



# The Green Sheet

DEDICATED TO THE EDUCATION AND SUCCESS OF THE ISO AND MLS

November 27, 2006 • Issue 06:11:02

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## The do good, feel good godsend of giving

**M**any people who are in the payments industry, or have ties to it, contribute time and money to charity throughout the year. Their methods can be highly public. For example, Oprah Winfrey gave \$1,000 debit cards to more than 300 audience members during her Oct. 30, 2006, telecast – with instructions to donate the cards to their favorite causes.

Or, donors can be nearly anonymous. For instance, the merchant level salespeople (MLs) of the GS Online MLS Forum took up a collection when a fellow member lost his home in a catastrophic fire.

The reasons for supporting charitable causes are many. They can encompass feelings of satisfaction from knowing you are aiding an important cause, potential tax savings, increased respect from your employees, closer ties to like-minded customers and being valued as a responsible member of the communities you serve.

### Considerable commitments

American National Payments has an active charitable contribution calendar. Its employees have donated over 5,000 volunteer hours, more than \$10,000 in advertising costs, and thousands of dollars in direct contributions to a wide range of community causes – in 2006 alone.

"We feel strongly that if you are doing well, you owe it to the community to give something back," said Lisa Lineback, the ANP Senior Vice President who oversees the firm's charitable activities.

Marc Gardner of North American Bancard agrees. His company has made a conscious effort to increase its charitable contributions as it grows.

Glenn Goldman, Chief Executive Officer of Capital Access Network, the parent company of AdvanceMe Inc., was recently honored by Herbert G. Birch Services for being one of its "heavy-weight" supporters. The agency offers special education services to people facing significant challenges in the New York area.

Goldman first learned of the nonprofit in a





## Has Your Processor Grown Too Large to Perform for You?

While other processors continue to grow by padding their own pockets, North American Bancard has grown larger by investing back in our Agent Partners. We've built strong relationships by providing the best service and free terminal programs in the industry. We believe that a business built around honesty and integrity is a better business. After all, for as hard as you work to make money, shouldn't your processor be a class act?

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**Affiliations:**



## Notable Quote

**The card Associations "are getting more strict in their interpretation of PCI, and they are not settling for compensating controls as easily as they have in the past."**

See story on page 58



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**FLIP TO PAGE 80  
TO AVOID THE YELL**

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DEDICATED TO THE EDUCATION AND SUCCESS OF THE ISO AND MLI

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# Forum

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Visit [www.greensheet.com/sarcasm-sells.html](http://www.greensheet.com/sarcasm-sells.html) for the full archive.

searching the site and hard copies but with no luck. Can you point me in the right direction?

Robert G. Ficarra  
Vice President of Partner and ISO Relations  
CrossCheck Inc.

Robert:

Unfortunately, nothing turns up in the GS Archive that precisely matches your request. I do, however, have a few suggestions.

In 2004, we published an article about payments industry recruiters, and CSH Consulting ([www.cshconsulting.com](http://www.cshconsulting.com)) was one of them ("Best and brightest plug into payment industry recruiter network," *The Green Sheet*, Feb. 9, 2004, issue 04:02:01). This company might have the information you're looking for.

You may also find helpful our July 2002 GSQ, "Feet on the street" (Vol. 5, No. 3), which discusses recruiting, compensation and employee screening. Download a copy from our GSQ Archive at [www.greensheet.com/gsq/Secured/gsqissues.html](http://www.greensheet.com/gsq/Secured/gsqissues.html).

Or, try Bob Carr's article, "Knowledge is power: Show me the money – Part II" (*The Green Sheet*, March 10, 2003, issue 03:03:01).

Editor

## User says LogMeln is free

Regarding Joel Rydbeck's article "Accessibility on your terms" (*The Green Sheet*, Sept. 25, 2006, issue 06:09:02): It bothers me that *The Green Sheet*, whoever that is, states LogMeln "claims to be free." Claims? The free version is free! ... I have been a happy LogMeln Free user for two years and happily promote [the] paid service every chance I get.

Patrick Boyle

Editor's note: We forwarded Boyle's letter to Joel Rybeck, who replied with the following:

"Patrick, thank you for your comment. The reason I wrote 'claims' is because I have not actually used this service, however, have been referred to it. The base version is free, but there are upgraded versions available for different costs. Perhaps it was a poor choice of wording on my part. I will be more careful in the future."

## Payment salaries published?

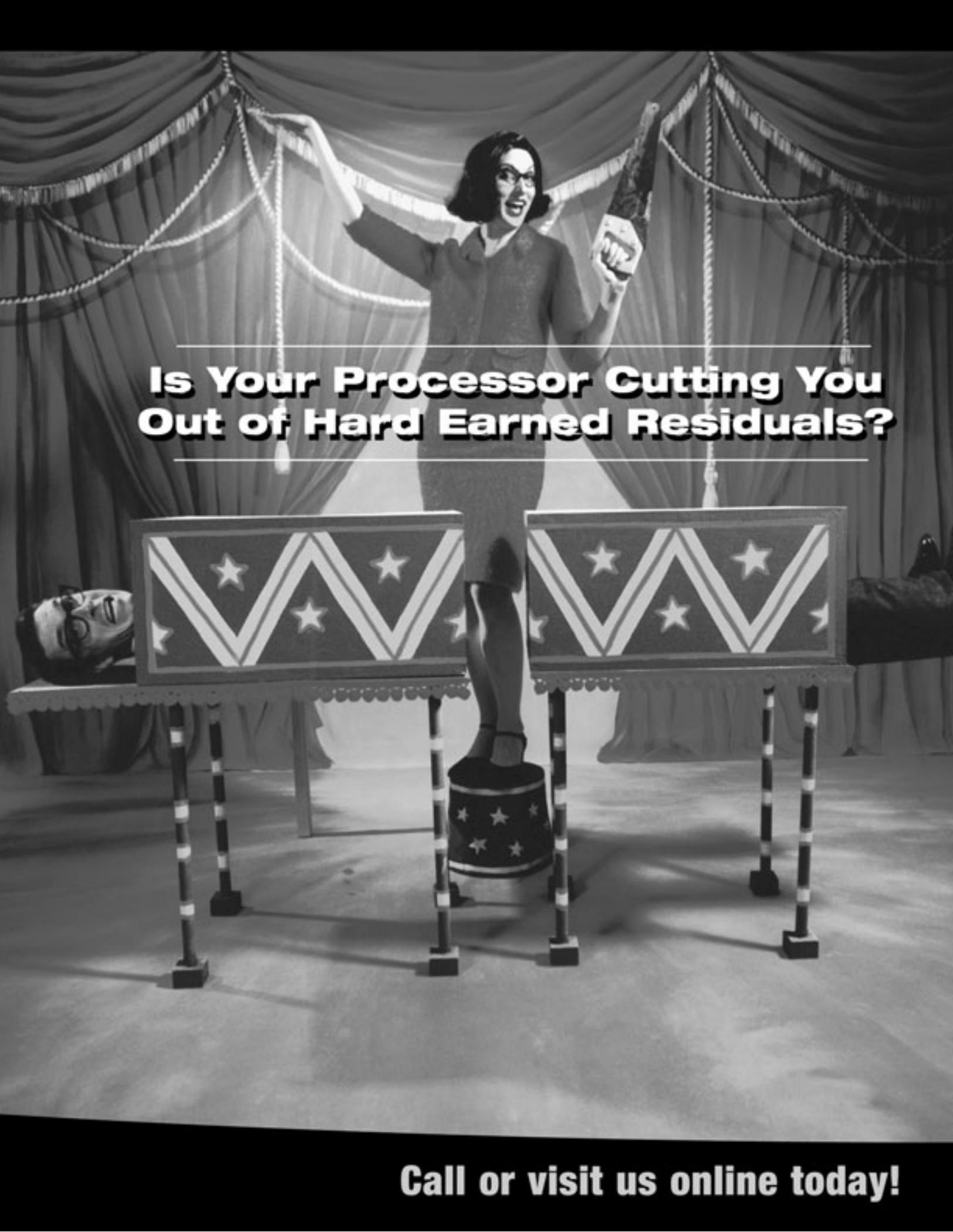
I remember seeing a Web site listed in *The Green Sheet* that gave salary ranges for positions in the payments industry. I have tried

## We want to hear from you!

Did you like (or dislike) a recent article or issue of *The Green Sheet* or GSQ? Do you have a story idea? Send your questions, comments and feedback to [greensheet@greensheet.com](mailto:greensheet@greensheet.com).

## Correction

The New Products story, "Beyond PCI basics: Firewalls and intrusion detection" (*The Green Sheet*, Oct. 9, 2006, issue 06:10:01) contains an error. We incorrectly stated "AmbironTrustWave has added a card-based acceleration technology from NodalCore to ipAngel models." Rather, the card technology is called NodalCore, and Sensory Networks produces it. We regret the error.



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### **FREE TERMINAL PROGRAM WITH MORE REVENUE!**

With NAB You Get a True Interchange Revenue Split.

Unlike other programs we don't charge 3 to 6 basis points off the top with a "Reserve Fee for Hidden Losses" or "BIN Sponsorship Fee"

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If the merchant processed \$50,000 then you receive \$750. !!!Paid Weekly!!!

**\$100 Activation Bonus**

per each retail merchant activation \$50 per card not present merchant activation. !!!Paid Weekly!!!

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Check Solution  
OMNI 3750 or  
Nurit 8100  
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Smart Card ready



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# QSGS

YOUR NEWS IN A HURRY

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

**Cover Story**

**The do good, feel good godsend of giving**

The reasons for supporting charitable causes are many. They can encompass feelings of satisfaction from knowing you are aiding an important effort, potential tax savings, increased respect from your employees and closer ties to like-minded customers. Find out how people in our industry are giving back.

Page 1

**Industry Leader**

**Respecting the art of sales**

Those who take sales seriously know it is an art requiring training, commitment and a solid moral character. As Chairman of the Board, Co-Founder and Chief Marketing Officer for U.S. Merchant Systems, Stuart H. Rosenbaum understands and respects the art of sales.

Page 34

**View**

**Ride the direct seller wireless wave**

With nearly 14 million potential customers, the direct selling market is ripe for wireless payment processing. MLSs who choose the right solutions and focus on meeting direct sellers' unique needs will be pursuing a virtually untapped opportunity.

Page 50

**View**

**The skinny on cash advances**

A visit to the offices of one merchant cash advance provider offered some insight into this segment of the payment processing industry.

Page 26

**View**

**Garbage in, garbage out order fulfillment: An obvious solution**

The information provided to fulfillment companies for equipment orders is often alarmingly inaccurate and incomplete. This causes problems to ripple through the industry, increasing costs and frustration at every level. But there's a solution, and it's simpler than you would think.

