meets Mr. Stonewall, the magpie; Prudence Pureperson, the personnel director who is a forefinger in a dress; a two-headed man named Even Steven; and a pig named Admiral Blowhardy;

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## BookReview

among others. You may snicker as you recognize a co-worker or squirm in your chair at a character that hits too closely to home.

For example, meet Prudence:

"Now please don't blame me if you've had to wait outside," the finger said in a pouty, little girl's voice. "My staff is quite simply hopeless at organizing anything!"

"Oh," Dorothy said, "I'm sorry to hear that." She'd never spoken to a giant finger before and had no idea what else to say to it.

"Useless, the lot of them," the finger went on, "Can't even arrange a simple appointment. And now, just to vex me even more, one of them has moved my lunch. It was here on this desk not five minutes ago. ..."

Here are three of the many truths Dot learns along the way from the little wheelbarrow-pushing man who is thought to be the troublemaker:

- Knowledge isn't power – sharing knowledge is power.
- If you fail and don't learn from it, everybody loses.

- If you win and don't tell others how you did it, everybody else still loses.

The book is an easy read with its fairy tale style. Charming illustrations of the outlandish characters pepper its 113 pages.

The valuable messages that *Ghost Story* delivers are clear and relevant to everyone working within a company's structure regardless of what rung of the corporate ladder they are on.

Goman, President of Kinsey Consulting Services and an international lecturer has written two other corporate self-help books: *This Isn't the Company I Joined* and *Creativity in Business*.

She travels the world, delivering keynote addresses and presenting seminars for management conferences and major trade associations.

Her clients, spanning 19 countries, include such big names as 3M Corp., PepsiCo Inc. and Hewlett-Packard Co.

Goman worked in a private practice as a therapist for short-term therapy for behavioral change before she founded Kinsey Consulting Services. 📧

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## View

# Visa's 'campaign' promise

By Ken Musante

*Humboldt Merchant Services*

Interchange schedules are publicly available on Visa Inc.'s and MasterCard Worldwide's Web sites. It should be easy, then, for any merchant to know the costs of a transaction. However, instead of getting easier to understand, interchange is complex and growing ever more obscure.

Take, for example, Visa's recent decision to lower petroleum interchange, effective October 2008. In the August edition of *Cards and Payments*, Bill Sheedy, Visa's Global Head of Corporate Strategy (talk about an important sounding title) stated, "By lowering our rates, we hope to see oil companies pass these savings along to their stations and ultimately consumers."

But will the merchants served by merchant level salespeople ever realize these savings?

On the surface, Visa's new petroleum rates seem a gift to petroleum resellers. The new rate announced is 1.15% + \$0.25 for all consumer credit card types for merchant category codes 5541 and 5542. This equates to \$0.94 on a \$60 sale versus the former interchange schedule's fee of \$0.96 to \$1.36 on a comparable sale.

Sadly, these new rates are accompanied by more small print than a PayPal Inc. user agreement.

Specifically, for a fuel merchant to qualify for the new rate, the merchant's processor must support real time clearing (RTC). To do this, all transactions must be processed exclusively through the VisaNet Integrated Payment System's single-message system (SMS) component.

Additionally, each acquirer processing RTC transactions must use a unique bank identification number (BIN) in order to support unique settlement reporting.

## The pros

RTC is being implemented to allow authorizations for fuel transactions to be increased to \$500 at either automated fuel dispensers or face to face transactions. This is important. Formerly, \$75 was the maximum purchase for fuel transactions that were protected from chargebacks when signatures were not obtained (such as at an automated fuel dispenser).

So, with RTC, the maximum chargeback-protected transaction increases to \$500. This is helpful. When fuel prices soared above \$4 per gallon, \$75 did not fill many larger vehicles.

Further benefits of RTC provide for the authorization to be matched with the actual transaction or cleared from the cardholder's file within two hours of purchase.

This helps the cardholder, as it does not needlessly tie up the cardholder's available account limit. (And with authorizations as high as \$500, you can understand why it is important to clear transactions quickly.)

RTC is a huge benefit and the reason petroleum authorizations and transactions can be much larger. Formerly, the process to purge or match transactions took nearly two days.

## The cons

The problem is that only processors and acquirers processing via SMS can take advantage of the new interchange rate. The RTC requires SMS because of the numerous enhancements in the process, starting with the authorization.

Typically, a petroleum merchant seeks a \$1 status check before allowing a given transaction. This is why transactions must be limited to nominal amounts and do not allow consumers to fill up their supersized gas tanks.

➤ **Specifically, for a fuel merchant to qualify for the new rate, the merchant's processor must support real time clearing (RTC).**

Unfortunately, anyone processing transactions via Visa's Base II data processing system is left out. Because of the expense in updating their systems, many processors cannot simply decide to process via SMS.

Further, even if they chose to do so, it would be a huge undertaking and expenditure to accommodate the new messaging format – not to mention the time delay between project initiation and completion.

Moreover, because Visa requires each RTC endpoint to use a unique BIN, existing acquirers will need to establish new BINs, and processors will need to update their systems accordingly.

Until then, the new Visa petroleum interchange is like a campaign promise. It sounds great, but remains elusive. 🗄

*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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## Prepaid *en fuego* in Latin America

*Editor's Note: This article first appeared in SellingPrepaid E-Magazine, Oct. 8, 2008, issue 08:10:A. For more information on the prepaid sphere, visit [www.sellingprepaid.com](http://www.sellingprepaid.com).*

**A**ccording to a recent webinar on prepaid opportunities in Latin America, 70 percent of Latin Americans do not have bank accounts. Latin America, which comprises 29 countries stretching from Mexico to Argentina, has a population of 546 million. So the unbanked in Latin America represent over 380 million potential customers for prepaid cards.

In the Prepaid Expo 2009 webinar entitled "Identifying and Capitalizing on the Rise of Prepaid in Latin America," Anabel Perez, President and Chief Executive Officer at Miami-based processor NovoPayment Inc., said, "Prepaid is an ideal solution for this market because it is based on stored value and provides the best opportunity to meet the three a's."

The three a's are affordability, accessibility and availability.

### Unbanked

According to Perez, the average unbanked worker in Latin America makes less than \$2,000 a year. Typically, such workers – taxi drivers, laborers, maids, street vendors and so forth – are paid in cash. Their low incomes prevent such consumers from opening bank accounts.

Often, the unbanked are forced to pay their bills in person, which means transportation costs to and from the bill paying location, not to mention the approximately 10 hours per month in job productivity lost.

Although these consumers make a living and are not considered homeless (they routinely build makeshift houses on property they do not own and have informal access to basic services such as water and electricity), Perez said they are excluded from the payment infrastructure utilized by more fortunate Latin Americans.

Prepaid, therefore, has the potential to prove these individuals' "income history, secure their money [and] lower the costs of transactions for all of the parties," Perez said.

### Unlinked

But, as Perez joked, the prepaid value chain in Latin

America is missing a few links. Absent components include program managers and processors.

"Few of our card processors within the region are equipped with specialized prepaid programs," Perez said.

She added that card network infrastructures are in place but that reload capabilities for prepaid users are lacking; access points, such as POS terminals and ATMs, are not located close to where the unbanked live. Packaging and fulfillment capabilities, as well as formal sales and distribution channels, are also underdeveloped in the region.

### Unmistakable

Perez called the process of integrating the unbanked into the global, electronic transaction-driven economy a challenge, but she said the "rewards are unmistakable."

Perez reported mobile phone penetration has grown rapidly, exceeding 61 percent of the entire Latin American population. Of those mobile phone users, 90 percent are prepaid phone users.

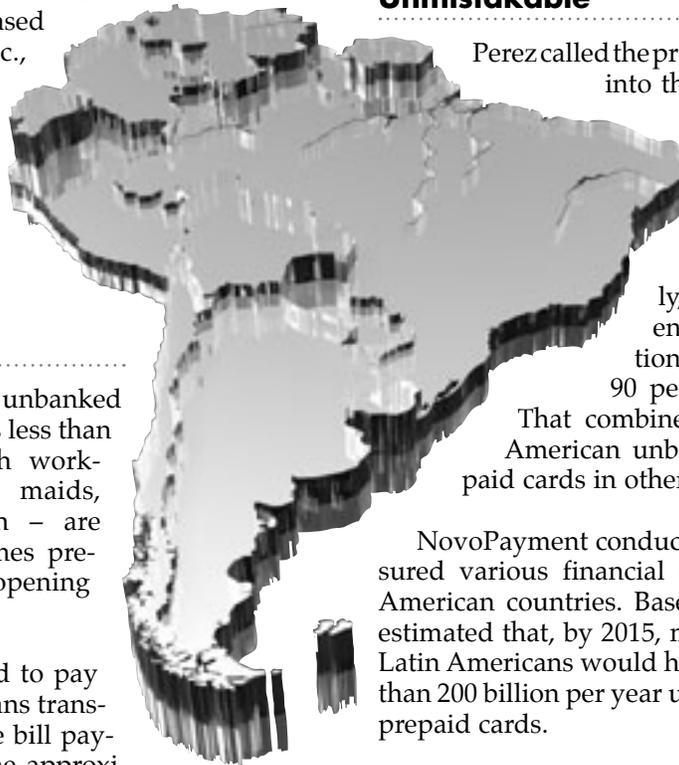
That combined statistic illustrates the Latin American unbanked are ready to utilize prepaid cards in other ways.

NovoPayment conducted a six-month study that measured various financial and social metrics of 15 Latin American countries. Based on the study, NovoPayment estimated that, by 2015, more than 300 million unbanked Latin Americans would have a purchasing power of more than 200 billion per year using general purpose reloadable prepaid cards.

By integrating populations that exist on the margins of society, prepaid programs can stimulate economic growth in depressed economies and help government agencies facilitate faster and more efficient food and health care distribution pathways.

Perez emphasized that businesses must work to understand the social situations and financial needs of the Latin American unbanked. NovoPayment is working to implement prepaid programs at cyber cafes located at the base of mountains or near certain neighborhoods – where the unbanked work and live.

By incorporating cafes into the prepaid infrastructure, NovoPayment is proactively reaching out to its targeted consumer base, not waiting for them to find NovoPayment. ■



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# CompanyProfile



## CSH Consulting Inc.

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## Payment's own recruitment firm

**B**roadcast, print and electronic media are overflowing with news about the volatile economy. Real estate values are declining, and the jobless rate is rising. Obviously, this is not the best time to be out of work and shopping around your resume or furiously networking to land your next job. Is anybody hiring?

Even if you're one of the fortunate ones with a secure job, you never know what may come – good or bad. So it never hurts to be prepared just in case your job is downsized or you decide to branch out in a new direction.

When the time comes for career advancement or new challenges, having established networking contacts can be the difference between finding a job and finding *the job*.

And if you are on the other side of the hiring equation, an established network can be the difference between hiring someone and hiring *the one*.

### No small feat

But creating professional networks and conducting employment or employee searches are difficult tasks to accomplish on your own. That is where CSH Consulting Inc. comes in.

Based in Phoenix with a satellite office in Dallas, CSH is a recruitment firm focused solely on the payments industry. Founded in 2000 by President and Chief Executive Officer Curt Hensley, CSH connects top industry sales, operational, Internet technology and executive leadership talent with leading companies in the industry.

"Recruiting in the payments industry is all that we do, so it makes us very proficient at serving the merchant acquiring industry," said J.T. Driscoll, Vice President, Recruiting Services at CSH. "The combination of experience and specific knowledge of payments acceptance makes us a very unique and highly effective talent source."

Prior to founding CSH, Hensley and Driscoll worked together at an information technology staffing firm. While there, Hensley's largest clients included American Express Co., Vital Processing (now TSYS Acquiring Solutions) and a major POS integrator. He saw a need for a job placement business for the payments industry and decided he would be the one to fill it.

CSH's client roster includes ISOs, processors, POS manufacturers, payment gateway providers, financial institutions and just about any type of organization affiliated with the industry.

Candidates for employment do not pay for access to CSH's network; the company is compensated by the hiring companies. Fees are generally calculated as a percentage of the base salary for the hired position.

CSH's 27-person staff comprises 12 highly trained and experienced recruiters

## Company Profile

***When the time comes for career advancement or new challenges, having established networking contacts can be the difference between finding a job and finding the job.***

and 15 industry consultants; the average recruiter has a decade of relevant experience.

### **Ingrained in the culture**

CSH places talent at all levels of the payments industry. But that wasn't always the case. The company was originally established to focus on executive level positions, and that segment remains a large part of its business. However, success in finding good jobs for higher level professionals has generated new opportunities for the company.

"Placing business leaders has opened up a lot of other levels of jobs to be filled, including merchant level sales recruiting," Driscoll said.

Hiring agents who are looking for applicants reach out to CSH. When industry professionals seek new opportunities, CSH is one of the places they call. However, the placement process begins much earlier than those initial contacts.

Hensley and Driscoll have worked to become part of the fabric of the industry so that when businesses are ready to hire, they are already aware of top candidates, or they know who to contact to scout high caliber talent. CSH's custom-built talent database exceeds 30,000 candidates. The process seems to be effective: The company recently completed its 1,200th placement in the payments industry.

Every CSH staff member participates in the company's networking efforts. Each day the team contacts industry professionals, matching each client's hiring needs with the very best talent.

"We've been able to help even the most well-connected hiring managers," Driscoll said. "Where they may know a good candidate or two for a particular search, with our help they would have a much larger candidate pool to interview, resulting in hiring the absolute best person for the job."

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# FIRST LOOK

## The golden rule of payments

**A**t Golden Payment Solutions Inc., timing isn't everything. Jim Lentz, President and Chief Executive Officer at the Texas-based ISO, said timing matters little unless a company has integrity and an educated workforce.

Lentz is confident GPS has all three, since it was approved on Aug. 1, 2008, as a direct ISO for First Data Corp. "This was absolutely a timing thing, but I was confident that my industry knowledge and sales experience would allow GPS to succeed, and this just happened to be right," Lentz said.

GPS is a comprehensive payment processor. The company provides credit and debit card processing, as well as check processing, gift and loyalty programs, and MO/TO to both brick and mortar and e-commerce merchants. GPS' portfolio already contains a number of high-volume, multichain retailers and restaurants.

### Speaking the same language

Lentz has been in sales more than 30 years and a merchant level salesperson since 1997; he worked for First Data Corp. and Chase Paymentech Solutions LLC for three years, spending most of that time as a top five sales agent.

But after 9/11, Lentz assisted in the start-up of processor Five Star Merchant Services Inc. and worked there as an agent. He and a colleague wrote 90 percent of the business the first year the company was opened.

But soon after Lentz set up his own sub-ISO with Five Star, a management change at Five Star prompted him to leave and start his own company.

"The bottom line is the company is up and running now, we're signing contracts, growing our business, and I'm already looking to expand my agent base significantly over the course of the next three to six months," Lentz said.

### Born and bred

Since 1974, when Lentz sold televisions and appliances in Omaha, Neb., he has always loved sales. "I'm a salesman at heart, always have been, and I speak the merchants' language," Lentz said. "The whole thing is, you've got to have all the bullets in the gun – as a salesman – to go



### Golden Payment Solutions Inc.

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Fax: 817-788-0111  
E-mail: [jimlentz@goldenpayments.com](mailto:jimlentz@goldenpayments.com)  
Web site: [www.goldenpayments.com](http://www.goldenpayments.com)

out and get whatever account you're standing in front of and be able to sell to a merchant based on their particular need. It's simply about saving them money and building a relationship."

Lentz expects to continue to expand GPS' footprint. He wants GPS to service mom-and-pop shops doing \$10,000 to \$15,000 a year in electronic transactions just as much as the companies transacting \$10 million.

Lentz understands merchants are constantly fighting higher costs of doing business and believes GPS has the ability to reduce merchants' processing costs.

"Everything costs more tomorrow, and the only way GPS or any of my entities is going to be effective is if they have something unique to offer, and that it is at a better price than what they're paying today," Lentz said.

"With all the transparency we have now, merchants can negotiate with multiple vendors and multiple processors trying to get the best deals," he added.

"Today, it's about who is going to show the merchant what's real and tell them the truth, and that's what I'm looking for in agents and organizations that are going to work with me." ■

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# AgentTalk<sup>SM</sup>

## The long road to payments

**P**aul Lonsford, a merchant level salesperson for First Data Independent Sales, took the long road to the payments industry. With opportunities in his career as a sales agent in the wireless phone industry on the decline, he took a six-year hiatus from sales to be a personal fitness trainer.

Success at the gym required long hours away from family. Plus he was coaching millionaires rather than becoming one himself. So, he decided to return to sales, this time in the payments industry. In the past four years, Lonsford has consistently been in the top 10 sales offices for FDIS.

**The Green Sheet:** What initially attracted you to the payments industry?

**Paul Lonsford:** One of my clients was someone in payments who had cashed out his portfolio and was living a lifestyle I desired. And I knew with my sales background I felt I could sell. All I needed was pen, paper and the will to get contracts signed to make a living. That's how I started. I'd like to tell you it started off really well in the beginning, but it didn't.

**GS:** What made your transition to the payments industry rocky?

**PL:** I started with Cardservice International in November 2004, which was subsequently rebranded FDIS. There wasn't a lot of information out there. I had neither formal training nor the luxury of someone taking me under their wing.

Regardless of that, I jumped in with both feet, but unfortunately things got uglier before they got better. My wife and I were at our lowest point. I had no money when I started up, though I was determined not to give up on this business.

**GS:** When did things turn around for you?

**PL:** By chance, a sales manager from the First Data Direct Business Group hired me. He ended up leaving two weeks after I started, and I ended up without any management support during the Concord EFS/First Data merger.

Then, after I got some help as a corporate representative at First Data, I asked my old regional sales manager with FDIS if I could restart there as an agent. I came back with a better business plan and ended up making \$225,000 that first year. And last year, our third, my office made \$832,000 with only myself and my great assistant Justin Wilson.

**GS:** How has your sales technique evolved since you first started?

**PL:** When I started, the problem I saw was, in my opinion, antiquated thinking on the same concepts: Go out and cold call your 20 businesses a day, beat your head against the wall and someday, years later, you'll have money coming in.

You've got to find leverage. The difference between the agent making \$200,000 a year and the one making half a million is simply a matter of how many leads you can generate.

How can I drive volume and get sales velocity without all the windshield time, trying to contact one person at a time? Eventually, you can't get there quick enough and end up losing sales.

**GS:** What did you do to combat this?

**PL:** I went the joint venture route. I started creating partnerships, and my first partnership really took off in the first three months. I was scrapping around for 10 or 15 accounts a month. Six months after I started creating these partnerships, we were doing 200 accounts a month. I'm only a two-person office, but with our joint ventures we've still been boarding around 100 to 110 new accounts a month, even with the economy in its current state.

**GS:** What particular verticals do you focus on, and what types of merchants are in your portfolio?

**PL:** I used to be heavily Internet but now I'm at about 65 percent brick and mortar. I like auto dealerships. But I spent about six years in that business, so I found boarding those merchants was kind of easy for me, even though they have a reputation for some tough gatekeepers. I also like the medical field.

I see a lot of people in this business chasing retail and restaurants, but who's got the worst gatekeepers? Doctors' offices. So, I thought if I could master that business, which is pretty tough, then I'd have fewer people competing with me. And through good times and bad, medical is always consistent.

**GS:** In what ways do you see your sales approach as unique?

**PL:** Well, right now I'm only doing credit and debit card processing. We offer check processing, gift cards and pre-paid as well, but my first goal was always just to build

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***I think that regardless of the economic state, customer services will always be critical. Everywhere I go these days customer service - in any business - seems like a dying art.***

up the portfolio revenue. It was really more important to build a portfolio, master your list of customers, get that first product in, and then come back and try to get greater product penetration after the sale versus trying to sell everything at once.

My philosophy is keep it simple, focus on merchant account card processing and go for the value added services as your client relationship develops. I also believe that it's more important to put the focus on your portfolio than on equipment leasing and sales.

**GS:** Are there any particular products or services First Data offers, or will be offering in the future, that you are excited about and feel will expand your revenue stream?

**PL:** We have a new global gateway, which just gave us a huge advantage over, I believe, pretty much every product out there.

What is exciting is that now we have a cost-effective

Internet check acceptance, and that ties in nicely with the click and mortar market I've been pursuing.

**GS:** What advantages does establishing a click and mortar vertical give to your merchants?

**PL:** We show our clients how to get another level of channel marketing on the Internet. Say a merchant has a specialty shop.

I tell them to pick a few items that are unique to their business, put them up on a Web page, and they can exponentially increase sales volume without having to increase retail space, inventory or worry about how many people are coming into their store.

**GS:** With the recent credit crisis and Wall Street meltdown, what do you think is the highest priority for an agent to prevent merchant attrition?

**PL:** I think that regardless of the economic state, customer



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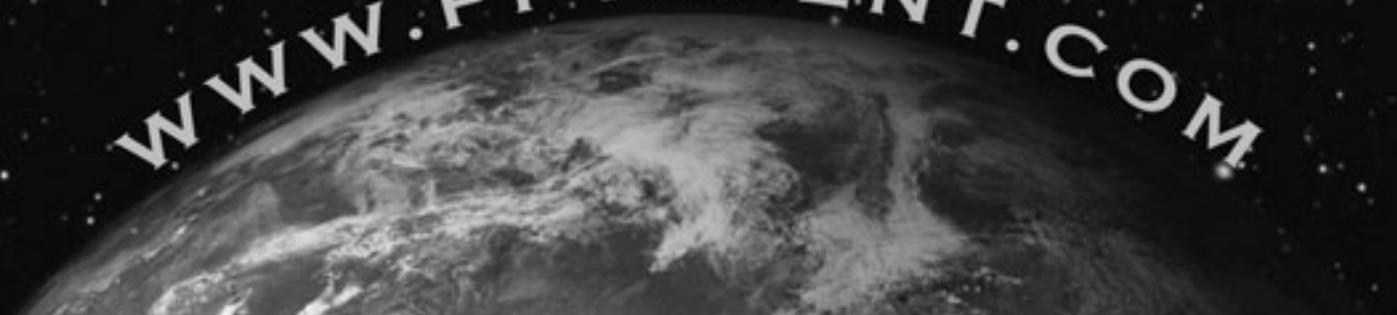
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**Additionally, it's critical to be quickly responsive to your merchants, to handle problems immediately. When my office says we're going to get it done, we get it done - and as expeditiously as possible. Consequently, our average annual attrition rate is about 3 percent a year.**

services will always be critical. Everywhere I go these days customer service – in any business – seems like a dying art. I think it simply comes down to making sure that your customers know you care. It takes a combination of consistent phone calls, e-mails and face to face to let your merchants know they are valued.

Additionally, it's critical to be *quickly* responsive to your merchants, to handle problems immediately. When my office says we're going to get it done, we get it done – and as expeditiously as possible. Consequently, our average annual attrition rate is about 3 percent a year.

**GS:** Do you have one method you prefer for generating leads?

**PL:** Partnerships. Strategic partnerships, joint ventures. To me, nothing can beat those. And most sales agents I know

that are in that top 10 realm, pretty much a lot of their success is coming from referral partnerships.

**GS:** With all the recent activity on Capitol Hill, is there anything that concerns you or will cause you to rethink your business strategies?

**PL:** I feel that most of it will not have a major impact on our business model. But my biggest fear is that in the current economy, it just comes down to credit card usage.

If the credit card companies lose their ability to securitize their portfolios, if they lose that ability to open up lines of credit, or if they continue tightening their lines of credit, that could be very impactful on our business.

**GS:** Do you have any advice for newbies entering the payments industry?

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## AgenTalk

**PL:** Focus most of your time on sales and marketing. I always tell newcomers GTM – get the money – because that is what will drive your business. One other thing I see is salespeople get focused on what I call *big-itis*, that one big deal they think is going to take care of all their needs.

Focus instead on the bread and butter, the everyday deals. I found I could accomplish much more when I focused on smaller deals and allotted a few hours a week to the bigger, long-term deals.

I would also suggest that they pick one processor, instead of four or five, and stick with it. That's why I stuck with First Data. When you are trying to become

a big fish with one processor you get treated better.

And the more value you bring to your company, the more care and assistance you get. You get more perks, I believe, with one processor, and the value to that is a good processor will help you grow your business.

**GS:** What keeps you inspired and motivated?

**PL:** Well, I've got my family to keep me going. I also like the freedom that this business allows. I like having control of what I'm doing, and honestly the payments industry has allowed me to have a lifestyle that not a lot of people have.

**GS:** Has *The Green Sheet* helped you in your career, and if so, in what ways?

**PL:** Yeah, I get a lot of new product ideas. I get a lot of ideas on verticals and just kind of see how people approach different verticals. And one of my favorite parts is your press releases.

I look at those every day because, honestly, you guys are ahead of the game in that regard.

I could read *The Green Sheet* and know something before it came down the corporate e-mail. It's a great resource to figure out what people are doing. And I've actually traded stock on some of the information in those press releases.

**GS:** Do you have a particular philosophy on life or a motto by which you live?

**PL:** Just be relentless in your pursuit of the goal, relentless in your pursuit of the customer.

I have a saying, No is just no for today. We actually have leads from three years ago that we closed this year. Times change, things change, people change, so just be relentless and never stop. 📧

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## UIGEA - punt or pass?

**U**.S. House Financial Services Committee Chairman Barney Frank, D-Mass., wrote to U.S. Treasury Secretary Henry Paulson and Federal Reserve Board of Governors Chairman Ben Bernanke on Nov. 10, 2008, asking them to postpone issuing regulations pursuant to the Unlawful Internet Gambling Enforcement Act of 2006.