Page 52

**Feature**

**Money for nothing, Czechs for free**

From *ATMmarketplace.com*. You are visiting a foreign country and use an ATM to withdraw cash from your account back home. Are you hit with a surcharge fee? It depends on where home is.

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**News**

**Access controls key to secure POS network**

Visa continues to receive reports of vulnerabilities in the industry. In response, it issued a security alert Oct. 31 advising merchants to put proper network controls in place.

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**QSGS**

**News**

**Interchange:  
Something's got to give**

With the card Associations going public, there is much speculation that interchange rates have nowhere to go but down. Whether that will play out was a key concern of institutional investors at a Nov. 8 Morgan Stanley conference on the payments industry.

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**Education**

**Are you liable for data security breaches?**

During contract negotiations, some processors attempt to pass liability for security breaches on to you as ISOs and MLSs, even when breaches occur at merchant locations. Do not assume this kind of liability without first considering eight things.

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**Feature**

**Card Associations get aggressive on PCI enforcement**

The Payment Card Industry (PCI) Data Security Standard has been around since 2004. Yet compliance has come in stages. The card Associations put teeth into their terms for card acceptance: threatening penalties for failure to get with the PCI program. Now they're starting to show those teeth.

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**Education**

**Hackers anonymous and ominous**

If PCI regulations don't apply to your business, you should still take action to help ensure data security. Understanding how hackers can penetrate systems and extract data is foundational to protecting your assets.

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**Education**

**Street Smarts<sup>SM</sup>: One small man provides giant inspiration**

"Rudy," a movie about Rudy Ruettiger, the underprivileged, undersized football player attempting to fulfill his dream of playing football for the University of Notre Dame, recently aired on television. His desire and heart can be a lesson to any ISO or MLS.

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**Education**

**The ABCs of the ADCR**

The compliance world's latest development is Visa U.S.A.'s Account Data Compromise Recovery process. The ADCR offers card present merchants additional protections – and additional responsibilities – in the event of a security breach. It requires merchants to know, in detail, what they must do if a breach occurs.

Page 98

**Education**

**It's now or never:  
Get time on your side**

We all face the same days in a month, hours in a day and minutes in an hour. Yet time seems to work for some and against others. Those who seemingly have more time have simply sharpened their time-allocation skills. Learn how to make time work for you.

Page 82

**Inspiration**

**Angels come in all forms, including yours**

You never know when something unexpected and positive will pop into your life. But if you are entirely focused on accomplishing the tasks at hand, you run the risk of not recognizing new solutions to challenges when they appear.

Page 109

# A Big Solution

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# IndustryUpdate

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## NEWS

### NAOPP announces 2007 board candidates

The **National Association of Payment Professionals** announced candidates for its 2007 board positions. They include:

- President: Steve Schwimmer
- Vice President: Craig Lesser
- Treasurer: Ty Rosean
- MLS Director: River Cohen
- Vendor Director: Wendy Zucker.

NAOPP members have received ballots electronically, and voting will continue through Nov. 30, 2006. If you are a NAOPP member and did not receive a ballot, e-mail [naopp@netdoor.com](mailto:naopp@netdoor.com).

### The ETA seeks board members

The **Electronic Transactions Association** is looking for payments industry professionals to serve on its board of directors. Board members can make a difference by playing a leadership role in the organization, which is dedicated to meeting the needs of the payments industry, the ETA stated. If you are interested in becoming a board member or want to recommend someone for this role, download an application at [www.electran.org](http://www.electran.org). The application deadline is Dec. 4, 2006.

### Business.gov re-launched

**Business.gov**, a Web site where business owners can access federal compliance information, was recent-

ly re-launched. Originally debuted in 2004, the site contains information on starting, managing, growing and exiting a business. It is managed by the U.S. Small Business Administration in partnership with 21 federal agencies.

### Coalition against child porn gains four members

**Chase Paymentech Solutions LLC, Global Payments Inc., HSBC – North America and Washington Mutual Inc.** joined the Financial Coalition Against Child Pornography. The coalition, which includes banks, credit card companies, third-party payment companies and Internet service providers, is dedicated to fighting child pornography on the Internet.

### Comdata wins verdict

A jury rendered a verdict in favor of **Comdata Corp.**'s Stored Value Solutions Inc. in a patent infringement suit brought by Barry Fiala Inc. The jury found that Comdata did not infringe U.S. Patent No. 5,918,909 owned by Fiala Inc. In addition, the jury found that the patent is unenforceable due to inequitable conduct before the U.S. Patent and Trademark Office.

### Discover releases Small Business Watch

**Discover Financial Services LLC** released the results of its Small Business Watch for October 2006. Thirty-three percent of respondents said they will increase spending on business development activities, while 32% said they would decrease investment spending.



- According to a **National Retail Federation** survey, debit/check cards will be the favored payment form for gift purchases this holiday season, with 39.1% of consumers planning to use debit cards. The number of individuals intending to pay cash has dropped to 24.3%, from 28.5% in 2005. One in three will rely on credit cards. Only 6.2% will write checks at the register.
- For the first time, gift cards will supplant toys, games, music and movies as the gift of choice, rivaling even apparel, according to a 2006 **American Express Co.** gift card survey of 1,013 shoppers. Two-thirds (66%) of shoppers said they will purchase gift cards. Those planning to buy apparel gifts remained steady at 68%.
- Outstanding consumer revolving credit, which includes credit card debt, rose a projected 4% in September 2006 to \$857.4 billion and at an actual rate of 6.7% in August, the **Federal Reserve** reported. Nonrevolving credit declined. Revolving credit debt stood at \$816.9 billion at the end of the third quarter of 2005.

This little dog  
can hunt!



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matter.

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companies are  
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Sparky knows the bankcard industry has become a dog-eat-dog world with free terminals and reduced profits... and, to make money today, you need something that sets you apart! We can help! ABC is the hottest add-on product for the bankcard salesperson since the Zon Jr.

America's Best Companies is **NOT** a bankcard company. We are a small business association helping business owners with the two things they desire the most—prestige and profitability.

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Go huntin' with Sparky and have fun doing it!

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- Up to 35% of billing paid in residual
- \$25 Annual renewal bonus
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**IndustryUpdate**

**Consumers spend more when using credit cards in vending**

A survey from USA Technologies found that consumers spend an average of 32% more per vending transaction when using a credit card. The results of the Cashless Vending Survey showed that consumers spend 35.1% more on beverages, 34.2% on snacks and 17.5% on food when they use credit cards.

**ATM and returned check fees at all-time high**

Bankrate.com released the results of its Fall 2006 Checking Account Pricing Study. The study found that ATM and bounced check fees hit a new record high, reaching \$1.64 and \$27.40, respectively. The survey also found that fewer banks are charging their own customers for using another bank's ATM. View the study results at [www.bankrate.com/checkingstudy](http://www.bankrate.com/checkingstudy).

**Philly Fed debuts virtual tour**

The Philadelphia Federal Reserve Bank launched an enhanced virtual tour of its Money in Motion exhibit, which provides information about money, banking and the Federal Reserve System. The tour can be accessed at [www.philadelphiafed.org/money\\_in\\_motion/tour.html](http://www.philadelphiafed.org/money_in_motion/tour.html).

**ANNOUNCEMENTS**

**Eliot Management Group wins award**

Eliot Management Group was recognized in the MountainWest Venture Group's Utah 100 Awards, placing 6th among 100 of the most successful companies in the state.

**Gemalto meets Visa specifications**

Gemalto launched a banking microprocessor card to perform multiple types of Visa payments: contact EMV (Europay, MasterCard, Visa), EMV-based contactless and magnetic stripe data contactless. The card is the first contactless product to meet Visa's global contactless specification for interoperability and will be available to major financial institutions starting January 2007.

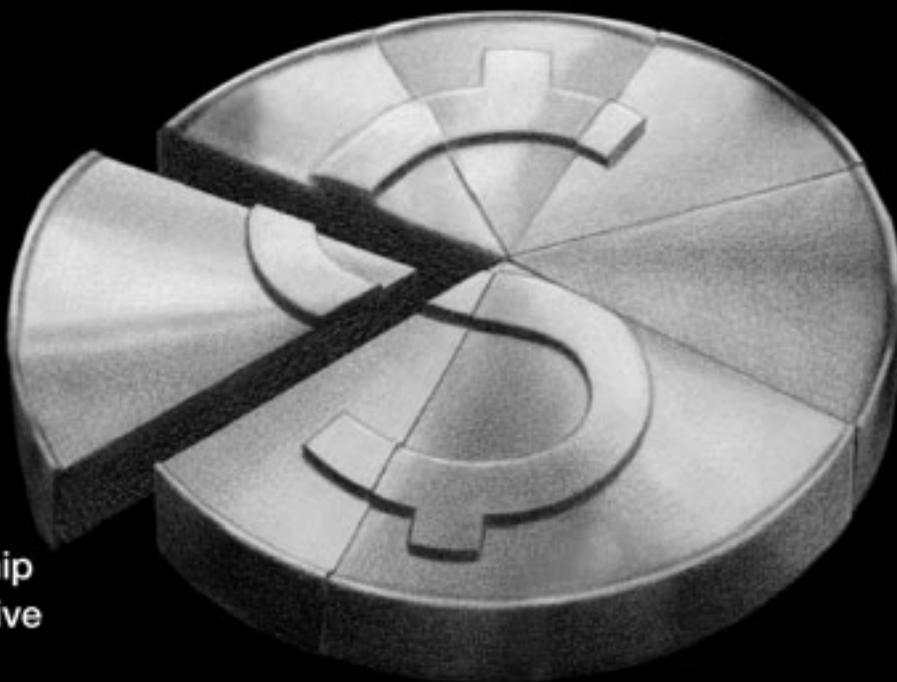
**MagTek receives Innovation Award**

MagTek Inc. received the 2006 Innovation Award from the China International Financial Technology and Equipment Association for the category representing Financial Information and Technology. MagTek was selected for its ExpressCard 1000 all-in-one instant-issuance and card personalization platform for credit, debit, ATM and gift cards.

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**IndustryUpdate**

**Jack in the Box goes contactless**

Contactless card readers are being installed at all **Jack in the Box** restaurants. Installation is expected to be completed by year-end.

**Free processing offered**

**Secure-eBill** is offering free transaction processing for new merchants who accept its payment option between Nov. 10, 2006, and Feb. 28, 2007. Secure-eBill will also offer a \$25 rebate to consumers who shop at those merchants' sites during that period and pay for online purchases using the payment option.

**Association releases contactless specs**

The **Smart Payment Association** released the first version of its contactless data storage specifications. The document defines how to securely store and manage data for value-added applications. The association is a nonprofit group dedicated to fostering and facilitating the use of smart cards to make payments.