"I am deeply disappointed to hear that your agency is proceeding with what I consider to be unseemly haste in issuing regulations implementing the [UIGEA]," Frank said. "This midnight rulemaking will tie the hands of the new administration, burden the financial services industry at a time of economic crisis and contradict the stated intent of the Financial Services Committee."

### SAFE at home?

The UIGEA was passed into law in 2006 as part of the Security and Accountability For Every Port Act of 2006 (SAFE Port Act) and was designed to cut off the flow of funds from U.S. residents to online gambling Web sites by prohibiting financial institutions from processing online gambling funds transfers.

According to Frank, the UIGEA fails to define what "unlawful Internet gambling" entails, thereby leaving it up to financial institutions to reconcile conflicting state and federal laws, court decisions and inconsistent U.S. Department of Justice interpretations when determining whether to process a particular transaction.

### Bush league tactics?

If the law is implemented in haste, financial institutions will have to identify transactions they consider unlawful and then report them to federal agencies, becoming, in short, the Internet gambling police.

"This is an example of the special interest groups and friends of Bush getting their way and deciding what is going to be done at the very last minute here," said Michael Waxman, spokesman for the Safe and Secure Internet Gambling Initiative.

"The Bush administration has decided that they are going to ignore the concerns and cries for help from the financial services sector, leaving them on their own to decide how they are going to handle this situation."

Basically the Fed is punting the responsibility to [financial institutions], and it is likely that court cases and class-action complaints are going to ultimately determine what is an unlawful activity," he said.

### Running out of time?

However, in June 2008, the U.S. House of Representatives'

Committee on Financial Services defeated an amendment that proponents said would have provided clarity for UIGEA's implementation. In an attempt to remedy the defeat, Frank and Rep. Peter King, D-N.Y., introduced HR 6870, the Payments System Protection Act, in September 2008.

If this amendment is passed, it would create a formal process to clarify what types of online gambling are illegal. It would also require the appointment of a special administrative law judge to define specific unlawful gambling activities and conduct an economic impact study on the costs for compliance.

"From our perspective, we think that focusing on implementing the UIGEA is a waste of time," Waxman said. "People will always find a way to gamble online, but there are much better solutions to regulate that activity."

"And we do feel that the Payment System Protection Act does provide some direction to the financial services sector and gives them a better chance to actually implement this law." ■

## Welcome to Bank of AmEx

**O**n Nov. 11, 2008, American Express Co. won approval from Federal Reserve banking regulators to become a commercial bank. The fourth largest U.S. credit card issuer said it is taking steps to cut borrowing costs and give it access to government funds. Regulators said they approved its application because of the "unusual and exigent circumstances" currently shaking up financial markets.

This move opens the door for AmEx to accept deposits and permanently access financing from the Fed.

The Fed approved the application for AmEx and its subsidiary American Express Travel Related Services Co. Inc. to become bank holding companies.

The Fed's approval for AmEx was similar to the decision it made in September to transform the country's two biggest investment banks, Goldman Sachs Group Inc. and Morgan Stanley, into bank holding companies. AmEx can now issue bonds that are government guaranteed through the end of June 2012.

### Sliding profits

In its third-quarter 2008 filing with the Security and Exchange Commission, AmEx said its profits fell 24 percent, and it expected chargebacks in its credit card portfolio to continue climbing through the fourth quarter of 2008 and into 2009.

"The transformation of AmEx into a commercial bank opens it up to an infusion of funds," said Red Gillen, an Analyst with consulting firm Celent LLC. "You can't let AmEx fail is basically what the Fed is saying."

The increased funding opportunities through government programs, including a potential \$3.5 billion investment, could be a huge boost to AmEx since its primary sources of funding have nearly disappeared amid the ongoing credit crunch.

Sung Won Sohn, an Economist at the Smith School of Business at California State University Channel Islands, said AmEx expects to greatly expand its resources and avoid the fate of other companies that depended heavily on commercial loans to continue operations. "As a bank holding company, they will have a lot more flexibility," Sohn said.

### Capital access

AmEx Chairman and Chief Executive Officer Kenneth Chenault said the company should gain greater access to the "capital on offer" with Federal Reserve oversight. "Given the continued volatility in the financial markets, we want to be best positioned to take advantage of the various programs the federal government has introduced to support U.S. financial institutions," Chenault said.

Industry analysts said the primary concern about AmEx is not funding, but consumer credit losses. The funding pressures are adding to the credit pressures the company is facing. Default rates among its credit card clients in the United States almost doubled in the third quarter of 2008.

### The road ahead

However, investors caution that becoming a bank will not solve all of AmEx's difficulties. And some investors believe AmEx's decision indicates the company's executives foresee serious problems ahead.

Scott Valetin of investment banking group FBR Capital Markets Corp. said the conversion to a bank holding company is "the prudent action, but it evidences the significant funding stress we believe AmEx is experiencing. The company is still likely to rely heavily on the securitization market for funding in the future, since AmEx lacks a branch presence to more rapidly increase its deposit base." ■

## Splitsville for First Data, JPMC

**F**irst Data Corp., the world's largest processor, and financial titan JPMorgan Chase & Co. amicably terminated their joint venture, Chase Paymentech Solutions LLC, the leading merchant acquirer world-

wide. Both JPMC and First Data concluded merchant acquiring and payment processing are core to their business strategies and decided to operate their respective shares of the former joint venture independently.

First Data assumed 49 percent of Chase Paymentech's merchant portfolio, which includes its full-service ISO, First Data Merchant Services, and agent bank unit.

First Data also completed incorporating its proportionate share of the joint venture's assets and employees into its existing merchant acquiring business.

JPMC integrated its 51 percent share of the joint venture as part of its card services division, which will continue to operate under the name Chase Paymentech. The company retains its processing platform and services, which include approximately half of all global e-commerce and Internet transactions.

### Independently optimistic

"We are enthusiastic about what the future holds for Chase Paymentech now that we are wholly owned by JPMorgan Chase," said Mike Duffy, President of Chase Paymentech. "The payments industry is very dynamic and is undergoing a significant evolution at the moment. This means we



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For First Data, the end of the joint venture signals a new phase of product development and expansion. "First Data is investing in new technologies such as analytics, e-commerce, mobile payments, alternative payment platforms and a comprehensive suite of check and prepaid solutions," said Brian Mooney, President, First Data Merchant Services. ■

## A taxing situation

**C**alifornia Gov. Arnold Schwarzenegger recently asked the state legislature to convene a special session and approve his plan for a one-and-a-half percent sales tax increase.

Schwarzenegger said the Wall Street meltdown could reduce California's capital gains tax by as much as \$4 billion, and additional funding from the increased tax is necessary.

The sales tax would generate an estimated \$3.5 billion and revert to its current level after three years.

"We are living in a different world now," Schwarzenegger said at a Sacramento, Calif., press conference. "We have a dramatic situation, and it takes dramatic solutions."

Another \$357 million would be generated by broadening the sales tax to include certain services such as appliance and furniture repair, vehicle repair and maintenance, and veterinary services.

Schwarzenegger's plan also calls for new levies on alcohol and cuts in state services and education to curb a budget deficit that is expected to reach \$24 billion by mid-2010.

### Riding it out

"In the grand scheme of things, if you look at where the economy is right now, with retail prices and the performance of real estate and mutual funds, do you think a percentage point or so on sales tax is a big deal?" asked Theodore Svoronos, Payments Consultant for Irvine, Calif.-based Group ISO.

"Anytime there is legislation that comes down the pipe related to finance, we always look at it. But eventually, the market takes it into account, and we find a way to work around it."

Isaac Lay, co-founder and Chief Executive Officer of payment processor AllEtronic Inc., sees the proposed tax increase as nominal. "If it was 4 or 5 percent, I think you'd see a lot of consumers freak out and hang onto their money, but I really don't see this as being that big of a

problem in terms of how consumers spend their money," he said.

"Historically, in my opinion, the payments industry has always been strong regardless of the economic ups and downs."

Svoronos believes successful ISOs take these market considerations into account and adjust to merchants accordingly. "Maybe it would behoove the [payments] industry in and of itself to adjust rates to assist the merchants and the consumers," Svoronos said.

"That is one thing that we can do to not only roll with the market's punches, but to give back to our clients as well."

### Bridging the gap

Paul Martaus, President of the Martaus & Associates consultancy, said the broadening of the sales tax to cover the aforementioned retail sectors is no coincidence. "Number one, the areas that [Schwarzenegger] is targeting are what I consider essential services," Martaus said.

"So irrespective of consumers' needs and desires, if you target essential services, people have no choice but to buy them." But the sales tax, he said, is not the real issue.



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"On the other side of the coin you've got millions of consumers being foreclosed, have mortgage conditions that are less than satisfactory or are having their jobs cut," Martaus added. "Each of these separate but interrelated factors puts consumers further behind the eight ball."

"Now, what a lot of the brighter consumers will do is start turning to their credit cards to bridge the gap."

Svoronos said that with the devalued dollar and the dearth of cash, people will continue to use credit cards. He said the card industry continues to flourish, and that "even under the tight rein of PCI compliance" credit and debit card usage is still up.

"People today have little or no cushion for retirement, and when the Dow went under 9,000, people panicked and sold portfolios left, right and center," Svoronos said.

"They've lost that cushion, so you think they're going to give up the spare cash they do have? No, they're going to load up on credit cards."

### Sharpening skills

Martaus said that ISOs must focus on merchant retention, and merchant level salespeople need to hone their closing abilities. "What we're finding is that the ISOs who went out and got the paper every week to find new merchant formations are not able to do that," Martaus said.

"They need to focus on retention plus sharpening their closing skills."

"We are in what everyone recognizes now as a zero sum game. There are very few new merchants I can go after anymore, so I have to concentrate on signing the existing pool of clients."

Lay added that one of the most important areas of focus for the payments industry right now should be merchant solvency. "In my 10 years, there is one word that scares us all, and that's attrition," Lay said.

"If you can take care of your customers and provide them with service to a point where they know they can call you and get the help they need from an agent who is nice as well as patient – these are the things that really separate one company from another today." ■

## TJX cyber thieves get slammed

■ In 2007, TJX Companies Inc., owners of several retail brands including T.J. Maxx, Marshall's and Bob's Stores, reported millions of credit and debit card numbers were stolen from its systems over a year-and-a-half period.

The final number approached 100 million cards – the largest theft of personal card data in the United States.

But according to the U.S. Department of Justice, the fraudsters who perpetrated the TJX breach had been hacking into various retailers' systems since 2003; between 2003 and 2007, the fraudsters hacked into nine other retailers, including BJ's Wholesale Club Inc., DSW Shoe Warehouse Inc., Office Max, Barnes & Noble Inc., Boston Market Corp., Sports Authority and Forever 21 Inc.

"This case is believed to be the largest hacking and ID theft case the DOJ has ever prosecuted," U.S. Attorney General Michael Mukasey said.

### Sweeping up

In 2008, the DOJ's investigation paid off with a wave of indictments and its first two convictions.

In August, a federal grand jury in the U.S. District Court for the District of Massachusetts indicted 11 men, including ringleader Albert "Segvec" Gonzalez, Christopher Scott, Damon Patrick Toey and Stephen Watt.

The four men were charged with computer fraud, wire fraud, access device fraud, aggravated identity theft and



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## News

conspiracy. The DOJ said the other defendants face conspiracy and theft charges in California and New York.

On Sept. 12, Toey pled guilty to four felony counts, including wire fraud, credit card fraud and aggravated identity theft. Toey, scheduled to be sentenced in December 2008, faces a maximum prison term of five years and a fine of \$250,000 for each count.

In addition, under terms of the plea agreement, Toey must forfeit the money he made for his role in the thefts. Authorities do not know how much money Toey made from the crimes.

On Sept. 24, Christopher Scott pled guilty to conspiracy, unauthorized access to computer systems and identity theft. For his part in the thefts, Scott was paid approximately \$400,000. He faces up to 22 years in prison and a \$1 million fine.

Gonzalez, Watt and the seven others have not pled guilty; their cases are still pending.

### House cleaning

Prosecutors testified that Scott and his accomplices hacked into retailers' computer networks by employing a tactic called wardriving.

With scanning devices and laptop computers, the fraudsters would sit in cars in shopping mall parking lots and scan the airwaves, looking for vulnerable wireless access points in computer systems.

When vulnerabilities were found, the thieves could hack into the retailers' networks.

Once in stores' systems, the fraudsters would search networks for unencrypted card information. Scott, whose expertise was hacking the networks, stole the data and provided the card information to Gonzalez to sell or to access cash from ATMs.

The DOJ said Gonzalez and the others were able to conceal and launder their fraudulently obtained proceeds through anonymous numbered bank accounts in Eastern Europe.

"This case highlights our increasing vulnerability to theft of personal information," Mukasey said.

"Computer networks and the Internet provide extraordinary opportunities for legitimate commerce and communication; however, they also provide the same opportunities for criminals who have enormous ability to cause harm." ■



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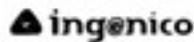
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## Chipping in

*The Chronicle on Philanthropy's* study showed social service charities won the largest share of support – 62 percent – from small companies, more than any other cause. That statistic seems to hold true in the payments industry.

For the 2008 holiday season, North American Bancard, an ISO headquartered in Troy, Mich., is looking to increase the number of children it sponsors in the Michigan Department of Human Services Foster Care Program.

"The need is greater than ever and especially here in Michigan," said Julianne Gordon, Director of Underwriting at NAB. "So although times are tough, we have been exploring ways to creatively keep up our holiday charitable activities."

NAB employees will provide children with gifts. The company is also footing the bill for a holiday party for the kids.

Merchant cash advance provider AdvanceMe Inc.'s contributions have also remained steady in the face of the economic downturn. "The recession has not altered AdvanceMe's commitment to giving," said Chief Executive Officer Glenn Goldman.

The Kennesaw, Ga.-based company supports youth-based initiatives and causes in New York, Atlanta, and San Jose, Costa Rica. For several years, AdvanceMe has also contributed to the Devereux Georgia Treatment Network, a nonprofit residential facility that houses youths aged 10 to 18.

In addition to monetary contributions, AdvanceMe sponsors an annual Winter Wall of Wishes to provide every Devereux child with a holiday gift.

The company also donates computers to the facility's transitional residence house, participates in on-campus activities like Build a Playground Day, and supports employees in the collection of books, magazines and DVDs to supplement the Devereux Library and Entertainment Center.

Almost 1,000 media items have been collected to date.

In spite of the recession, AdvanceMe has expanded its involvement by creating a mentoring program for Devereaux. "We are excited that every year we have been able to find new opportunities which help us expand our contributions," Goldman said.

One way United Bank Card Inc. has found to give back is through its Charity Poker Tour. In 2008, proceeds from the tour – totaling about \$16,000 – were given to various charities, including the Make-A-Wish Foundation and the National Cancer Coalition.

For several years the poker tournament has been held at every regional acquirer show: Northeast Acquirers Association, Southeast Acquirers Association, Midwest Acquirers Association and Western States Acquirers Association.

"We averaged about \$4,000 per show," said Jared Isaacman, CEO of UBC. "That was down a little this year, but it was not dramatically lower."

## Causing change

Philanthropy has become part of the corporate culture of the payments industry. It has been debated whether or not corporate giving trickles down to charity at the employee level. Frank Smith, President and co-founder of DonorDirect Inc., doesn't think it does.

"The simple fact that a leader donates to a cause, even publicly, has not shown to have a demonstrable impact on donations from his company's employees," he said. "However, he can become a substantial source of both new donors and increased donations by sharing his vision for the cause with the employees."

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## CoverStory

"We take the responsibility of giving back to the community very seriously," Goldman said. "And we're very fortunate to have employees that are likewise passionate about serving the community as part of their work and personal lives. Having a team that wants to help others makes the corporate commitment – whether it's time, money or both – that much more satisfying, unifying and relevant for all of us."

*The Chronicle of Philanthropy* study showed that small business owners encourage their employees to give, but they do not necessarily provide the means to do so. Sixty-three percent of small businesses promote employee giving, but only 40 percent report their employees are involved in charitable work through the companies.

One way to encourage employees to participate is to allow them to volunteer during work hours or even to pay them for time spent volunteering.

"Ideally, we [AdvanceMe] like to work with programs that can support the involvement of as many of our employees as possible and allow us to see firsthand how our efforts are helping make the lives of others better," Goldman said.

In addition to a number of other volunteer opportunities at Devereux, AdvanceMe's new mentoring program will match employees with Devereux residents. Employees will serve as life coaches or advisers.

"Our employees will get a chance to share their unique skills and gifts," Goldman said. "Our goal is to help the children develop business and life skills

that will serve them throughout their life.

"We're committed to maximizing corporate involvement," he added. "We are helping our employees schedule their mentoring efforts in two-hour blocks during company time."

Philanthropy can pay off in terms of increased morale, a more positive perception of the corporation and increased loyalty among employees.

Lineback believes ANP has attracted new employees who appreciate working for a company that gives back to the community through active charitable work. "At the end of the day, people like to feel good about their organization," she said.

Another way to encourage employee philanthropy is to match employee donations to Internal Revenue Service-approved charities.

Advanta Chairman and CEO Dennis Alter established the Advanta Foundation, which has provided over \$14 million in grants, particularly for the communities in which Advanta's employees live and work.

### Getting satisfaction

The payments industry has made significant money for many people. As ISOs and MLSs work to grow their merchant portfolios, the ensuing residuals can give them six-figure incomes and higher, putting them into the top U.S. income brackets. And that wealth gives individuals choice.

"One of the reasons I love being in this industry is that it gives me a lot of control over my time and priorities," said Mark Jones, President of Merchant Services of Southwest Michigan. "I therefore choose to do a lot of charitable work."

Jones volunteers about 30 hours a month with nearby Kiwanis and Junior Achievement chapters, his church, a local historic village, and the chamber of commerce.

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"I used to be a structural engineer, but in this field I can define the priority of my time," Jones said. "I make enough money to keep me fairly happy. People point out how much more I could make if I didn't volunteer so much, but I get a lot of satisfaction from what I do, and I feel good about being able to give back. I give money, too, but giving in a hands-on way is very important to me."

### Donating at the POS

In 2008, search engine giant Google rolled out an alternative online payment processing service called Google Checkout. Part of the service enables consumers to donate to their favorite nonprofit organizations when paying for goods and services online.

On the other end, ANP offers reduced processing rates for nonprofit customers and a terminal loaner program for their special events.

"A lot of nonprofits hold occasional fund-raising events – golf tournaments, polo matches, auctions, fundraisers, etcetera," Lineback said. "If they had to buy a terminal for those only occasional events, they'd eat the profit from the event. They still pay their processing charges. And our employees often volunteer to work the event, too. The nonprofits appreciate the support, and it doesn't cost us much."

Furthermore, programs already in place allow merchants to donate a portion of their transaction fees to charity.

Fast Transact Inc. and Axia Payment Processing Solutions both work with A Charity for Charities to offer Community cents, a split transaction-fee program

that allows merchants to designate a charity to receive a portion of their transaction fees.

"It allows merchants to take some of the revenues we generate and give it to a 501C of their choice," said Randal Clark, President and CEO of Axia. "Charitable causes have always been important to us, even before we got into the ISO business. Over 25 percent of our merchant base is nonprofits. When we were approached about offering Community cents, it just seemed like putting our money where our mouth was."

That sentiment is shared by UBC, where its Pennies for Humanity program is incorporated into its merchant applications.

"Essentially the merchant can select which foundation they are interested in donating to and a dollar amount they would like automatically donated to that foundation on their behalf," Isaacman said.

The donation can be as little as a penny a transaction. The merchant uses signs or stickers to alert their customers that proceeds from every transaction are donated to charity.

Isaacman said the jury is still out on how well Pennies for Humanity will be received by merchants, but *The Chronicle of Philanthropy* survey highlighted facts that indicate this is an idea whose time has come.

The study found that more young entrepreneurs are beginning to incorporate philanthropy into their business plans. Older business leaders may give generously, but they are less likely to plan their giving in advance or incorporate it into operations. Transaction fee donations at the POS are one painless way for merchants to build charitable giving into their businesses from day one.

### Making a difference

To survive and thrive in the payments industry, ISOs and MLSs must prioritize their time. Paez and his



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## CoverStory

wife think volunteering is a priority. Every week they assist at Mary's Table, a meal program for the poor and homeless managed by San Bernardino, Calif.-based Mary's Mercy Center Inc.

"Everybody has some spare time," Paez said. "If you can sit down and watch college football, the NFL or NASCAR on weekends, or even post on the MLS Forum at midday, you have some spare time."

"I can't explain it, but it's such a rewarding feeling to be able to help someone. It would be great if every MLS could find it in their hearts and schedule to help our less fortunate brothers and sisters. Even just a little bit would help a whole lot."

Jones revealed a personal dimension to why he gives back. "We weren't well off growing up," he said. "Mom was a waitress raising four kids."

But Jones was able to take advantage of a scholarship he won through the W.K. Kellogg Foundation that gave him an opportunity to travel to Washington, D.C. "I know it made a difference in my life," he said, and he's determined to make that kind of difference in the lives of others.

In high school, Jones learned about business with the help of a Junior Achievement mentor. Out of gratitude for that tutelage, Jones acts as an advisor for the worldwide mentoring program. "So many students think work is like school," Jones said. "And the real world is not like school. It's great to watch students discover what it means to run a business."

Jesse Roldan, founder and President of Pennsylvania Payment Partners LLC, knows first hand what it means to struggle. When he and his family came to the United States from Puerto Rico, they lived on the streets and in a homeless shelter before moving into their home built by Habitat for Humanity International, which builds housing for low-income families worldwide.

"A lot of people get ahead and forget where they came from," Roldan said. But he is determined not to be one of them. He and his business partner, Curvin Martin, give to Habitat for Humanity and a children's home in Honduras.

Furthermore, Roldan and his sister created a 5013C charity – the Oasis of Love Inc. – which provides mental health counseling in English or Spanish and an emergency food pantry for people in need. They plan to feed between 10 to 20 families this Thanksgiving.

"We're a unique, faith-based ISO," Roldan said. "My partner and I are both born-again Christians and not ashamed to say it. My partner has roots in the Mennonite church. We both believe in tithing, so we've been in agreement since we started that we would incorporate these things in our business."

Lineback has instilled the spirit of giving into her two children. She and her husband are active in charitable causes, and generosity "rubs off on our kids," she said.

At her school, Lineback's daughter started a diaper drive for St. Louis-based Nurses for Newborns. Other kids at the school sold hot chocolate and gave the proceeds to the organization.

"These little kids can actually have an impact," Lineback said. "By your involvement, you are growing a whole new generation of volunteers and people who care. If one little thing can make a difference, you can be the catalyst." 📧



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# Education

# StreetSmarts<sup>SM</sup>

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## Ask and ye shall sell

**By Jason Felts**

*Advanced Merchant Services*

**M**aybes are the death of salespeople. But you'll make millions if you can get business owners to say yes or no. It doesn't matter whether they decide for or against you – as long as they decide.

Business owners need help in deciding, whether they acknowledge it or not. If you can get past their objections, consternation, procrastination and equivocating, and bring to light the real reasons they won't make decisions, you will have done them and yourself a great service. And it will lead you to a thriving sales career.

### True sales

If you just take orders from customers, you're not a salesperson. Selling is both an art and a science. It is creative and analytical. Develop the qualities of the scientist and the artist as you work through the steps of selling. And remember, build quality relationships with your prospects and customers – relationships that provide mutual benefit to both seller and buyer.

Keeping that in mind, here are the keys to unlocking sales and closing deals:

- Ask for the close at least *five* times before walking away. Do this because, after you build rapport, it will be hard for your prospects to say no to you five times. Ask for the close, and close your prospects today.
- Discover the real reason for a potential customer's sales resistance. If you can bring someone to a decision (yes or no), you will earn six figures in sales. Four sales are better than 12 maybes.
- Resolve to bring prospects to a decision. Don't let

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buyers procrastinate. Your job is to help them find the appropriate solution for their businesses. You're the expert; make a recommendation.

- Whatever your potential merchant customers say, agree with them, and proceed.
- Make closing the sale a game of wits, persuasion and skill for yourself.
- Grow what is commonly called a thick skin.
- Really believe in what you are selling; your clients will believe in it and in you, too.

### The culmination

The final step in the sales process is the close. This step should be easy and quick. It is the cumulative effect of all your preceding hard work. If there is no sale at this point, something was missed in your qualifying or presentation stages. Customers should know you plan to ask for the sale after the presentation. In fact, they should be surprised if you don't ask for it.

Most salespeople *never* ask for a potential customer's business. At the appropriate time, it is imperative to ask for the sale. This is best done with trial closes and honest discussions. Be careful. Attempting to close too early can put clients on the defensive and jeopardize sales. For this reason, it is important to recognize where you are in the selling process. Do not jump ahead.

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## StreetSmarts

### Three's the charm

Assuming you've done the necessary groundwork, here are three closing techniques to use right after your presentation:

#### 1. Offer two alternatives

This is the classic alternate choice close. After presenting the savings, benefits, value and so forth of going with our company, give your prospects two alternatives for doing business with you, and ask which option they would prefer.

For example, let's assume you propose leasing two different styles of terminal. You could say: We have this machine that is both a terminal and built-in printer for only \$39 per month, or may I recommend this one with a terminal, printer, ATM PIN pad and built-in smart card reader, all for only \$10 more at \$49? Which would you prefer?

Now, shut up. Whether it takes 10 seconds or 10 minutes for a response, stay quiet.