**Targan receives leader and innovator award**

Payments Attorney **Holli Targan**, Partner with the law firm Jaffe, Raitt, Heuer and Weiss, was profiled

as a 2006 Lawrence Technological University Leader & Innovator in the Oct. 10, 2006, *Great Lakes Innovation and Technology Report*. The honor recognizes effectiveness in combining leadership and innovation to improve the quality of the global business community.

**PARTNERSHIPS**

**TransNational certifies 4Access terminal**

**TransNational Bankcard** Class-A certified and deployed the Orion all-in-one check reader, imager and card solution from **4Access Communications Co.**

**CommercialWare and AmbironTrustWave partner**

**CommercialWare Inc.** and **AmbironTrustWave** announced a partnership to offer Payment Card Industry Data Security Standard compliance services to their joint customers.

**Nxgen Payment Services partners with Cynergy Data**

**Nxgen Payment Services** formed an ISO relationship with **Cynergy Data**. Cynergy Data will provide

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**IndustryUpdate**

enhanced programs, support and data availability for Nxgen's national sales force, agent banks and referral sources.

**First Data renews contract with Wells Fargo**

First Data Corp. and Wells Fargo & Co. renewed and expanded their agreement for consumer credit and small business card processing services. First Data will continue to provide Wells Fargo with card processing services, including statement production and mailing, plastic card personalization and fraud services.

**Global Payments allies with Ruesch International**

Global Payments Inc. signed a referral agreement with Ruesch International Inc. Ruesch will refer clients to Global Payments, and Global Payments will refer agent banks and business clients to Ruesch for its cross-border payment processing and foreign exchange transaction needs.

**Hypercom product approved by MasterCard**

Hypercom Corp. announced its Internet-protocol (IP)

enabled Optimum T4100 is the first card payment terminal to gain approval under MasterCard Worldwide's POS Terminal Security program.

**Sam's Club accepts MasterCard**

Sam's Club will accept MasterCard-branded credit cards. Previously, the retailer only accepted credit cards from its own private label and cards issued by Discover.

**TD Banknorth renews NYCE contract**

NYCE announced a long-term contract renewal with TD Banknorth, extending its role as the bank's sole provider for PIN-based POS debit card access. TD Banknorth will also use NYCE as its primary network for ATM card access.

**Radiant Systems to offer VeriFone system**

Radiant Systems Inc. formed an agreement with VeriFone to offer VeriFone's On The Spot mobile electronic payment system with Radiant's Aloha POS system to restaurant operators in North America.

**TASQ Technology adds Panini scanner**

TASQ Technology added the Panini My Vision X check scanner to its single-source solution for remote

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**IndustryUpdate**

deposit capture. TASQ will provide the Panini My Vision X through a variety of purchase, rental and lease options.

**VeriFone product line  
MasterCard-approved**

VeriFone announced its Vx Solutions products were the first to achieve product-line compliance with MasterCard's POS Terminal Security program specification regarding security of IP-based systems.

**Planet Payment acquires  
processing platform**

Planet Payment acquired the credit card processing platform and related Bermuda assets of TransWorld Payment Solutions Ltd., Bermuda in exchange for Planet Payment common stock valued at approximately \$750,000. Planet Payment's processing agreement with TransWorld will be terminated, and Planet Payment will assume the running costs of the processing platform.

**ACQUISITIONS**

**Comdata acquires HQ gift cards**

Comdata Corp. acquired HQ Gift Cards LLC. Terms of the transaction were not disclosed. HQ Gift Cards will be integrated into Comdata's Stored Value Solutions division in Louisville, Ky.

**Innuity to acquire Creditdiscovery**

Innuity Inc. entered into an agreement to acquire substantially all the assets of Creditdiscovery LLC and Acquirint LLC for 454,000 shares of Innuity's common stock and the assumption of \$95,000 in liabilities.

**APPOINTMENTS**

**Hypercom appoints two**

Hypercom appointed Kazem Aminae as Senior Vice President and General Manager – Hypercom EMEA. Aminae joins the company from Gemplus Group where he served as Senior Vice President, Financial Services, EMEA. He also held positions with Ingenico Group, Bull Smart Cards & Terminals, Bull Information Systems Ltd. and RIVA France S.A.

Hypercom also named John Tait as General Manager for the company's Australia, New Zealand and Pacific region. Tait joins Hypercom from

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Provenco Group Ltd., where he served as General Manager of Provenco Payments Ltd. for six years.

**VeriFone completes Lipman acquisition; names executives**

VeriFone completed its acquisition of Lipman Electronic Engineering Ltd. The company expects revenue to grow 10% to 15%. William Atkinson is VeriFone's new Executive Vice President, Payment Systems.

Isaac Angel is Executive Vice President of Operations. David Turnbull is Global Head of Research and Development. Jesse Adams was named Vice Chairman. Bud Waller continues as Executive Vice President, Integrated Systems, and Barry Zwarenstein continues as Chief Financial Officer and Executive Vice President.

**The ETA appoints Bills to committee**

Aaron Bills was selected by the ETA to serve on its Best Practices Committee. The committee is responsible for identifying and developing policies, procedures and practices that will propel the payments industry.

**Craig to head Online Resources division**

Robert R. Craig is the new Executive Vice President and General Manager of E-commerce Services for Online

Resources Corp. Craig co-founded Remitco before First Data acquired it in 2000. Craig most recently served as head of business development for First Data's remittance processing business.

**Dunbar named Nietech President/CEO**

Don Dunbar is the new President and CEO of Nietech Corp. Dunbar has served as CFO of Nietech since 2003 and will also continue in that role. Dunbar is a Founder, former Vice President and board Secretary of Sonoma Metal Products Inc.

**TransFirst hires new President and COO**

John Shlonsky joined TransFirst as President and Chief Operating Officer. Shlonsky spent 11 years at First Data and its affiliates and held various leadership roles throughout his tenure. He served most recently as President of First Data Merchant Services.

**PRBC continues expansion, names CEO**

PRBC, also known as Pay Rent, Build Credit Inc., completed a round of equity financing that will enable it to expand its business. PRBC hired Corey Stone as CEO. Stone formerly was Vice President of Business Development at CheckFree and Executive Vice President of American Payment Systems.

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**Insider's report on payments**

**The skinny on cash advances**

**By Patti Murphy**  
*The Takoma Group*

I have a confession: Until recently, I had no real understanding of the merchant cash-advance business. I suspect like many others both inside and outside the payments space, I viewed merchant cash advances as something akin to payday loans.

I was wrong. Merchant advances aren't predatory (the big complaint about payday loans). That is, unless the company providing the advance has less than honorable intent. Rather, cash advances seem to be a viable funding option for small businesses to access working capital by leveraging future credit card sales.

I came to understand this last month while touring the headquarters of AdvanceMe Inc., a merchant cash advance company based in suburban Atlanta. AdvanceMe says it has made 30,000 such advances worth an estimated \$600 million since opening for business in 1998.

"This is a purchase and sale of goods," said Glenn Goldman, the company's Chief Executive. "It's not a loan."

AdvanceMe is one of about a dozen companies in this space today. While specific policies and processes may differ, the basic model transcends individual corporate structures.

**When bank loans aren't an option**

Here's how it works. Say a restaurant owner wants to add a dining room. Lacking a strong business track record and necessary collateral, however, bank loans aren't an option.

"These folks may not have the kind of collateral a bank is looking for," Goldman said. "But many are able to demonstrate that they can generate credit card sales, and that's what we're looking at."

Merchant cash advances get repaid through deductions from future credit card sales. Let's say, for example, that a restaurant owner needs \$20,000 for improvements. In exchange for that money upfront, the restaurateur agrees to let the cash-advance company, working in tandem with

the merchant's card processor, deduct funds from future credit card sales.

Payments are made only when the restaurant generates credit card sales. No credit card receipts means no payments to the funding company.

For the sake of illustration, let's say the agreed-to pay-back amount on the \$20,000 advance is \$25,000, and the restaurateur agrees to cover that amount by earmarking 5% of credit card sales for the cash advance company. From that point on, the card acquirer/processor diverts 5% of all credit card sale deposits earmarked for the restaurant's bank account to the cash-advance company.

The benefits for small to mid-sized merchants seem obvious enough. Strapped for cash, many can't qualify for bank loans.

**For ISOs and merchant level salespeople, this is yet another product to add to their slate of merchant offerings.**

A recent survey of small businesses by AdvanceMe's parent company Capital Access Network Inc., for example, found 90% considered traditional bank loans appealing. But only one in four of these businesses actually ever apply for loans.

Expanding inventory or, in the restaurant's case, adding tables should bring in more money, so the reduction in credit card deposits should be indiscernible.

The acquirer/processor benefits, too. When merchants take a cash advance, one of the key requirements is that they continue to process card transactions with the company that routes payments to the cash advance provider.

Goldman, for example, noted average funding from AdvanceMe takes a merchant between eight and 10 months to pay off. Even more impressive, he said upward of 80% of businesses taking cash advances from the company qualify for future advances.

For ISOs and merchant level salespeople (MLSs), this is yet another product to add to their slate of merchant offerings.

**Things to consider**

Plenty of companies offer merchant cash advances tied to credit card receipts. And as with any business sector, some are more experienced, and some use more sophisticated technologies and procedures than others.



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**View**

So here are some things to consider when thinking about partnering with one of these firms to offer merchant customers cash-advance services. It's not a comprehensive list, but it should provide a good start.

- Does the cash-advance company indemnify its partners (acquirers, ISOs) against legal actions tied to collections issues? And does it have the capital to back those indemnities?
- Does the company make available to its business partners financial statements that have been audited by a nationally recognized accounting firm?
- Does it have sufficient financial backing to fund all potential requests?
- Does the company cap the percentage of card receipts that can be taken? (Remember, this is about cash flow, so if a merchant is strapped by the payment schedule and goes out of business, nobody wins.)
- How and when is the money split out from a merchant's card receivables? (It's best if it happens only after any chargebacks have been remediated and related processing charges covered.)
- How sophisticated are the technologies and analytical

models the company uses to decide cash advance requests?

- Does it limit industry sectors in which it's willing to make cash advances?
- What are the company's renewal rates and customer satisfaction numbers?
- What are its customer service capabilities?
- Does the company have resources to help support its partners in marketing cash advance services to their clients?
- How does it deal with cardholder information? If the company captures and transmits cardholder data, liability issues could be at play.
- Is the company compliant with the Payment Card Industry Data Security Standard and Cardholder Information Security Program?

As with any business decision, merchants, acquirers, ISOs and MLSs should understand what they're getting into and what it means for their businesses.

*Patti Murphy is Senior Editor of The Green Sheet and President of The Takoma Group. E-mail her at [patti@greensheet.com](mailto:patti@greensheet.com).*

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Feature

# Money for nothing, Czechs for free

By Missy Baxter, Contributor

ATMmarketplace.com

*This story was originally published on ATMmarketplace.com, Oct. 3, 2006; reprinted with permission. © 2006 NetWorld Alliance LLC. All rights reserved.*

**Y**ou are visiting a foreign country and use an ATM to withdraw cash from your account back home. Are you hit with a surcharge fee? It depends on where home is.

Individuals with U.S. accounts who routinely travel abroad pay a surcharge on their transactions. Even soldiers pulling a tour overseas incur the fee. According to military newspaper *Stars & Stripes*, some service personnel on bases in Germany have paid 2% for bills at the cash dispenser.

But for those visiting the United States, ATM cash withdrawals are on whoever owns the ATM. The visitor pays nothing unless he is in one of a small number of states that have enacted special laws to address surcharging international ATM users.

The matter has many elected officials saying "No way, José" [to the status quo].

"Florida businesses are losing thousands of dollars per month," said J. Michael (Mickey) Brown, President of First Bank and Trust of New Orleans and an active member of the ATM Industry Association. "They are supplying a service to international users and aren't able to recoup the cost to provide that service."

He estimates many ATMs in the state, 34% of which are owned by mom-and-pop operations, lose up to \$3,000 a month in fees. "It's a direct cost to those businesses," Brown said.

This summer, Florida became the 17th state to pass a bill that would enable the state's ATM deployers to apply the same charges to people who access foreign accounts as they do to people who access U.S. accounts.

"Once it was explained [to legislators] about the discrimination occurring with regard to Florida businesses, it wasn't a hard sell," Brown said.

## The 'express' line

Visa's and MasterCard's rules prohibit surcharging foreign users except where state law "expressly" allows ATM deployers to do so. The two companies are particular about how "express" the wording is, too.

In Utah, a law that addresses surcharging and foreign users is being challenged by the two networks, which contend the law is vague on the point, said Rep. Jennifer Carroll (R-Florida), the sponsor of the Florida bill.

Because Carroll used wording from the Utah law in her bill, which was due to become law July 1, legislators believed it prudent to have a new bill drafted and passed before sending it to Gov. Jeb Bush for signing.

"It's a matter of whether the bill says that ATM owners 'may' or 'may not' be able to charge the fees," she said. "After we fix the wording, I don't think we'll have any trouble."

But why the resistance to the surcharge in the first place?

Collecting fees from international users "negatively impacts the Plus brand on a global basis," a spokesperson for Visa said.

According to Visa, the surcharging line in its operating rules is meant to avoid confusion, since international cardholders rarely encounter surcharges on ATM withdrawals they make at home.

But some say the argument is hard to support since ATM surcharging is quickly spreading throughout the world.

### Surcharge-friendly states

In July 2006, Florida became the 17th state to enact foreign-surcharge-friendly legislation.

States with comparable legislation include:

- Alabama
- Arkansas
- California
- Georgia
- Idaho
- Louisiana
- Maine
- Minnesota
- Mississippi
- Montana
- Nevada
- Tennessee
- Texas
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**Feature**

Look at countries such as the United Kingdom, South Africa, Australia and Mexico, they say, where an increasing number of independents are now placing off-premises ATMs that charge a fee for use.

**On a quest for equality**

Lana Harmelink, International Operations Director for ATMIA, says international surcharge fees are vital. Without them, many small, independent operators won't survive.

"The U.S. ATM market is decidedly different than anywhere else in the world, because most off-premise[s] ATMs in this country are owned by nonfinancial entities," she said.

"Denying these nonfinancial ATM owners/operators the ability to assess a surcharge on U.S. ATM transactions initiated by an international cardholder requires those owners/operators to provide a valuable service to a customer with little to no resulting revenue."

Besides, she said, independent deployers in the United States pull a lot less from interchange than international operators. In addition, the amount of interchange that a nonfinancial ATM owner/operator receives on

each ATM transaction is much less than that received by financial institutions.

"It is our understanding that in many parts of the world the amount of interchange that the ATM operator receives on transactions involving an international transaction, and thus subject to the International Surcharge Rule, is significantly higher than that typically generated in the U.S.," she said.

In states like Florida, New York and California – where the economic impact of tourism adds up to millions of dollars each year – the additional surcharges would generate higher profits for ATM owners.

Florida was the third-most-popular U.S. destination for overseas visitors last year, according to data compiled by the U.S. Office of Travel and Tourism Industries.

Florida hosted nearly 4.5 million foreign tourists, while California drew almost 5 million and New York, the No. 1 tourist destination, topped 6 million. 

*Link to original article:* [www.atmmarketplace.com/article.php?id=7849](http://www.atmmarketplace.com/article.php?id=7849)

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# IndustryLeader

## Respecting the art of sales

**T**he sales industry has an image problem. Who hasn't seen a parody of the profession, complete with a fast talker in a loud suit? However, those who take the endeavor seriously know sales is an art requiring training, commitment and a solid moral character. People without those attributes can enter the field, but they will not last long.

As Chairman of the Board, Co-Founder and Chief Marketing Officer for U.S. Merchant Systems, Stuart H. Rosenbaum understands and respects the art of sales.

While growing up in Philadelphia, Rosenbaum watched his dad work 80 hours a week, balancing two jobs, so that Rosenbaum and his siblings could attend college.

Even so, when he was 18 years old, his parents told him that, despite his dad's hard labor and commitment, they did not have the money to fund his college education.

While he admired his now-deceased father, Rosenbaum also took from his dad's experience some valuable lessons about what not to do. "I loved my father dearly, but I never wanted to follow in his professional footsteps," he said. "At the end of the day, he had nothing to show for it. I decided very young that I would always be my own boss."

### Becoming a grasshopper

Rosenbaum worked to pay his way through school, studying economics in his hometown at Temple University and at Stockton State College in New Jersey. Stopping just shy of a degree in 1982, Rosenbaum traveled to California, where he still resides.

Upon arrival in the Golden State, Rosenbaum secured a position as a wholesale sales representative for an electronics manufacturer. He chose the sales profession, in part, because people who knew him said his outgoing personality would be a good fit for a sales career.

Unfortunately, he soon discovered that a profitable sales career would require much more than a winning personality. After struggling for six months, he contemplated quitting and returning to the East Coast.

On one of his worst days, he called his mother from a pay

phone, planning to ask her to front him the money for a plane ticket home.

However, as he waited for his mom to pick up the receiver, he had an epiphany. "I thought, 'If I quit now, life will never be the same. If I overcome whatever obstacles I'm facing now, I can do whatever I want in life,'" he said.

He decided to stick it out. Shortly thereafter, a sales manager gave him *The Greatest Salesman in the World*, a book by Og Mandino.

He read it cover to cover and soon after attended a seminar led by Sales Trainer and Motivational Speaker Tom Hopkins. He was hooked. "I came to understand it's [sales] a real profession," he said. "There are tools and learning; it is an art that one can master."

So, he educated himself and worked to master those tools. Or, as he said, "I became the Grasshopper" (the nickname of Kwai Chang Caine, the central character portrayed by David Carradine in the 1970s "Kung Fu" television series).

Rosenbaum absorbed as much as he could about prospecting techniques, qualifying, presentations and closing. "From that point forward, I was a top closer in pretty much anything I did," he said.

### Being the boss

As he mastered his profession, Rosenbaum did not lose sight of his dream to be his own boss. He held several sales and management positions in the auto and consumer electronics industries.

Then, in 1988, he founded Dealer Accessory Service, a company that distributed and installed aftermarket auto accessories for car dealerships in Northern California.

After a few years, he sold that business and stayed on for a year to help with the transition. He then began looking for the best arena for his accumulated skills. A friend was selling bankcard terminals and suggested he look into it.

Rosenbaum's first employment interview in the industry was brief. So was his training, which consisted primarily of instructions on filling out paperwork.

"Armed with no more than that and my selling skills, I sold a deal every day for the first five days," he said. About six months later, in 1992, he and two friends, Larry Cohn and Ken Ruff, founded U.S. Merchant Systems.

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▶ **Rosenbaum's entry into the financial services industry may not have been preordained, but it has been an easy fit. "My training in sales ... my knowledge of the sales cycle, closing and sales training was a perfect match for this business," he said. He believes entering the payments area is the best business decision he has made.**

For the next two years, Rosenbaum served as Vice President of Sales and Marketing. In 1994, he became the Chairman and Chief Executive Officer of the company.

During that time he was also busy with other projects, including co-founding PayQuake in 2001, an online merchant services program developed to compete with PayPal. He sold PayQuake in 2003.

In 1995, Rosenbaum founded and chaired IntelliPay Inc., an electronic transaction gateway. He sold that company in 2000 to Pacific WebWorks Inc.

Rosenbaum turned over his CEO duties at U.S. Merchant Systems to the company's former Chief Operating Officer, Cihat Zeyt, in July 2006. He stayed on as Chairman and assumed an even more active role as Chief Marketing Officer. As CMO, he is developing a complete training and marketing system to help sales agents grow.

"Even when I was the CEO, I was always the CMO," he said. "Now I spend most of my time developing sales and marketing tools. At some point, we will have the very best for all agents, and we won't need to reinvent anything. ... We will even have training on how to run a profitable sales office and how to run finances."

**Becoming the teacher**

Rosenbaum's entry into the financial services industry may not have been preordained, but it has been an easy fit. "My training in sales ... my knowledge of the sales cycle, closing and sales training was a perfect match for this business," he said.

He believes entering the payments area is the best business decision he has made. "The possibilities are endless," he said. "I've made best friends, friends for life. I've made a good living and a good retirement."

His career choice has also given him the opportunity to share some of what he has learned, transforming him from student to teacher. "I enjoy teaching new and even experienced salespeople new ways to market, prospect and close sales," he said. "I also enjoy teaching agents how to grow their office."

To date, Rosenbaum has trained more than 2,000 sales

professionals in the financial services, auto and consumer electronics industries.

He thinks training is an area in which our industry could use improvement. He identified as risks to the industry the "lack of focus on training and development of salespeople and agent offices and a lack of focus on selling value and solutions, leading to ... price-only competition.

"Ultimately when this happens in any industry, only a few players will survive," he said.

Rosenbaum thinks if an ISO hires direct employees (those for whom a W-2 form is filed with the Internal Revenue Service), it is the ISO's responsibility to train them.

As for 1099 (independent contractor) agents, he said, "There are two types of agents: those who are loyal to ISOs and those that are not. But, there are also two types of ISOs: those that are loyal to agents and those who are not."

He mentioned that some agents work with six or more processors. "When it comes to salespeople, it's not easy," he said. "We have to hustle, and we don't know when the next paycheck is coming. At least what ISOs can do is create a culture that is motivating and that allows agents to see a career path and a future."