Always give the merchant two choices here. Never ask a yes or no question at this point. If prospects want to say no, they'll tell you. Don't offer it as an

option. Human psychology is to say no to anything new and unexpected.

Asking prospective customers which alternative they prefer gives you a sale with either option. Once prospects have responded after the first close, no matter what they say, agree and proceed. Identify with them.

For example, say: I can understand and respect that. While you're thinking it over ... (go to your next close, giving them more value and more reason to sign with you today).

#### 2. Agree, proceed and annualize

Your second close is all about giving prospects more value and less reason not to close the deal.

Here's an example: Mr./Ms. \_\_\_\_\_, I can certainly understand your wanting to think it over. While you're thinking about it, consider this. With a successful business like yours, I know a savings of \$40 per month isn't necessarily going to cause you to do back flips.

However, it adds up to \$480 per year. I don't know about you, but \$480 would mean something to me. Just out of curiosity, if you were to proceed with one option or another, which one would you prefer?

At this point, prospects often pick one option or they state what their real sales resistance is. Remember, you're dealing with normal, natural sales resistance – not the end of the world. If you're calm and comfortable during the presentation and closing, the merchant will mirror your emotional state.

If, after the second close, prospects still want to think about it, it's time for the third close.

#### 3. Root out the real objection

At this stage, if prospective clients are still hesitating or wanting to think about what you have to offer, you need to root out the real objection, namely why they don't want to do business with you. Indicating a desire to think about your proposal isn't an objection; it's a hesitation.

Here's one approach to finding prospects' real objections: Mr./Ms. \_\_\_\_\_, I can respect you wanting to think about it. My question is, What is it that you want to think about? I'm sure that you're not offended by putting (fill in appropriate dollar amount) of savings in your pocket. So there must be something else. If you don't mind me asking, what is it?

Now, really look at your prospective clients and listen to what they tell you.



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## StreetSmarts

Once you root out the real objection, you still might not be able to close, but you've discovered what really stands in the way of sealing the deal.

Ninety percent of the time, prospects will be fully forthcoming, but if they don't say anything, or if they say they don't know the answer to your question, ask the following: Is it that you're not sure you want to go with option A or option B?

If that is, indeed, the problem, you can easily provide further information about the options and proceed to the next step.

But if prospects indicate deciding between options A and B is not the problem, turn to the mission statement page in your sales book and tell them about your company. For example, tell them positive truthful statements such as, We've been in business six years and haven't had even one complaint with the Better Business Bureau.

If the prospect still hesitates, ask the following: Is it that you're uncomfortable with our company or with me? If you're not comfortable with me, I can get another one of our account executives to assist you.

The point is you need to find out the real cause when prospects hesitate.

### Mastery

What your potential customers say will always determine the appropriate closing technique to use. Most often, the reason someone cannot make a decision is that there is a missing element (a missing partner or spouse, for instance). If a partner is absent, can the parties who are present call the individual? Is the person at home?

Often, closing occurs after a salesperson has made multiple trips to a prospect's place of business. I've always thought it would be easier to get the first four noes or stall tactics out of the way on the first visit so you can just leave with the deal on that visit. To facilitate this you should know eight to 10 closes, minimum, off the top of your head.

Following are examples of effective closes. The idea is to keep asking.

#### What would it take?

Ask the following: Mr./Ms. \_\_\_\_\_, Just so I can be certain I have done my job properly, what would it take to earn your business today?

Let your prospects answer and hope the answer is a request you are able to fulfill.

#### The assumptive close

This close is very useful after a presentation. It assumes the merchant wants whatever you're offering. After a thorough presentation, you simply ask the following: What's your full legal business name?

While writing the answer in your paperwork, you can also ask, Are you a corporation or a sole proprietor? Keep asking questions, and as long as merchants are answering, take them through the paperwork process.

#### Feel, felt, found

This close is highly effective because it demonstrates your empathy. It also works with virtually any objection, regardless of whether a merchant is currently processing.

Using this method, respond to an objection with the following: I understand exactly how you feel. I have had several other merchants tell me they felt the very same way. But after changing to (or establishing) our services, what they found was ... (tell your prospects a success story or two from merchants who are happy with your services: a merchant who found business increased by 30 to 40 percent, or a retailer who realized there is really no hassle at all getting started, for example).

Again, this works with all manner of objections.

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Mike Laird is the CPA who gets you and your business. Mike has invested years educating himself about the industry. He even attended ETA this year. Mike has already advised ISO's and Agents on portfolio sales, partner buyouts and mergers.

*What has your accountant done to meet your changing needs?*

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## StreetSmarts

### The narrative

For this, you relate a story about someone (very likely a prospect) and how the individual bought your product or service and how satisfied and pleased he or she is. Emphasize how a problem was solved and the various benefits that resulted.

Prospects will identify with the hero of the story and realize that if they buy, they will enjoy similar benefits.

Here's an example of a story: I knew a guy who owned a hobby shop. He didn't feel credit cards would help his business because for 13 years he'd never accepted them. He reluctantly agreed to a test run.

Today, four years later, he's one of my happiest merchants, doing over \$10,000 in credit and debit card sales alone each month.

Helping to corroborate the story should be satisfied customer reference letters or names of customers who will give you glowing references when prospects call.

### The impending event

A technique that can be useful in obtaining an immediate decision is the impending event. As the name implies,

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something is about to happen in the very near future that makes it sensible for the prospect to buy now rather than wait. For example:

- Prices are going up.
- Smart cards are coming. Are you compatible?
- Truncation regulations are now in place. You could be fined if your machine isn't truncating card numbers.
- The special offer ends tomorrow.

### Ask for the order

There are many stories about sales staff who have done everything perfectly and been asked to make a quote. The quote given is complex, and its presentation is thorough and comprehensive. The proposal is completely justified, and the customer will definitely go ahead with whatever the project is.

After duly delivering and presenting the quote, the salesperson asks the potential customer when a decision will be made. The prospect asks the agent to call back in two weeks. Two weeks later to the day, the agent calls, and the conversation goes like this:

**Agent:** Have you decided to go ahead?

**Prospect:** Yes we have, but I'm afraid we placed the order with another firm.

**Agent:** (Mortified) Was there anything wrong with the scheme proposed?

**Prospect:** No, it was excellent.

**Agent:** Was it the price?

**Prospect:** No, that was fine.

**Agent:** Then, may I ask why we didn't get the order?

**Prospect:** Because you never asked for it.

Learning to close is an art, a skill to master, a game to win. It's real white-knuckle, churning your guts stuff. Only the strong, persevering, tough sales professionals stick it out. You must want success.

I can't teach or coach desire; it must come from within. But I can tell you this: Ask for the order. 📄

*Jason A. Felts is the founder, President and Chief Executive Officer of Florida-based Advanced Merchant Services Inc., a registered ISO/MSP with HSBC Bank. From its onset, AMS has placed top priority on supporting and servicing its sales partners. The company launched ISOPro Motion, its private-label training program, to provide state-of-the-art sales tools and actively promote the success and long-term development of its partners. For more information, visit [www.amspartner.com](http://www.amspartner.com), call 888-355-VISA (8472), ext. 211, or e-mail Felts at [jasonf@gotoams.com](mailto:jasonf@gotoams.com).*

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## Education (continued)

### Preparing to sell a micro deal

By Lane Gordon

*MerchantPortfolios.com*

In the present financial environment in which we witness wild daily swings in the Dow Jones Industrial Average, one area of portfolio and residual sales is particularly active – micro deals.

Residual transactions involving net monthly processing revenue between \$1,000 and \$20,000 are numerous. There are plenty of sellers, and contrary to what many people would like you to believe, plenty of buyers.

The first thing you want to do when trying to sell a small residual stream is check your ISO or agent agreement. Many of these agreements virtually prohibit you from selling the small book of business or revenue stream to anyone other than the processor or ISO you represented under the terms of that agreement.

What you are specifically looking for is language referring to assignability. This means you have the right to assign, or sell, your revenue stream to a third party. Secondly, you want to understand very clearly what type of first rights your processor or ISO has on a sale.

#### Be absolutely clear

First rights (or first right of refusal as it is more commonly called) are written into 95 percent of the ISO or processor agreements we see. And they come in varying degrees. The most prohibitive is an absolute first right of refusal. In this case, your ISO or processor can prevent you from selling your revenue stream to a third party for no other reason than that it just doesn't want you to.

Such absolute rights are rare, but they do exist. The more common types of first right of refusal require you to first let your ISO or processor make an offer on your portfolio before you shop it elsewhere.

Or, you might have to bring your ISO or processor any bona fide offer from an interested party and give the ISO or processor an opportunity to match the offer. Either way, you need to understand your processing agreement before you go to market.

#### Let's review

After reviewing your agreement and determining you can, in fact, go to market, you should next prepare the due diligence materials you will need to show potential buyers. Typically buyers will want to see the most recent three to four months plus a year-over-year

comparison for the most recent month. For example, if your most recent month's residual report is from September 2008, you'll need to provide data for September 2007 as well.

This is so a buyer can run an attrition analysis on the portfolio. If you want to do a little work yourself and get in front of any buyer issues with attrition, you may want to perform your own "static pool" analysis on the residual.

This type of analysis tracks your merchant accounts and their revenues over a 12-month period, starting with the set of accounts that were active one year ago and seeing how many of those accounts are left 12 months later.

Remember, attrition is one of the most important aspects of your portfolio that will affect its valuation. Merchant solvency is a top priority, but if you do suffer merchant attrition it can be explained in a sensible way that will make a buyer more comfortable with the deal.

Revenue attrition less than 18 percent and account attrition less than 10 percent annually is considered by most to be pretty good.

#### No limits

Many potential buyers exist who are not ISOs. There are pure financial buyers out there, too, who are looking to purchase future income streams. Some of these buyers aren't just looking at the merchant processing space either; for example, they're looking at lottery payouts and structured settlements from legal winnings, as they, too, are predictable revenue streams.

The point here is to not limit yourself when you go to market to the couple of companies you have in your Rolodex or that you see in the classified section at the back of an industry trade journal. Be creative and think outside the box.

That said, there is an upside when selling to another industry player. Many ISOs or industry buyers will pay you a higher multiple if you commit to writing a certain amount of future business through them post-transaction. My best advice is to find a vehicle that will allow you to market your residual to a large buyer base.

It's important to remember that, contrary to conventional wisdom, there is a huge marketplace for these micro deals. Sure, the big boys would be loathe to look at these deals because they don't make much sense for them when they run a cost/benefit analysis, taking into consideration the size of acquisition and the time it takes to do their due diligence. For the same man hours, they could be purchasing a \$200,000 a month residual.

However, there are tons of mid-sized ISOs who would be thrilled to take a look at smaller deals. It's right in their



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## Education

**When you are negotiating with buyers, don't make your first question be, How quickly can you close and fund the transaction? You may want to get paid tomorrow, but the minute you show the buyer that time is one of the most important elements to your deal, you've done yourself a tremendous disservice.**



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sweet spot. You just have to make an effort to find them – or let them find you.

### **Time on your side**

If you have the luxury of taking your time, it behooves you to do so. When you are negotiating with buyers, don't make your first question be, How quickly can you close and fund the transaction? You may want to get paid tomorrow, but the minute you show the buyer that time is one of the most important elements to your deal, you've done yourself a tremendous disservice.

Savvy buyers will instinctively agree to prioritize your deal, and they'll pay you less for their efforts. Sometimes, you don't have the luxury of taking your time, but if you do, you'll get more dollars when buyers don't think you're desperate.

Buyers exist for everything, including your portfolio. Don't let industry naysayers convince you otherwise. Get all of your facts together.

Once you've made sure your residual stream can be marketed, prepare and market your opportunity appropriately. It's worth it. 📧

*Lane Gordon is Managing Partner at MerchantPortfolios.com, a company specializing in marketing ISOs and portfolios for sale. Prior to MerchantPortfolios.com, he spent a number of years working in the payments industry. Gordon holds degrees from the Massachusetts Institute of Technology and Carnegie Mellon University. He can be reached at 866-448-1885, ext. 301; lane@merchantportfolios.com; or by fax at 508-638-6444.*



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## Education (continued)

### Legal ease

## A clean exit

**By Adam Atlas**

*Attorney at Law*

**S**uccession is not a particularly sexy topic. Nonetheless, a number of my ISO and agent clients have asked what would happen to their residuals if they were to die or be permanently disabled. This is an important question that should be addressed legally at various levels.

This article highlights key structures, clauses and documents that should be addressed when planning the succession of your merchant acquiring business.

### **Consult local counsel**

Laws vary state to state. Framing the succession of your legal business rights and obligations should be done for you by a local lawyer who is experienced in this type of planning.

### **Have a written will**

Subject to the advice of your local attorney, it is helpful

to have a written will to diminish the risk of ambiguity or contest regarding who should inherit each of your assets, including the shares, if any, you own in a merchant acquiring business.