**The free-equipment folly**

Rosenbaum's passion for training is directly related to his opinion of the free-equipment frenzy our industry is experiencing. "Don't take the easy way out; anyone can give something away," he said.

He feels that using free equipment forces agents to work hard, rather than smart. "To sign up enough business to make a living, you have to make three to four times the sales calls," he said. "You are working harder for same the buck."

Rosenbaum conceded that free equipment isn't always a poor choice. "I don't think it's a bad idea, on occasion, to provide merchants with equipment," he said. "There are times when it makes a lot of sense."

However, he doesn't think it's wise to base an entire promotion or marketing plan on giving things away. "The



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problem with that is we are sales organizations first and foremost," he said. "We came about as a group because banks needed sales forces.

"The challenge is that when we supplant good sales training and techniques with giving something for free, we denigrate the entire industry. It becomes a game where anyone can get in, and it really hurts the professionals."

Rosenbaum also pointed out the negative effect he believes free equipment can have on the morale of sales agents.

"There is no greater pride and accomplishment than when an agent makes a sale and gets a commission that is going to pay rent or put food on the table," he said. "It [free equipment] will never build morale."

Rosenbaum thinks free equipment will hurt ISOs. "It may not look like it today, and there might be a few ISOs that get rich, but ultimately it will decimate the industry," he said.

"When it becomes the standard, no one has the advantage, and you've robbed yourself of your own margins of profits.

"In this whole free equipment debacle, the largest concern I have is for the well-being of the salesperson. Ultimately, if we don't train these folks effectively and teach them how to maximize their income, we'll all lose," he said.

### **A simple philosophy**

Aside from avoiding free equipment programs and focusing on lifelong training, Rosenbaum also urged agents to focus on merchants. He encouraged them to "recognize that the merchant is their best friend and can be a true business partner.

"Never give someone something they don't need, and always get them to buy what they do need or will benefit from, and make a profit doing it."

In addition, he emphasized the importance of ongoing customer service and referrals. "Treat a handful of customers right, and you'll always have new clients ... if you ask your satisfied customers to send them to you," he said. "You'll make plenty of money if you care about the other person."

These methods are in line with Rosenbaum's straightforward philosophy, which is "Have a good plan that helps numerous people be successful, and you'll get what you want out of the deal." ■

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## Chase Paymentech Solutions LLC

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Fax: 214-849-2122  
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Phone: 954-845-4134  
Fax: 954-845-4704  
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### Company address:

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## Yes, agents, a large organization really can provide individualized attention

In 2005, processing giants Paymentech LP and Chase Merchant Services were integrated. The result was Chase Paymentech Solutions LLC, which is the nation's largest financial transaction processor, according to the company. It is an end-to-end processor for merchants of all sizes and industries.

Before the merger, Chase Merchant Services was a joint venture between Chase Merchant Ventures Inc., a subsidiary of JPMorgan Chase & Co., and First Data Merchant Services Corp., a subsidiary of First Data Corp.

That alphabet soup of names means this processor has some serious power – in terms of both financial backing and workforce quality. Mike Duffy, Chief Executive Officer of Chase Paymentech, said the merger "combined the sales prowess and culture of Chase Merchant Services with the leading edge technological skills of Paymentech."

The company now functions as an independently managed joint venture. JPMorgan Chase holds 51% ownership; First Data holds the remaining 49%.

Some may believe a company loses its ability to be responsive and flexible when it grows. However, Duffy said Chase Paymentech's mission is to "be the most responsive, the most innovative, the most far-reaching electronic payment solutions provider that has ever been."

That may sound ambitious, but with more than 2,000 employees, and 12 offices throughout the United States, it isn't farfetched. Chase Paymentech handles 30% of the nation's processing. It has offices in Dallas, San Francisco, Atlanta, New York City and Dublin, Ireland, among others. In 2005, more than \$560 billion in sales volume flowed through its channels.

### Peer and industry recognition

Chase Paymentech is an active participant in the payments arena, and the company's achievements have been widely recognized. It has a presence on the boards of major payment networks and associations, including Visa U.S.A., MasterCard Worldwide and STAR Networks Inc.

The company has also been honored for achievement by Visa, MasterCard and

## Company Profile

VeriFone. It won the Visa Service Quality Performance Award for highest copy request fulfillment rate four times. It also received the MasterCard Processing Excellence Data Integrity Award for outstanding accuracy four times.

In 2002, it was recognized by the Information Management Network for excellence and innovation in the use of security technology. That year it also won the VeriFone Innovation Award.

These achievements, and others, are not coincidence. "We focus on our service commitment: to provide our partners with the most innovative and the most far-reaching electronic payment solutions," Duffy said.

This focus has enabled Chase Paymentech to become the largest processor of consumer payments on the Internet, the company stated. "We provide a variety of easy-to-use tools that enable our partners to assist merchants to set up a payment gateway and Internet merchant account for e-commerce transactions," said Bill McNally, Group Manager of Operations for Chase Paymentech's Strategic Partner Group.

### Customer care is No. 1

Duffy and the executives at the Strategic Partner Group

know if they provide exceptional service to their partners, they, in turn, will be able to provide exceptional service to their merchants. Kevin Sisk, Group Executive, Strategic Partner Group, said the company's goal is not to simply provide service, but also to build relationships.

"We take great pride in our commitment to ensuring that customer care is always our No. 1 priority," Sisk said. To that end, the company provides 24/7/365 customer service and help-desk support.

"Because we know quality people are at the heart of any successful partnership, we've assembled a great customer service team that's dedicated to helping you achieve your business objectives," Sisk added.

Chase Paymentech's commitment to service also influences the company's research and development projects. "Because of our relationships with our customers, we're able to gather customer information and use it to maintain, improve and innovate our products and processes," Sisk said.

### Consultative services and FIRSTeam support

Chase Paymentech's focus on customer service extends to its internal customers – its ISO partners. The company provides

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## Company Profile

ISOs with FIRSTeam relationship management services as well as portfolio executives to help them reach their goals.

FIRSTeam assists ISO partners with day-to-day issues. "We found that if a portfolio executive is traveling, it slows things down," Sisk said. "And when things slow down, it's hard to sell and no one wins. So we built the FIRSTeam."

The FIRSTeam comprises 14 relationship managers and three managers. They are available to all partners Monday through Friday from 7 a.m. to 7 p.m. FIRSTeam's mission is to assist partners with all tactical and operational issues that pop up throughout the day, such as how to log into a reporting tool, how to use it, etc.

Partners can call to speak with a live person or initiate communication via e-mail. "We have assisted many partners in becoming financially successful and have the right team to help new partners meet their financial goals," Sisk said.

Portfolio executives differ from the FIRSTeam in that they are purely focused on strategic initiatives and ISO growth. "We can help them [ISOs] establish and meet specific revenue goals, evaluate processes

and share best practices for continual improvement," Sisk said.

Portfolio executives visit partners quarterly or semi-annually. During visits, executives analyze portfolios and determine areas for improvement to help partners' businesses. "This is for the life of the relationship. Their growth is our growth," Sisk said.

### Access to proprietary solutions

Since Chase Paymentech is a large organization with many resources, it is able to offer its ISO partners access to proprietary solutions, such as its authorization network, Paymentech Network Service (PNS).

"We have a proprietary network that they [ISOs] can't get anywhere else," Sisk said. "The people who really do their homework choose our network first, and that says a lot. They choose us because of reliability, uptime, breadth of POS applications and hundreds of value-added resellers that are certified to our network."

The company also offers robust Web-based reporting packages. Lydia Kuhl, Director of Marketing, Strategic Partner Group said, "We allow our partners to utilize our state-of-the-art platforms and tools and

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## Company Profile

give them the ability to represent Chase Paymentech in the marketplace."

### Solutions for ISOs of all sizes

Just as Chase Paymentech provides services to merchants of all sizes, it partners with ISOs of all sizes as well. From large ISOs, which require less assistance, to mid-tier and smaller ISOs, which appreciate more support, the company aims to provide each ISO with a service level that suits it best.

"We try to bring best practices, trends, benchmarks, etc., to particular ISOs in a particular market," McNally said.

ISOs are free to choose the programs that suit them best. Chase Paymentech will customize a program that works for an individual ISO. Offerings include recourse and nonrecourse programs, front-end-only solutions and agent-matching programs.

Sisk pointed out that most agents choose no-liability programs in which they simply register with Visa and MasterCard and leave the rest up to Chase Paymentech. "We do have liability programs for larger, more sophisticated ISOs who have risk management tools and people who know how to do it," he said.

The company also offers partners revenue-sharing programs in which they split revenue above factory pricing. "We have a very flexible approach to compensation and work with our partners to design a program that will fit their business goals," McNally said.

"We have an accurate and timely residual process, which is key to this business," Sisk added.

### Community involvement

Chase Paymentech is a large entity, but it hasn't lost sight of the importance of community involvement or grassroots efforts.

It supports charitable organizations that offer health and human services or educational services within the communities Chase Paymentech serves. Each office adopts a local public school, and employees volunteer their time, money and tutoring skills.

Chase Paymentech has grown *with* its customers, rather than *at the expense* of its customers. As it has matured into a leading processor, it hasn't lost its customer focus. Instead, the company has used its strength and resources to create ways to provide individualized attention to its ISO partners and end users. 

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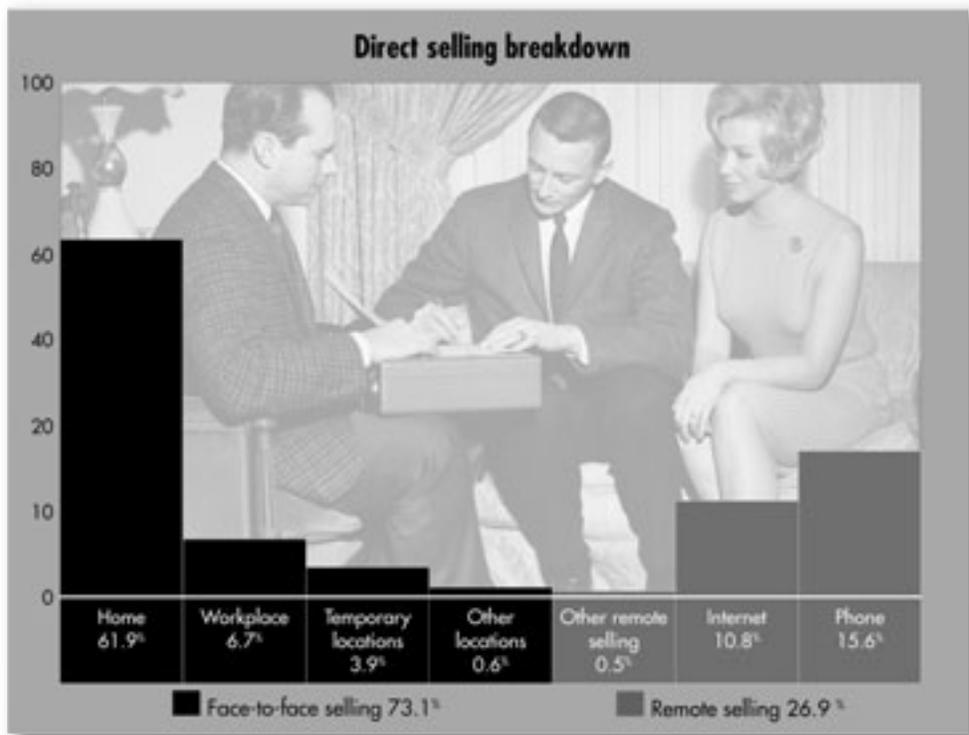
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# Ride the direct seller wireless wave

By George E. Devitt  
WAY Systems Inc.

According to the most recent figures from the Direct Selling Association, 13.6 million individuals are engaged in direct selling. And this number is double that of 10 years ago.

Many merchant level salespeople (MLSs) may not be familiar with the term "direct selling" or the DSA, but they're certainly familiar with the names Mary Kay Inc., Tupperware Worldwide, Herbalife Inc., Hy Cite Corp. and countless others – all of which engage in direct selling.



Source: Direct Selling Association

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Over 70% of such companies' sales are made face to face, most often in residential settings. The chart accompanying this story contains a detailed breakdown of locations at which direct sales are closed.

Until now, direct sellers typically had to accept cash and checks or extend credit to their customers. In some cases, a credit card number was written down and key-entered into a PC-based payment system after the sales event.

These limited options created problems for direct sellers. For example, the checkout process was slow. Often checks were accepted from fraudulent accounts or those that lacked sufficient funds to cover the payment.

Transactions key-entered after an event sometimes revealed fraudulent or over-limit cards had been used.

Also, key-entered transactions often were charged an additional fee of 50 basis points, or more, because the swiped rate did not apply.

And while some may assume that average tickets for these sales are small, quite the opposite is often true. In fact, some high-end products sold through these channels cost hundreds or thousands of dollars.

## Ready, set, ripe for wireless

The solution for this huge market rests in wireless, or mobile, POS terminals. These are available from a variety of manufacturers, including WAY Systems, and in myriad form factors.

Recently, Madison, Wisc.-based Hy Cite selected a wireless POS payment systems solution to offer its distributors the ability to accept on-the-spot credit and debit card payments.

Hy Cite offers a broad array of premium health and nutrition products under the Royal Prestige brand. According to Alejandro Vergara, Hy Cite's Vice President of Operations, the "market has really changed since we started looking several years ago.

"There are more terminal manufacturers offering new capabilities and, frankly, more salespeople who seem to be focused on selling wireless credit card processing. The customer is truly in the driver's seat."

Hy Cite, which has over 2,000 distributors and does business in the United States, Mexico, Chile, Ecuador and Canada, plans to expand the program to its party planning, shows and dinner-group sales associates.

"We believe so much in the program that we are even subsidizing the merchant fees associated with accepting credit cards for our associates," Vergara said.

"We believe the program can expand our sales, make our associates more productive, provide us with a more professional image and give us a competitive advantage."

With a market of almost 14 million potential customers, the direct selling market is ripe for wireless payment processing.

And the key to success appears to be offering a device that is cost-effective, has a convenient form factor, is easy to use and offers broad wireless coverage.

MLSs who choose the right solutions and focus on meeting the unique needs of this market will be pursuing a virtually untapped opportunity. ■

*George E. Devitt is Vice President and Chief Marketing Officer at Boston-based WAY Systems Inc. An industry veteran, Devitt has served as Senior Vice President and Chief Marketing Officer at Hypercom Corp., Vice President of Marketing at VeriFone and Vice President of Product Marketing at Harland Financial Solutions, in addition to a number of sales and marketing positions at IBM Corp. and Hewlett-Packard Co. E-mail him at [gdevitt@waysystems.com](mailto:gdevitt@waysystems.com).*



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# Garbage in, garbage out order fulfillment: An obvious solution

By Biff Matthews

*CardWare International*

**T**he tasks assigned to our industry's fulfillment companies aren't rocket science. They have, however, grown increasingly complex and detailed, while the quality and quantity of data needed for successful fulfillment has remained constant.

Unfortunately, the information provided with equipment orders is often alarmingly inaccurate and incomplete (garbage in). This causes problems to ripple through the industry, increasing costs and frustration at every level (garbage out).

## We don't have a crystal ball

At CardWare International, we received an order for three terminals recently. Within the body of the request were line items for one overlay and one quick reference guide. Sounds simple, but it wasn't. We shipped according to the request and were lambasted – twice.

Dressing-down No. 1 was for not "knowing" that three terminals would "obviously" require three overlays. (Sorry, the mind-reading course must have been lost in the mail.)

Dressing-down No. 2 followed shipment of three terminals, each with overlay and accompanying guide. One company representative told us we "should have realized" only one guide was needed because the terminals were "clearly" to be used in the same area. (Sorry, X-ray vision device must have been lost along with the mind-reading course.) That person was then interrupted by a co-worker who said three guides were actually needed. Bickering ensued.

The internal disagreement on the client's end is, unfortunately, the only thing unusual about this incident. It is otherwise a typical example of what occurs when misinformation is provided to fulfillment services.

No one can work efficiently under these conditions. Yet the inevitable response from clients when we mention our concerns is something like, Well, when you see something that might not make sense, why not just call us?

The answer is we would be calling all day long. Our clients demand a low price, and the industry has become lean and automated in response. But bargain prices do not include the cost of chasing down sales reps, data entry clerks or middle managers by phone every time we receive an order containing "something that might not make sense."

Our industry has no resources to spare. For it to work, everyone involved must resist making broad assumptions. When issuing a fulfillment request ISOs, merchant level salespeople and acquiring bank representatives must ferret out all required information. It is no different than setting up a merchant account with a processor – and every bit as important for achieving a successful outcome.

The garbage-in, garbage-out scenario that often plays out due to shoddy information gathering must certainly frustrate merchants. They may start to wonder if anyone in our industry is competent.

## Clarity is critical

Car engines in the 1960's were simple mechanical devices that could be serviced by teenage boys. Today, they are complex systems that are far more electronic than mechanical. And few teenage boys – or anyone else – can do anything beyond the most basic service procedures.

Today's business model for boarding merchants is no less complex. It involves the building and downloading of many files. It also requires creating systems to accommodate not only credit cards, but also gift cards, check guarantees, time and attendance records, age verification, and more.

We received another order recently to "build a file for a Hypercom model T7P." Well, on this particular processor, there's one application for thermal and one for dot matrix printing. It's one or the other, and multiple, different capabilities can be in either application.

Yet, even after we called to determine whether the intent was thermal or dot matrix, we were told to "just build an application for a T7P."



### Garbage in, garbage out:

Often abbreviated as GIGO, this is a famous computer axiom meaning that if invalid data is entered into a system, the resulting output will also be invalid. Although originally applied to computer software, the axiom holds true for all systems, including, for example, decision-making systems.

Source: [www.webopedia.com](http://www.webopedia.com)

### Learning is cool

There's a difference between irresponsibility and ignorance. In a quickly evolving industry, ignorance is understandable; you learn. Yet failing to admit shortcomings, combined with an unwillingness to learn, is wholly unworkable.

Fulfillment houses, of course, make errors, too. The better ones acknowledge their mistakes and correct them. But if our actions are not what caused the problem, someone else must pay for the fix. The only alternative is to pay someone more on the front end for exhaustive review and manual follow-up. This is a foolish idea.

Likewise, if the merchant provides inaccurate information, the resulting exception costs should be passed through to the merchant.

### Accuracy in, accuracy out

The situation is bad, and getting worse. But fortunately, the solution is clear. People who place orders need to ensure that the information they provide is accurate and complete before submitting it to debit networks, gateways, fulfillment houses or other entities interfacing with merchants.

Yes, this requires greater industry knowledge. But low-tech cars are history, and so is low-tech processing. There's zero chance either will return, and it's incumbent upon those who provide data to fulfill their responsibilities, so the rest of us can fulfill ours.

As third-party administrators, we're held to tight timelines and a high degree of accuracy. We must have accurate information to meet the expectations of the banks, salespeople or ISOs contracting with us.

We can do a lot, but we cannot do other people's jobs, too. There's also a liability issue. And we cannot change the operational and pricing structure within which we all work. It requires lean operation with minimal human intervention.

### No future folderol

As automation moves ahead, demands on those gathering, entering and transmitting data on the front end will intensify. Certain fields will be required for submitting orders. Otherwise, errors will flow through the system.

We can build fail-safe procedures. But, returning to the original example, if a request specifies three terminals, one overlay and one quick reference guide, that is what you'll get. And if you don't specify impact or thermal printing, you may not get *any* printing capability.

Our customer service manager estimates that 80% of

orders we receive from ISOs and banks are correct and complete. Of course, that also means 20% of orders have critical data missing. We catch many faulty orders. But in attempting to fulfill them, we are forced to make assumptions and assume a liability, which is not appropriate. (We are not, after all, comic-book-style superheroes.)

Some fulfillment services simply set aside orders with questions, omissions or errors. Volume and service expectations do not allow time for guessing, and they expect that, eventually, the customer will call. This is neither good service nor responsible.

If ISOs want fulfillment companies to establish exception departments, it can be done. But such departments will not be free, and their effectiveness will decrease with each new development in automation. The solution really is to supply careful, complete information at the outset. It truly is that simple. And it truly is critical. ■

*Biff Matthews is President of Thirteen Inc., the parent company of CardWare International, based in Heath, Ohio. He is one of 12 founding members of the Electronic Transactions Association, serving on its board, advisory board and committees. Call him at 740-522-2150 or e-mail him at biff@13-inc.com .*

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## Access controls key to secure POS network

**V**isa U.S.A. calls it *network segmentation*: splitting a network into functional pieces and placing access-control mechanisms between each boundary. This practice is crucial to securing POS systems that process transactions and transfer data, particularly over Internet protocol (IP) networks.

Visa continues to receive reports of vulnerabilities in the industry. In response, it issued a security alert Oct. 31 advising merchants to put proper network controls in place.

Payment card account information has been compromised at merchant locations lacking proper network segmentation, Visa reported. "This attack method originates on the Internet, results in penetration of the merchant's point of sale system, and often results in costly remediation efforts and increased fraud attacks," the alert stated.