### **Know the impact of business structure**

If you operate your merchant services business in your own name, without forming a corporation, your heirs may be able to inherit your rights and obligations under the agent agreement – subject to the agreement's terms and local succession law. However, the entity paying your residuals may determine your agreement is valid for you only, not for your heirs.

Discuss this with your ISO. And make sure the wording of both your agent agreement and your will address this issue. Passing along title to shares in a corporation is simpler than passing along contractual rights and obligations because a company is a distinct legal entity.

Thus, assuming there is no clause to the contrary in your agent or ISO agreement, should you, the owner of an incorporated merchant acquiring business die, and should your heirs then pass their shares on to someone else, that party should, theoretically, be able to run the business just as you are doing now.

### **Solidify underwriting**

Processors do deals with ISOs partly on the basis of the financial status of the owners of the ISOs. When ownership changes, the basis of an ISO's underwriting also changes.

Your will and your ISO agreement may permit an heir to take over your business, but if the processor deems the heir does not have the resources to maintain the ISO's sponsorship, it will be hard to keep the business going with that processor.

When thinking about a successor, think not just of whether the person deserves to own your business, but also whether the individual has the financial stability to preserve the business's registration with the processor.

### **Teach heirs now**

It's always sad to see an ISO widow or widower who inherits a merchant acquiring business but lacks the requisite experience and knowledge to service the accounts and maintain the residuals that, at first, seem like a great retirement income.

When you consider a successor for your business, you are not giving your heir much unless you also convey the knowledge of how to run your business – including, most importantly, how to service merchants.

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## Education

***Kings, emperors and presidents throughout history have had great difficulty deciding when to step down and let someone else take over.***

Your heir should also be familiar with your network of agents, suppliers and processors so he or she (or they) have people to talk to when questions arise. Your heir should also know where the threats are to the business. For example, if your heir slacks off, who is most likely to solicit the merchants and cause attrition in the portfolio?

### **Know when to sell**

Kings, emperors and presidents throughout history have had great difficulty deciding when to step down and let someone else take over. The decision of when to sell is mostly a business decision. It's best to sell when you need both the equity (money) in your business and the business is at a point where it is worth a lot.

### **Free advice for widows**

As a way of giving back to the community I serve, I provide free legal advice to ISO widows and widowers. The most common duty I have in this part of my practice

is helping to ensure that a widow is paid for the merchants her late husband brought to a processor.

Generally, most processors are cooperative in this respect. But, as you know already, there are pirates in our industry who make it difficult to preserve value for widows who are, perhaps, not as aggressive or knowledgeable in the merchant services business as their late husbands were.

I wish you all long, healthy, prosperous lives. Taking into account some of the notes above may help carry forth the fruits of your success to the next generation. ☐

*In publishing The Green Sheet, neither the author nor the publisher is engaged in rendering legal, accounting or other professional services. If you require legal advice or other expert assistance, seek the services of a competent professional. For further information on this article, e-mail Adam Atlas, Attorney at Law, at [atlas@adamatlas.com](mailto:atlas@adamatlas.com) or call him at 514-842-0886.*

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## Education (continued)

### Get time on your side

By Vicki M. Daughdrill

*Small Business Resources LLC*

**I** need to manage my time better. How many of us have said this to ourselves in the last few days or weeks? Time management is commonly defined as ways people use their time and resources in order to achieve success.

In truth, we really cannot "manage" time. Time simply exists. There is only a limited amount of time available to us. We cannot slow it down, speed it up, store it or recover it. What we can manage is how we utilize time while it passes.

By managing our use of time carefully, we can accept greater professional responsibilities and achieve greater accomplishments and rewards by:

- Increasing effectiveness – accomplishing more with less
- Improving performance – seeing more clients, expanding our product offerings and increasing our sales
- Enjoying personal development which translates into professional development – understanding what is important and, by doing so, generating greater income

Here are some practical everyday tips to help you achieve those objectives.

#### Increasing effectiveness

Evaluate how you currently spend your time. If you feel you are not using your time to its maximum potential, spend a week tracking exactly how you use it. Write down exactly what you did each day and how much time you spent on such tasks as:

- Talking on the telephone
- Answering e-mail
- Surfing the Internet
- Looking for misplaced items in the office
- Dealing with personal issues

Then evaluate how much time you spent in productive, revenue generating work. At the end of the week, tally all of your time in these categories. You will be able to identify and abolish time wasters and increase time spent in productive activities.

#### Improving performance

After you complete your time assessment, make a list of all of the activities you need to perform. Write down everything. While you may have the greatest memory possible, trying to keep track of every detail leads to information overload and overlooked tasks.

While you think you may be working 10 hours a day, you may in fact be working productively only four hours. If this is the case, it will be easy to identify ways to add at least one productive hour each day to your schedule.

Now prioritize your list. Prioritizing will help you identify the really important tasks that have the greatest impact on your productivity.

By focusing and spending more time on the things that really matter to you, you will accomplish more. This task will also assist you in identifying time wasters.

With the list tabulated and reorganized, you can plan your days, weeks, months and years. Take a few minutes each day to organize your day based on the priorities you set. Do the same thing for your goals for each week, month and year.

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## Education

It is easy to say, I don't have time for this. The reality is you don't have time *not* to organize your time. A few minutes well spent each day will allow you to accomplish the goals you set for yourself.

### Staying focused

It is important to keep a journal that charts your progress toward meeting your goals. Schedule time daily to assess and write down your progress in achieving those aims. Go through your journal regularly to make certain you are on the right track and haven't fallen back into unproductive habits.

And, remember, goals are not carved in stone. A goal you set today, with

the information available today, may not be achievable two years from now. Goal setting and goal achievement are works-in-progress and need constant evaluation, refinement and editing.

Throughout this process, maintain focus on your goals. Every decision you make should be evaluated with those goals you have written down and prioritized. Ask yourself:

- How will this help me meet my goal?
- Will this prevent me from meeting my goal?
- What will it cost me if I chose to take this action or participate in this activity?

As you complete your initial time assessment, pay attention to the bad habits that steal your time, sabotage your goals and hinder your success. After you do, work on them one at a time, and systematically eliminate them from your life. Remember that the easiest way to eliminate a bad habit is to replace it with a better habit.

### Setting priorities

Many people can't say no to requests for their time and energy; they have a tendency to overcommit to tasks they can't realistically accomplish. By having a list, you can focus on high-priority items and not allow others to dictate how you use your time.

Saying no is never easy, and it takes time and effort to learn to feel comfortable turning down requests for your time. Eventually, saying no to low-priority or no-priority items will become easier over time.

Another type of person can't stop doing others' jobs. Do you think you're the only one who can complete a task successfully? Do you think it is easier to do it yourself than to teach someone else how to do it? These attitudes do not serve you well in today's economy.

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means delegating responsibility. If you are to grow your business, you need to spend your time doing tasks that are revenue generating. Hiring administrative or support staff is one easy way for you to focus on the big picture while someone else does the necessary day-to-day tasks.

However, if you continue to do minor jobs rather than delegate them, your energy will be spent on lower-priority tasks rather than the high priority, income producing ones.

A thousand and one time management tools are available in the marketplace to help you use your time efficiently – FranklinCovey Day Planners, Palm Treos, BlackBerries and countless computer software programs.

All of these tools can help you keep track of everything you need to do, organize your time, prioritize your work, and provide a method for evaluating and assessing the outcome of your efforts.

Preparation, of course, is key. You never know when a great idea will pop into your head. So keep a notebook, a personal digital assistant, a cell phone or a tape recorder with you at all times – even by your bed.

Some of your best ideas come in the middle of the night. Be prepared to jot down thoughts or ideas whenever they arise. If you wait too long, you may forget to write them down.

### Gaining mastery

Strive to better utilize your time, and the powerful techniques of time management will help you:

- Use time to accomplish goals
- Improve productivity
- Make time for what you enjoy and value
- Find greater balance, fulfillment and satisfaction

- Focus on what is most important to you
- Identify and achieve long-term goals
- Reduce waste
- Reduce anxiety and stress
- Excel in managing all areas of your life 

*Vicki M. Daughdrill is the Managing Member of Small Business Resources LLC, a management consulting company. E-mail her at [vickid@netdoor.com](mailto:vickid@netdoor.com) or call her at 601-310-3594.*

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## Education (continued)

### In search of silver linings

By Dale Laszig

DSL Direct LLC

**Y**ears ago, when I began working for a manufacturer of POS devices, I found myself in meetings watching people draw clouds. They drew them on white boards, paper napkins and notebook pages.

I watched them build diagrams around the clouds with arrows pointing from one big box to another. They were diagramming the movement of transactions from point of origin to financial host processor.

What exactly does the cloud represent? Sometimes called the communications cloud, it stands for the mysterious outer regions where data travels on its way to an authorized destination.

#### Reliability

Twenty years ago, the cloud represented miles of networks connected by phone lines and cables. Today there

are all kinds of interconnected networks inside the fluffy white fog, including wireless feeds, the Internet protocol suite (TCP/IP), Internet gateways, dedicated lease lines and regular dial-up lines.

For payments industry professionals, the cloud is there to remind us that no matter how much we improve the management and visibility of electronic transactions, there will always be an element of mystery in what we do. That's a sobering thought for an industry focused on protecting merchants and cardholder data.

Imagine how our customers feel. They know less than we do about transaction technology, but they count on us as trusted partners to manage their financial services. Let's look at some ways we've made our technology safer and more transparent for merchants and cardholders.

#### Security

Today's Payment Card Industry (PCI) Data Security Standard (DSS) is designed to protect merchants from loss of revenue and cardholders from identity theft. Studies have shown merchants and consumers are most vulnerable to hackers and security breaches when they store complete credit card numbers.

Today's merchants and service providers are required to follow specific guidelines for processing, transmitting and storing cardholder data.

These guidelines cover the way we build and maintain processing networks, manage cardholder data, protect vulnerability through restricted access to processing systems and safely store information.

The better we understand these new guidelines, the easier it will be for us to explain them to our merchants. Following are explanations of some key terms and their significance:

**CISP:** Visa Inc. introduced the Cardholder Information Security Program (CISP) in 2000 in response to a series of forensic studies done on security breaches. Findings showed a need to stop the practice of storing full-track cardholder data, card verification value codes and PIN codes. It was the first in a series of security regulations adopted to protect the storage and transmission of consumer and business credit card accounts.

**PCI DSS:** The PCI DSS, established in 2004 by a consortium of major card brands, further developed CISP requirements to create a formal, worldwide system of security requirements for payment systems, procedures and applications. Details of the requirements, which are designed to protect cardholder data, can be found at [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org).

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**PA DSS:** Visa introduced the Payment Application Best Practices (PABP) program in 2005. It helped merchants and processors adapt to new security measures and avoid data breaches. This program was so successful it was recognized by the PCI Security Standards Council and formally adopted into the Payment Application (PA) DSS. Thus, the PA DSS has replaced the PABP.

Payment applications that have been reviewed and certified by a qualified payment application security company can be found on Visa's Web site, [www.visa.com](http://www.visa.com). These certifications are subject to review and renewal every year and are also subject to routine security scans.

Most merchants don't want to know the details or history of our industry's guidelines. They just want to know you are providing them with the latest, greatest, industry-compliant hardware, software and service available. Knowing this will give them peace of mind.

### Visibility

Another issue of increasing importance for today's merchants is the ability to view transaction data in real time and anytime. Many small-business owners want more than a monthly paper statement. They have become accustomed to online banking and want the same kind of access to their credit card activity.

Check with your processor to see what kind of online tools are available to merchants to help them reconcile credit card activity with other forms of payment.

### Compatibility

In the complex world in which we live, we want to do more with less. Merchants are asking for integration so they can manage multiple systems from a central location. We're seeing more proprietary POS systems and enterprise applications that offer consolidated reporting from multiple locations within an organization or retail chain.

Many multilocation retailers use a variety of systems and devices to process credit cards. These may include wireless, Wi-Fi, TCP/IP and dial-up configurations. These transactions can be routed to a central access point for consolidation and enhanced reporting.

### Mobility

Gone are the days when we could stereotype mobile merchants. Today they come in all shapes and sizes, including consultants who process on-site orders, service providers, delivery people and companies in need of wireless terminals for special events.

Whether full time or seasonal, these merchants need secure mobile technology to keep their businesses moving forward.

Today's mobile technology meets PCI DSS requirements and, in many cases, can help merchants achieve compliance through the use of PCI DSS certified gateways. The array of available mobile solutions includes secure wireless POS terminals and payment modules that can be downloaded to cell phones.