Such compromises can be prevented if merchant networks are segmented. This practice limits potential intruders to the nonsensitive parts of the POS network that do not contain payment card information.

The most common example of network segmentation is the separation between the Internet and an internal network by using a firewall or router.

Merchants should be reminded that introducing e-mail and Web browsing to their POS networks opens an avenue of attack. A malicious e-mail attachment or Web page can introduce viruses, spyware and malware to the internal network.

Once such harmful software is in the door, the internal, trusted network allows uninhibited access to all devices on the network, putting card data at risk.

To safeguard a POS system and to comply with the Payment Card Industry (PCI) Data Security Standard, Visa recommends:

- Separating user environments from business systems with a firewall. For example, an e-mail system used by employees should be separate from the transaction processing system.
- Configuring the firewall to permit access to the processing system only by parties participating in the transaction flow. And limiting the permissible host connections to the Wi-Fi access point by specifying individual MAC (media access control) or IP addresses.
- Limiting system access to only those network ports that are necessary to perform business functions.

- Applying access controls to both inbound and outbound network traffic.
- Using a virtual private network or secure sockets layer (encrypted) connection between systems processing transaction and other sensitive data, whenever possible. Connections using encryption ensure the confidentiality and integrity of the information by protecting it against eavesdropping.
- Implementing a switched network: Switches handle network traffic in a manner that is more resistant to eavesdropping.
- Enabling logging and exception alerting on all network devices and business systems, where possible. Log files should be protected from tampering. (Event logging is an essential tool in analyzing the state of a POS network. It can identify and scope potential intrusions, according to Visa.)

For more guidance from Visa on protecting cardholder information, visit [http://usa.visa.com/business/accepting\\_visa/ops\\_risk\\_management/cisp.html](http://usa.visa.com/business/accepting_visa/ops_risk_management/cisp.html) .

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News

# Interchange: Something's got to give

**W**ith the card Associations going public, there is much speculation that interchange rates have nowhere to go but down. Whether that will play out was a key concern of institutional investors at a Morgan Stanley payments conference on Nov 8.

In a variety of scenarios, fund managers repeatedly asked presenters, Will interchange come down?

"If it does, you should buy every merchant processor you know, even if it's not us," said Paul R. Garcia, Chairman, President and Chief Executive Officer of Global Payments Inc.

Garcia explained: "If you're my merchant, and I'm charging 200 basis points ... and interchange goes down significantly, I can offer you a big reduction in price right away. A handful of basis points on tens of

billions of dollars is real money, and it just falls to the bottom line."

Processors can still be generous with their merchants, support the card brands and earn from two to 10 basis points, which is "an unbelievable amount of money," on billions of dollars, Garcia said.

Morgan Stanley analyst Dhruv Chopra said in an interview with *The Green Sheet* he agrees that lower interchange rates would be good for acquirers and processors.

"Merchants have little negotiating power with rising interchange rates, and therefore tend to push back on processing fees," he said. "If interchange rates were to decline, it should ease the pressure on processing fees."

## Sustainable living

"If I were running those organizations [the card Associations]," Garcia said, "I'd say to the financial-institution partners that perhaps it would be better to have lower interchange and have a sustainable model forever, as opposed to maintaining or potentially raising interchange, thereby creating a tremendous opportunity for other competitors to come in."

"If merchants are saying, 'This is too expensive; please see me with other offers,' I don't think that's in anybody's long-term interests, particularly the [card] Associations,'" he said. "So encourage them to drop interchange immediately, would you please?"

"Every day, people come up with new [payment] alternatives," said Pamela Joseph, Chairman, President and CEO of Nova Information Systems, the processing business of U.S. Bancorp.

"Every retailer is trying to figure out how to reinvent ACH [automated clearing house payments]" as a way to steer customers toward lower-fee payments options, she said.

Merchants are becoming adept at guiding customers to debit, Garcia said, noting that biometrics may catch on with merchants who see it as a way to bypass card systems entirely and go directly to ACH withdrawals.

Joseph reported that a partnership with a third party has enabled some of Nova's merchants to offer their own rewards programs to customers. This allows Nova to "split the bill for the discounts" with the merchants.

While either card Association could exploit the current market dynamic by raising interchange to encourage

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Source: [www.investopedia.com](http://www.investopedia.com)

banks to issue its brand, competitive pressures in the new landscape will force rates down, Garcia said.

Although banks always issue the brand that pays them greater returns, litigation and international market pressures should keep that in check, he said.

Referring to 125 current interchange levels, Garcia said, "Just common sense says everything becomes more competitive and comes down over time. Interchange hasn't."

He noted that rates are currently higher than they were before litigation against the card brands began. Over time, the rates should drop, he said.

"It is creating too much of an opportunity for lots of competitors to fill that vacuum," Garcia said. "Developing countries could conceivably skip the whole model" and go direct to debit systems.

### Cracks beginning to show

As a former member bank of MasterCard, U.S. Bancorp and its Nova subsidiary have a changed attitude toward the card Association. MasterCard's practice of funding promotions out of the assessments paid by banks and processors is causing division among its old allies.

"I ask MasterCard regularly, now that they're public and I'm not a member anymore, What do I get in return for my assessments?" Joseph said.

She described a recent MasterCard meeting with business partners that she attended. "I said, 'I pay a lot of money so you can drive promotions out to merchants that give business to Chase, and that's something I need you to look at.'"

With Nova providing card services to small businesses, but brand promotions going only toward national retailers served by other banks, Joseph argued that U.S. Bancorp should get a discount because its assessments are benefiting its competitors.

"I don't want you to think that if assessments don't go down, we're going to walk," Joseph cautioned institutional investors, who asked if the company would consider other options.

Launching a competing payment brand would pose enormous difficulties, she said, and acknowledged that the card brands can exploit this leverage. Paying increased card network processing fees would be preferable to supporting card brand promotions, Joseph said.

"The other thing you have to wonder [is] will [MasterCard] keep those railroads and infrastructures in place purely for the brand?" Joseph said.

A question that both card Associations must answer for merchant acquirers is whether they consider their companies to be brands or processing entities, she said. "If I pay assessments, it's important for me to know what I'm paying for.

"It's a great time to be in the payments biz, because ultimately there has to be change." ■

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## Card Associations get aggressive on PCI enforcement

**T**he Payment Card Industry (PCI) Data Security Standard (DSS) has been around since 2004. Yet compliance has come in stages. The card Associations put teeth into their terms for card acceptance: threatening penalties for failure to get with the PCI program. Now they're starting to show those teeth.

During the past six months, the card brands have stepped up enforcement for failure to comply, particularly against merchants at levels 1 and 2.

"The card brands can levy fines for noncompliance with their data security programs," stated Michael L. Herman, Chief Compliance Officer at Chase Paymentech Solutions LLC, in an e-mail response to questions from *The Green Sheet*. For example, MasterCard Worldwide recently fined level 2 merchants who did not meet the compliance validation deadlines, he added. MasterCard did not respond to a request for confirmation.

The industry has first focused on level 1 merchants. These include merchants exceeding 6 million transactions with one card brand annually, regardless of acceptance channel, Herman stated.

### Validate, or pay

Visa U.S.A. has publicly indicated its intent to begin levying fines for "noncooperative" level 1 merchants, Herman stated. Visa has also required Chase Paymentech to obtain attestations from certain merchants regarding whether they are storing full track data.

The industry's focus is now transitioning to level 4 merchants with higher risk characteristics, he added.

Visa projected that 65% of level 1 merchants would be compliant with the Cardholder Information Security Program (CISP) by the end of the year, with the remainder at various stages of completion, according to Hector Rodriguez, Director, Payment System Risk & Compliance, for Visa.

Only since July has Visa required validation of its nearly 1,000 level 2 merchants, who process 1 million to 6 million Visa transactions per year. And this population has been given until Sept. 30, 2007, to accomplish it, Martin Elliott, Vice President for Emerging Risk at Visa, stated in an e-mail response to questions.

"Penalties may be levied to an acquirer if its merchants fail to comply with the PCI Data Security Standard, par-

ticularly in the event of a compromise or in cases where a merchant retains full track data," Elliott stated.

It is very early in the new level 2 requirements process, "but Visa expects that there is significant work to be done by this population," he reported.

"Level 3 merchants have made significant progress, but there are many level 3 merchants still in the process of achieving and validating full compliance. Visa is working closely with acquirers of level 2 and 3 merchants to support compliance efforts and to ensure that this population is progressing in a timely manner."

### Cautionary tale

The rationale for enforcement is readily apparent. Compromising or even losing bankcard data belonging to merchant customers threatens the bottom line and jeopardizes the reputations of merchants and card brands.

Chipotle Mexican Grill's experience serves as a cautionary tale: Prior to August 2004, the possible theft of patrons' card data led to up to 2,000 incidents of fraudulent charges totaling \$1.4 million, for which the restaurant became liable. While the company has not been able to definitively show that data thefts occurred, it did find itself holding the bag. Subsequently, the company determined its software had been retaining track data, and some Internet gateways lacked security measures.

After the possible thefts came to light, the chain of 530 restaurants set aside \$4 million to cover reimbursement of fraudulent charges, the cost of replacing cards, monitoring expenses, and fines imposed by Visa and MasterCard.

In its 2005 annual report, the company disclosed fines from Visa and MasterCard totaling a combined \$1.3 million, which had been levied against the restaurant's acquiring bank. Adding in legal fees, the chain's total expenses related to its liability stand at \$5.5 million, the company reported Nov. 1. Chipotle Mexican Grill did not respond to a request for more information. It reported revenue of \$628 million in 2005.

### 'Egregious violations'

Now, storage of full-track magnetic stripe data "is considered an egregious violation, which is susceptible to fines ranging up to \$100,000 per month until compliance is achieved," Herman said.