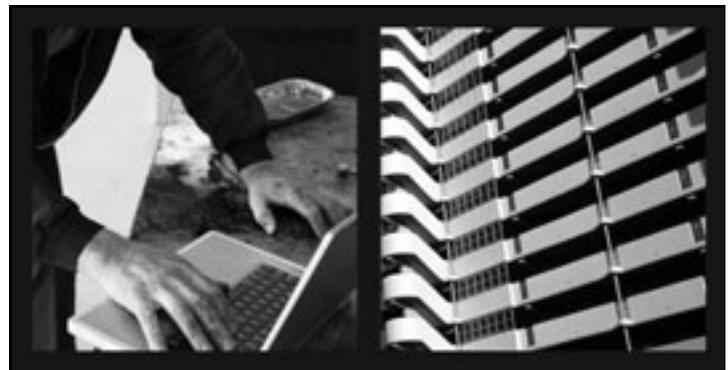
Merchants who prefer processing on laptops can use air cards that connect them to cellular carriers.

### Cloud gazing

The next time you see a cloud in someone's presentation, think about how much we've progressed in the payments industry and the range of choices we can now offer our merchants.

Today's clouds support a variety of communication protocols that are safe, transparent, compatible and connected. That's what I'd call a silver lining. ☑

*Dale S. Laszig has a varied background in sales for First Data Corp., Hypercom Corp. and VeriFone. Her dedication to technology, writing and graphic design led to the formation of DSL Direct LLC, a marketing services company geared toward payment professionals. She can be reached at 973-930-0331 or [dale@dsldirectllc.com](mailto:dale@dsldirectllc.com).*



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## Education (continued)

### Marketing 101

## Want to be trusted? Earn it

**By Nancy Drexler**

*SignaPay Ltd.*

**A**cross all industry lines, people want to conduct business with individuals and companies they trust. Over the course of the 2008 presidential campaign, Barack Obama convinced more people that he was reliable, consistent and trustworthy than did John McCain. This campaign strategy can serve as a model for winning merchant accounts.

If you can convince merchants you are deserving of trust, sales will follow. It doesn't happen overnight, but it is worth striving for. Any company willing to take the necessary steps and stick to them can establish itself as a trustworthy industry leader.

### **Be concerned**

True concern about your customers is what delivers trust. Facts, history and experience establish credibility, but trust is built gradually in a relationship that demonstrates accessibility and caring.

Too many of us in the industry demonstrate concern for our customers right up until they sign their contracts. We think that giving them the customer service number eliminates the need to follow up. True customer care and concern should be expressed throughout the sales process and, of course, well beyond.

We at SignaPay have learned that nothing delivers trust as well as flexibility. Listening to your customers, understanding their needs and being willing to bend a little goes a long way toward building trust.

Demonstrate that you trust your customers, and you'll make it much easier for them to trust you.

This naturally applies not just to the sale but also to the service that follows. Responding to customer calls, allowing them to vent and bending a bit when you can – these true customer services build lasting, productive relationships.

### **Be transparent**

It is hard to trust someone who hides behind a wall of voicemail and support staff or a mask of invincibility or pseudo sincerity. It is far easier to trust those who acknowledge their mistakes, admit their frailties and own up to their shortcomings.

In our industry, you will no doubt be delivering bad news to your customers from time to time. Too many processors

avoid delivering the bad news entirely by applying fees without notifying their customers, perhaps hoping they won't notice. Others send short missives to announce or explain thorny issues.

These explanations often use blame and argument rather than honesty and concern. It is this "try to squeak it by now and apologize for it later" approach that builds distrust and sours relationships.

You'll do much better with your customers – and keep them far longer – if you make some effort to truly explain a situation and acknowledge hardship or error.

Your risk department is a great place to start. If you are not releasing a customer's funds, explain why. If you are communicating a risk retrieval, let your customer understand what has happened and what can be done about it.

Be empathic whenever you tell merchants that they will not find quite as much money in their bank accounts as they had expected. Your customers may be unhappy with you, but they will not distrust you.

### **Be known**

When deciding where to take their business, people will shy away from the unknown. This makes your reputation an immeasurable part of your success.

If you don't have a reputation as an industry leader, it is time to build one. All the expertise in the world will not matter if nobody knows about you. Your expertise is only as good as your exposure. It is not hard to develop a reputation as a leader in your field, but it is time-consuming.

You can start by googling yourself. If your name isn't attached to a number of industry sites, blogs or publications, you are not doing everything you can to build exposure. People seeking advice or experience in our industry should find your name or your company name every time they search.

So get yourself out there. Start by joining industry associations and trade groups. Then join committees where your efforts will be recognized. Attend industry events, and network as much as you can.

Participate in online social and business networks. Add your comments to a blog or three. Submit articles to trade journals and local news outlets. Offer to speak at industry gatherings or local business meetings. Be a mentor or a sponsor. Get positive testimonials from current clients and associates, and add those to your Web site.

Remember, this is not a one-shot deal. Just getting your name on lists is not enough. You cannot generate buzz or establish credentials without actually contributing. You have to walk the talk. You have to really know what is going on in the industry and have a good sense of what works and what doesn't.

If you are writing, keep writing. Be the first to write about new products or trends. Offer valuable advice to those getting started in your market.

If you are contributing to a blog, be diligent and contribute as often as you can, offering intelligent insights and challenging perspectives. If you volunteer for a committee, do your part and then some. Attend meetings. Answer calls responsibly. Offer to help, and deliver on what you promise.

### Be strategic

For years we've known to choose strategy over tactics in marketing, and it is clearly a lesson learned well by the Obama campaign. Establishing your credentials and building your reputation requires the same branding strategy as does any product or service. And that means being clear about who and what you are and staying true to your message.

To establish yourself as a reliable, trustworthy industry leader, begin by asking yourself these questions:

- Are you truly interested in providing good service at a fair price?
- Do you care about your customers and demonstrate that consistently?
- Do you conduct business in an open, accessible and transparent manner?

If you can't readily answer yes to these questions, perhaps you are not ready to generate exposure. To successfully build your brand, you must truly be who you say you are. So be honest with yourself. Then decide if you can commit your company resources to making a trustworthy reputation a top priority.

If you can, get to work. Create a list of business objectives that are client-focused. Define a customer service policy. Write it up, and distribute it as a company mandate. Train your internal staff to uphold your policies. Then you can begin to market. 📧

*Nancy Drexler is the Vice President, Marketing for SignaPay Ltd., an ISO headquartered in Dallas. Reach her at [nancyd@signapay.net](mailto:nancyd@signapay.net).*



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# NewProducts



## Processing on the edge

### Product: TransNet

Company: *Precidia Technologies Inc.*

**D**eepak Wanner, co-founder and President of Precidia Technologies Inc., talks about being on the edge. He is not referring to his lifestyle, but to Precidia's TransNet payment engine. TransNet is software that resides in a "little black box" called the POSLynx220.

That box is hooked up to merchants' POS systems, whether that means electronic cash registers, card swipers or personal computers.

So that dual system of hardware and software is literally on that middleware edge, next to merchants. "If you want to work closely with your merchants, you've got to *be close* to your merchants," Wanner said.

That close proximity allows ISOs, merchant level salespeople (MLSs) and payment system makers such as Precidia to understand merchant needs and connect merchants to solutions that will meet those needs.

### Vertical take-off

Precidia's TransNet solution satisfies the processing needs of merchants in many vertical markets, such as petroleum, retail and grocery.

It recently attained certification with PAR Technology Corp.'s PixelPoint POS hospitality software. Now, TransNet can be used by the hospitality industry to process payments with major processors at low cost.

Precidia is able to process payments affordably because the system does not connect to processors through gateways but directly to the processors themselves.

"By certifying right to the back-end processor, what you can do is you can take the box, plug it in [to POS devices], and the ISO can actually grab the transaction out of the system of choice and take it back to his processor without having to have additional gateway fees," Wanner said.

According to Wanner, Precidia is certified with 14 processors, including Global Payments Inc., Chase Paymentech Solutions LLC and TSYS Acquiring Solutions. Through these certifications, Wanner estimates Precidia is connected to processors that account for 80 percent of the U.S. processing market.

### The edge for ISOs

Since TransNet is an Internet Protocol-based routing system, Wanner said it is "neutral" and configurable with other systems. TransNet is flexible in that it has the ability to mix and match with merchants' existing POS equipment and processor interfaces. And it helps ISOs and MLSs manage their merchants with greater efficiency and knowledge about merchant needs.

TransNet is a customer management tool that gives ISOs oversight of their merchants. The boxes can be configured to update ISOs on merchant transaction activity every hour.

Therefore, ISOs and MLSs can keep track of merchants from their desktops. Sales reps can then take those transaction details – how much cash, how much credit was transacted at the POS – back to their merchants as a value added service. 

### Precidia Technologies Inc.

613-592-7557  
[www.precidia.com](http://www.precidia.com)

## NewProducts



## True end-to-end encryption

### Product: Hypersafe Secure

Company: Hypercom Corp.

The stakes for cardholder data security have never been higher. Data breaches continue to occur at an alarming rate, and fraudsters have become increasingly sophisticated in locating and exploiting weaknesses – even in Payment Card Industry Data Security Standard compliant systems. And when breaches happen, the consequences to businesses can be catastrophic.

To keep one step ahead of fraudsters, POS terminal maker Hypercom Corp. has launched HyperSafe Secure in partnership with security software provider MagTek Inc. HyperSafe Secure incorporates MagTek's MagneSafe technology that encrypts cardholder data directly at the

POS terminal, so that data is never in the clear for cyber thieves to steal.

According to Gregory Boardman, Vice President of Global Product Marketing at Hypercom, the main advantages to HyperSafe Secure are threefold.

#### 1. Standards-based encryption

HyperSafe Secure uses an open software standard for its encryption algorithm, as opposed to a closed, proprietary standard. So Hypercom's customers do not have to retool their terminals or security networks to incorporate the solution.

#### 2. Swipe and manual entry protected

With HyperSafe Secure, encryption is embedded in both the swiping mechanism and the key entry pad. If

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merchants must process damaged cards, those transactions are secure when the numbers are entered manually.

### 3. Flexibility

Merchants can choose from two versions of HyperSafe Secure: encryption at the POS or point of swipe.

POS encryption is more economical because cardholder data is encoded within the terminal, but not at the mag-head. On the other hand, maghead encryption at the point of swipe happens right when the card is run through the reader. It is a more expensive solution because merchants must incorporate new readers into their systems.

### First in class

Hypercom recognizes that all merchant networks are not configured the same. Therefore, HyperSafe Secure gives merchants three options for data decryption.

Once cardholder data is encrypted, it must be decrypted at some point in order for transactions to be processed. HyperSafe Secure allows data to be decrypted within retailers' internal networks, at back-end processors, or at MagTek before it is sent on to the processors.

"So we have the option of the customer owning the

decryption completely, the processor owning the decryption completely or having a hosted decryption service using MagTek," Boardman said.

### End game

Boardman acknowledges that fraud itself is evolving. As the payments industry tightens security measures in one area, fraudsters migrate to other areas more vulnerable to attack. Since POS terminals are increasingly tamper-proof, thieves focus on weaknesses within wireless networks instead.

Therefore, HyperSafe Secure is designed for Level 1, big-box retailers because "fraud has moved into trying to get that crop of data ... off of their systems or while it is in transit," Boardman said.

Boardman advises ISOs and merchants to upgrade now to meet the security requirements in the near future. "End-to-end encryption is *not* spelled out in the DSS standard today," he said. "But you can bet it will be in the next evolution." ■

### Hypercom Corp.

480-642-5000

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# Inspiration

**WaterCoolerWisdom:**

**Gratitude is a quality similar to electricity: It must be produced and discharged and used up in order to exist at all.**

- William Faulkner



## The magic of gratitude

**A**re you hard pressed to find a spot for your energy drink amid the turkey, produce and pumpkin pies filling the shelves when you open your refrigerator? Or, at your closet, are you searching for just the right clothes to pack for that annual trip to share a scrumptious feast with family and friends?

For many of us, giving thanks – and eating turkey – are essential ingredients for the Thanksgiving holiday. The leftover turkey may last for several days. But will there be any leftover gratitude?

The more you count your blessings, the more blessings you will find is a truism passed from one generation to the next. It's not a new concept.

What's new is researchers are finding evidence that daily gratitude has astounding effects on health and well-being.

It can reduce stress and make you feel more energized,

connected and interested. It can chase away negative feelings of anger, regret and envy.

### Does a body good

Being thankful makes it harder to focus on negatives. Gratitude may even increase your ability to forgive others as you concentrate on what is right with your life and what you have, rather than wrongs done to you and what you lack.

Scientific evidence supports the long-held notion that a healthy mind promotes a healthy body. Feeling grateful can even affect positive social change.

Once-a-year, Thanksgiving Day gratitude just won't cut it. It's habitual gratitude that makes the biggest waves.

Gratitude is a conscious choice. If you are a natural ingrate, do not despair; even you can learn to be thankful. Like establishing any other habit, being thankful gets easier with practice. The more you make a conscious decision to be grateful, the easier it becomes.

If you voice your gratitude to others, their smiles will spur you on to the next reckless act of gratitude.

## Inspiration

Let that warm fuzzy feeling well up from within, melt away stress and maybe even lower your blood pressure in the process. Imagine gratefulness transforming your body and soul.

### Accentuate the positive

Why not start today? Before you go to bed tonight make a list of all the things you're grateful for – anything from a peachy parking space to a dinner invitation from a friend. Do this every night from now on.

We're told to dream big. Well, thank big, too. Be grateful for the big things like living in a country where you can vote and not have bombs dropping on you.

Be grateful for your health and that of your loved ones.

Don't forget the smaller things. Be grateful that your tire went flat in the driveway instead of on the freeway, or for the forecasted rain that came after your son's ball game instead of before, or for the two new merchant accounts you landed because a construction detour took you by their places of business.

As you appreciate what you are grateful for, you'll start noticing more positives at every turn.

### Magic words

We learned "magic words" at our mother's knee: please and thank you. It's time to once again realize their magic.

Did you send Thanksgiving cards to your merchants, letting them know how grateful you are for their business? You have another opportunity this year. Send them holiday cards that express the same sentiment.

And when was the last time you told your family how much you appreciate them for their support? Did you remember to thank your mom for that birthday card she sent? How about the barista behind the counter who gave you extra nutmeg on your eggnog latte?

Think about the last three times someone told you thank you. How did it make you feel? By saying thank you, you make two people happy with just two words – just like magic.

Good Selling!<sup>SM</sup>



Paul H. Green, President and CEO

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# POScript

## ShortStack

German scientists found an enzyme in a **bacterial strain** that could lead to the manufacture of acrylic **glass from sugar**. ... The University of Colorado sent butterflies and **spiders into space** aboard the Space Shuttle Endeavor. ... The host of a Canadian fishing show was **recently reprimanded** for broadcasting political propaganda during an election campaign, the first time a **show for anglers** landed in such hot water. ... ThinkGeek rolled out an animated **Wi-Fi Detector T-Shirt**; when it detects a signal, a radio tower graphic on the **device illuminates** ... With a grant from the U.S. Department of Energy, university researchers in Montana and Utah will study algae that are 30 to 50 percent oil by weight for possible **conversion into biofuels**. ... A new report in *Current Biology* states that **stickleback fish** choose the fattest, largest of their number as leader, making their choice through consensus. ... To test its capabilities for a possible future mission to **Jupiter's moon**, Europa, a **submersible probe** will plunge into a 40 meter deep Antarctic lake. ... Oxford University scientists claim they have found a way to produce **methanol from glycerol**, which is a waste byproduct of industrial biodiesel production. ... Researchers in Sweden studying 12 to 15 year-old boys playing video games found the subjects' **heart rate and sleep** were affected, especially from playing violent games. ... A National Space Biomedical Research Institute study is developing a tool to assist pilots with **spatial disorientation** in real-time; up to 10 percent of general **aviation accidents** in the United States are caused when pilots literally don't know which way is up. ... According to a U.K. online safety group, Internet fraudsters sell complete financial **identities for just £80**. ... A **water regeneration system** sent up to the International Space Station aboard Space Shuttle Endeavour will allow astronauts to drink their own recycled urine. ... Scientists at the Carnegie Institution's Geophysical Laboratory are studying what they call **mineral evolution** – the history of chemical elements present in the Solar Systems' primordial dust. ... A species of **fungus can convert cellulose** into diesel, according to Montana State University researchers. ... National Institute of Standards and Technology and the RoboCup Federation will host the second-ever international **nanosoccer contest** next summer. The field is the size of a **grain of rice**.

## MLScapes

Here's what they are saying on GS Online's MLS Forum:

"The person that says it cannot be done should not interrupt the person who is doing it."

– Imhogwyld

"The world is shrinking, and markets are opening for the bold willing to take that leap of faith into the next great unknown."

– Guardino & Associates

"You will always miss 100 percent of the shots you don't take."

– hipoint

## ISO-Q test

Which of the following statements is correct?

1. Despite the worldwide economic slowdown, the volume of electronic transactions conducted across the globe continues to increase.
2. Recession worries have caused U.S. consumers to buy fewer gift cards.
3. Amid the negative economic news, one positive is that overall card fraud has decreased in the U.K.

The first statement is correct.

## Biz bytes

Structural liquidity risk is the risk associated with funding asset portfolios in the normal course of business.

Contingent liquidity risk is the risk linked to finding additional funds or replacing maturing liabilities under potential, future-stressed market conditions.

## Loopy laws

In Alaska, it is illegal to push a live moose out of a moving airplane.

# DateBook

Visit [www.greensheet.com/gs\\_tradeshow\\_events.php](http://www.greensheet.com/gs_tradeshow_events.php) for more events and a year-at-a-glance event chart.



## ATM Debit News & Card Payments

*Reinventing Loyalty Conference*

**Highlights:** Leading practitioners and industry experts will assist banking and payments industry executives in learning how to better identify, retain and grow the customers that can propel franchise stability and profitability.

Topics covered in this one-day conference will include using a payment strategy to deliver value and strengthen customer relationships, creating innovations in reward strategies to differentiate programs, understanding the impact of interchange legislation on rewards funding, tailoring loyalty programs to specific customer segments, and building loyalty with emerging payment technologies and social networking.

**When:** Dec. 1, 2008

**Where:** Roosevelt Hotel, New York

**Registration:** [www.sourcemediaconferences.com/LOY08](http://www.sourcemediaconferences.com/LOY08)



## International Quality and Productivity Center

*IQPC PrePaid Conference*

**Highlights:** This two-day conference will provide an opportunity to join corporate end-users for interactive panel discussions and roundtables. You'll be able to learn about the current legislative and regulatory landscape, debate prepaid card churn and discuss solutions to closed loop prepaid card distribution cannibalization. You'll also be able to explore ways to manage and market gift cards and evaluate risks.

Leading organizations and retailers slated to appear are the Michigan State Disbursement Unit, Best Buy, H&R Block, Macy's Inc., TowerGroup Inc., JPMorgan Chase & Co. and Wal-Mart Stores Inc.

**When:** Dec. 2 - 4, 2008

**Where:** Mayfair Hotel and Spa, Miami

**Registration:**

[www.iqpc.com/ShowEvent.aspx?id=135920&details=136084](http://www.iqpc.com/ShowEvent.aspx?id=135920&details=136084)



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### Glenbrook Partners LLC

*Glenbrook Partners Payments Boot Camp*

**Highlights:** Glenbrook's Payments Boot Camp will take you on an in-depth study of U.S. payment systems, providing a unique cross-system view. It is designed to ensure understanding of how current trends and issues affect the industry. It will also explore how new and upcoming players will impact industry incumbents.

Instructors will be Glenbrook founder Carol Coye Benson and her colleague, Linda Elliot, a long-time payments industry executive. There will be ample time for interaction with instructors and fellow "campers."

**When:** Dec. 3 – 4, 2008

**Where:** Inverness Conference Center, Englewood, Colo.

**Registration:** [www.glenbrook.com/bootcamp-payment.html](http://www.glenbrook.com/bootcamp-payment.html)



### Southeast Acquirers' Association

*2009 SEAA Annual Seminar*

**Highlights:** The SEAA's annual meeting offers a congenial atmosphere in which to network with fellow attendees and vendors. Breakout sessions and panel discussions led by industry leaders will offer advice and inspiration while addressing the latest payment developments and opportunities. Vendors will include processors, equipment manufacturers, leasing companies and other third-party vendors.

**When:** Feb. 23 – 25, 2009

**Where:** Wyndham Orlando Resort, Orlando, Fla.

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



### Electronics Transactions Association

*ETA Annual Meeting & Expo*

**Highlights:** Thousands of professionals attend this annual event, which sports a host of educational programs and an exposition hall featuring more than 180 exhibitors. It also offers a chance to network with partners, clients, vendors and peers – new and old.

General sessions, panel discussions, topical lectures and more informal gatherings feature industry veterans, as well as rising stars; they cover issues of concern to attendees, including best business practices, legislative developments and data security requirements, as well as the latest innovations in technology.

Past speakers have included Fox News Analyst Stuart Varney, CNN Host Lou Dobbs, Visa Chief Executive Officer John Philip Coghlan, Discover Financial Services CEO David Nelms and other top executives in the payments space.

**When:** April 21 – 23, 2009

**Where:** Mandalay Bay Resort & Casino, Las Vegas

**Registration:**

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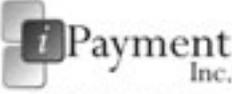
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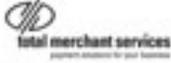
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- Coverage in over 200 networks and over 90 countries
- Customer Management Portal allows for easy SIM management
- Secure, managed end-to-end connectivity

### SmartPayments™ Gateway

- Fast and secure routing of POS transactions providing end-to-end connectivity
- Complete suite of management tools
- Certifications with leading payment processors
- CISP, PCI, PABP Certified
- An HBNet® Solution



1.9¢

per transaction

**CCS**  
CHARGE CARD SYSTEMS, INC.

**1.9**¢  
per transaction

**ALL Retail, MOTO, Internet**

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## **Unlike Our Competition**

Charge Card Systems believes a low transaction fee will help you seal the deal. There are no restrictions. With CCS, you will have the opportunity to generate more accounts and to earn greater income.

### **CHARGE CARD SYSTEMS OFFERS:**

- Activation and Conversion Bonuses up to \$700
- Residuals up to 70%
- Access to 9 Platforms including First Data, Chase Paymentech, Buypass, Vital & Global
- 12 Hour Funding
- Versatile Pay - Exclusive Total Payment Portal
- Earn Residuals on Discover Transactions
- Processing for High Risk Merchants
- Cash Advance Program
- ACH through Check 21
- Salary and Health Benefits
- American Express Residuals (Fall 2008)



**888.505.2273 ext.205**

Jeffrey Shavitz, EVP

[jshavitz@chargecardsystems.com](mailto:jshavitz@chargecardsystems.com)



*2¢ 1P Pricing  
Now Available  
for all Merchants!*

---

*2.5¢ Dial-up Transactions*

**Pump up your petroleum profit with NAB!**

Are you looking for a proven partner that can handle all your petroleum processing? You need a company with experience in the petroleum industry, a company that has the very best compensation program, the best service and the latest equipment. That company is North American Bancard.



1-888-229-5229 | [www.GONAB.com](http://www.GONAB.com)

NorthAmerican<sup>™</sup>  
BANCARD

## 2¢ IP PRICING 2.5¢ DIAL-UP TRANSACTIONS

**NOW AVAILABLE TO ALL MERCHANTS**

**NO RESTRICTIONS! ALL MERCHANTS QUALIFY!**

North American Bancard specializes in payment processing for the petroleum industry.

- Process Fleet Cards, Wright Express and Voyager utilizing BuyPass, the most prolific front-end network in the petroleum industry.
- With about 6 million Fleet Cards in circulation, petroleum/automotive merchants have a greater opportunity to accept these cards — and you have a greater opportunity to profit.
- Fuel sales, maintenance services and convenience stores provide many avenues for credit card processing in the petroleum industry.

### FREE State-of-the-Art Terminal Solution

Premium Solution VeriFone Vx570



VOYAGER

FUELMAN  
FLEET CARD

WRIGHT  
EXPRESS



VISA

DISCOVER

AMERICAN EXPRESS

NAB offers petroleum industry expertise with the ability to process Voyager, Fuel Man Fleet Card, and Wright Express in addition to Visa, MasterCard, American Express and Discover.

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# HARBORTOUCH



## IT'S SO SIMPLE.

**Inc.**  
**500**

2005 | 2006 | 2007

### NOW AVAILABLE!

To learn more about Harbortouch POS, contact:  
Brian Jones, EVP Sales and Marketing: 800-201-0461 x 136  
Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145  
Maxwell Sinovoi, National Sales Manager West: 800-201-0461 x 219  
or log on to [www.isoprogram.com](http://www.isoprogram.com)

United Bank Card





# HARBORTOUCH

## A unique sales opportunity from the industry's leading payment solutions innovator!

### *Lowest pricing in the industry for the highest quality POS system*

- Sell below the competition's cost and still earn impressive commissions

### *Guaranteed leasing program*

- Revitalize your revenues from equipment leases which represent approximately 70% of all deals

### *Industry leading customer service and technical support infrastructure*

- On site installation and merchant training
- 24 hour support
- Retail and hospitality software customization
- Remote support and offsite database backup

### *Designed for durability*

- Unlike standard PCs, which last 2-3 years, the average lifespan of a Harbortouch POS System is 7-9 years

### *The ultimate merchant retention opportunity*

- Reduce account attrition by integrating a business management solution at your merchant locations

Payment technology is improving rapidly, businesses are expecting more from their merchant service providers and the ability to offer a complete and affordable POS solution will give you a strategic edge over your competition!

Contact Harbortouch POS today and take advantage of the most advanced and lucrative sales opportunity in the payments industry!



**Inc.**  
**500**  
2005 | 2006 | 2007

### **NOW AVAILABLE!**

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