The Federal Trade Commission can also levy penalties that can go well beyond fines from the card Associations,



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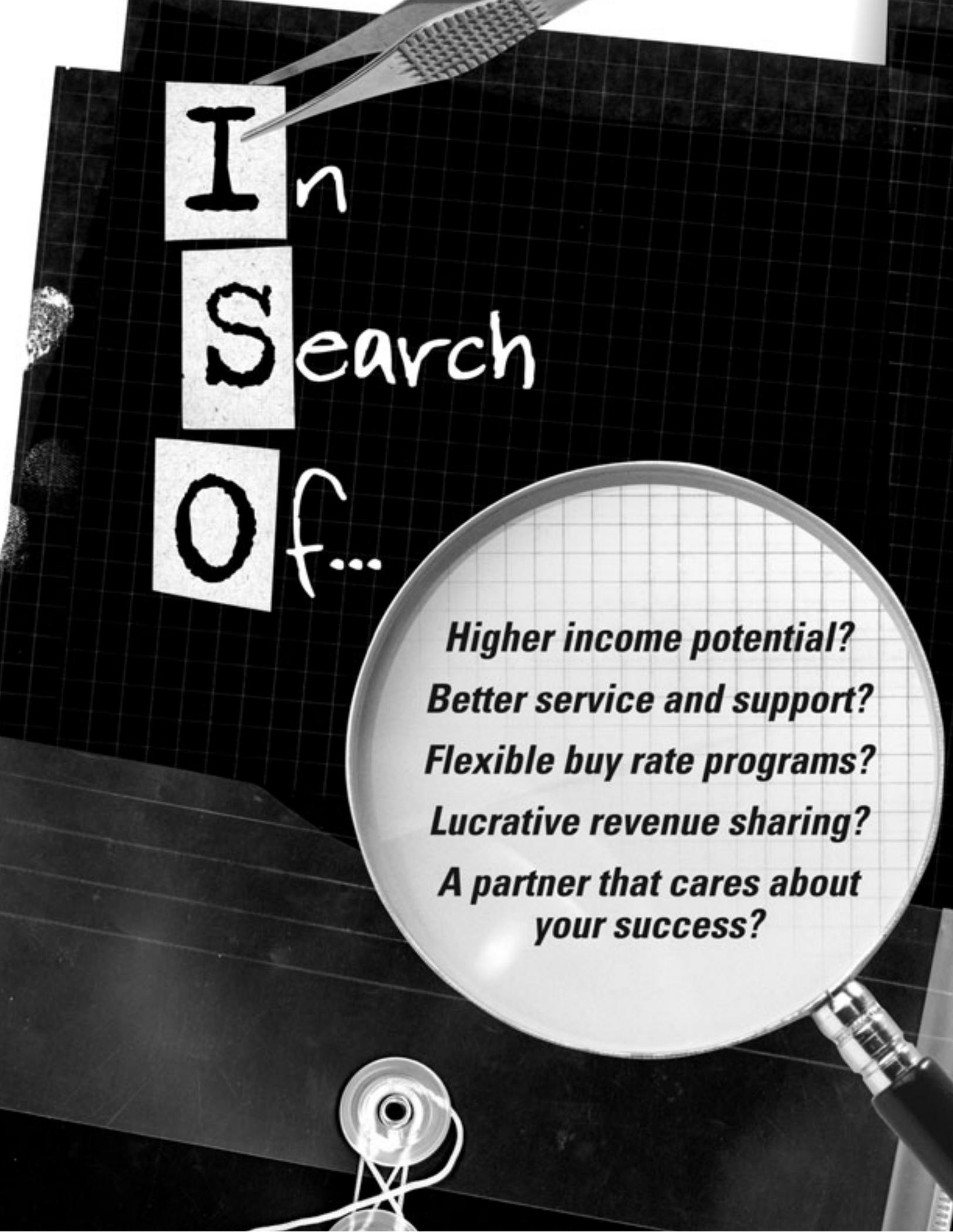
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said David Mertz, Director, Compliance Services, for GreenSoft Solutions Inc.

While Chipotle's fines stemmed from an actual compromise, acquirers face potential fines of \$10,000 to \$100,000 monthly for their merchants' failure to become compliant, according to Visa.

Fines are based on the severity of the compliance violation, the size of the merchant and the number of accounts at risk, according to Elliott. Within the range mentioned, fines may increase over time if the security issues are not addressed.

Compliance has its upside: Acquirers for all levels of merchants who are in full compliance with PCI at the time of a security breach would not be subject to Visa fines, Elliott reported.

"To this date, no entity that is PCI-compliant has been compromised," Rodriguez said at the Western States Acquirers' Association meeting Oct. 19. A processor that had validated compliance later had a "huge compromise," but forensics ultimately determined it had not actually been in compliance, he added.

Some compliance assessors have become more vigilant since the incident because that processor's assessor is no longer on Visa's list of approved assessors, Rodriguez said. Suddenly, several validated merchants had difficulty revalidating the following year, he added.

As of Oct. 31, 2006, 86% of VisaNet processors (entities directly connected to VisaNet) were compliant, 1% had submitted their final report on compliance (ROC) for review, and 13% had validation certification in progress, according to the card Association.

ISOs that do not store, process or transmit cardholder data are not required to validate PCI compliance; agents registered with Visa that do perform any of these activities, however, must do so. Registered agents of Visa were well on their way toward compliance by Oct. 31: 58% were compliant, 32% had validation in progress; and 10% were pending validation, Visa reported.

Mertz said, "One of the things I've noticed is that [the card Associations] are getting more strict in their interpretation of PCI, and they are not settling for compensating controls as easily as they have in the past."

Service vendors such as GreenSoft have been among the first to experience the card Associations' stepped-up enforcement. Visa's new severity was brought home to GreenSoft recently, when the company was temporarily

dropped from Visa's list of PCI-compliant Web hosting service providers. GreenSoft resolved the issue and was restored to the list within two weeks, but with a surprise. Visa had cleaned house, and GreenSoft was then the only PCI-compliant Web host on the list, Mertz said in late October.

Every Internet merchant must now register the name of its Web hosting provider with Visa if it wants to accept card payments online, Mertz said.

### Educating your level 4's

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For merchant level salespeople, PCI poses a challenge: educating their smaller merchants *and themselves* in the PCI lexicon and the spirit of regulation, because of the liabilities posed by a failure to stay on top of the rules and compliance.

Smaller merchants are starting to ask better questions of their POS providers, ISOs and processors, according to Michael Petitti, Senior Vice President of AmbironTrustWave. They are asking for education on PCI rules and where they can get assistance in reaching compliance.

For level 4 merchants, who may be subject to security audits, self-assessment questionnaires and security scanning, the procedures are aligned so that merchants do not have to go through multiple assessments for each card brand to demonstrate their compliance, Elliott stated.

Each card brand does maintain its own enforcement programs, so compliance should be reported to each.

"Entities who validate compliance against the PCI DSS according to the CISP requirements can leverage this work to demonstrate their compliance to the other payment card brands," Elliott stated. A single validation report to a merchant's acquirer will satisfy both Visa and MasterCard requirements.

While compliance validation requirements for level 4 merchants are left up to their acquirers, a key provision of that lower level of scrutiny allows the card brands to reclassify such merchants to level 1 if they suffer a breach of cardholder data, according to Petitti. This could make them rethink procrastinating on compliance.

### Beware reclassification

---

To demonstrate the potential expense to a level 4 merchant of a breach, Petitti offered a general estimate of the compliance expenses a level 1 merchant can face.

With such a reclassification come rigorous compliance requirements. "When you move from level 4 to level 1, there's a difference," Petitti said. "It comes down to the



greater scrutiny of having to adhere to the same validation requirements" as the largest retailers, he added.

Reclassified small merchants would be subject to on-site inspections. "There is clearly an increased cost [when they go] from having a remote scan to having one on-site," he said.

Additionally, the card brands can ask level 1's at any time for compliance credentials such as scan reports, questionnaires and the ROC. "Level 4's don't have that burden of proof. They simply attest they are in compliance," Petitti said.

An on-site inspection for a small, reclassified merchant would still be extensive, but its costs would be directly related to the size of its environment.

"There's still a cost to having someone [on-site] from a couple days to a couple weeks," Petitti said, adding that a consultant's travel expenses are just as expensive for the small merchant.

Vulnerability scanning, questionnaire and validation compliance services at level 4 can start as low as a few hundred dollars a year, Petitti said. "For an on-site visit, you are moving into several thousands of dollars, and all the way up."

Level 4 comprises a diverse group of merchants, something Visa noted when it readjusted level categorization in July, Petitti said. Level 4 merchants have widely varying capabilities.

"There are very large name brands in that category, but they skate by, by being large-transaction brick-and-mortar merchants ... all the way down to the dry cleaner with a dial-up terminal," he said. A big-ticket level 4 merchant poses a different level of risk than the traditional mom-and-pop shop.

The variation in risk factors poses a challenge to acquirers: how to intelligently handle the risk disparity. Perhaps the increased risk applies to only a few thousand of their millions of level 4 merchants, Petitti said.

"It's incumbent on the acquirer to determine which ones have the most risk. ... How can I get the dry cleaner to attest that he's not storing data, so I can move on" to evaluating the riskier level 4 merchants? he said.

Acquirers will likely ask merchants to fill out risk-assessment questionnaires. This will help acquirers determine which merchants they need to worry about most. "That way, the acquirer can have some record of what that compliance may be," Petitti said.

Chase Paymentech launched a program in August to bring its level 4 merchants into compliance, using AmbironTrustWave's Risk Profiler. "We needed to proactively reach these merchants, which present some of the highest risk but are not currently required to provide us with periodic validation of compliance with the ... PCI DSS," Herman stated.

The initial effort will reach only a small portion of Chase Paymentech's level 4 merchants, he said.

### Assessors overwhelmed

One of the difficulties in bringing these millions of merchants into compliance is the limited number of companies capable of performing compliance assessments. Compliance assessors "are overwhelmed," said David H. Press, President of Integrity Bankcard Consultants Inc.

When resources are spread thin, the card Associations and compliance specialists focus on the upper-level merchants. At these locations, the damage can be far-reaching in the event of a breach.

Some merchants put off compliance because of the costs they encounter, Press said. "They're seeing a cost associated directly to their bottom line and are choosing to forestall that as long as possible."

That lack of commitment translates into data breaches. In studying over 150 merchant data compromises in early 2006, AmbironTrustWave found that those who are the least regulated by card Association rules are, perhaps, the most lax.

"We saw that many [compromises] took place at level 4," Petitti said. Four out of five breaches took place in card-present situations. The majority – 62% to 65% – occurred at restaurants. The next largest category was retail, also ubiquitous, but which accounted for only 12% of the breaches.

And finally, many involved PC-based POS systems. In recent months, Visa has issued alerts regarding both restaurant and Internet protocol (IP)-based POS systems.

"If you control your environment, ... it is pretty clear what you have to do to protect the information," by instituting firewalls and other measures, Petitti said. "Once you start to leverage an IP POS system, that also has to meet some basic criteria. We've found typically that merchants weren't aware of that."

Make sure both you and your merchants are aware of PCI rules, definitions and deadlines. For more information, visit [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org) . 

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**Tournament proceeds have been donated to Goodwill Rescue Mission in Newark, N.J. (a homeless shelter) as well as various foundations established to provide relief to victims of Hurricane Katrina.**

"60 Minutes" television segment. "My family and I jumped at the opportunity to become involved," Goldman said. "In our more than 10 years of service, our lives have been enriched and enlightened not only by our relationship with the children and adults served, but also with the staff and volunteers of the Birch organization."

### Benevolent betting

Jared Isaacman, CEO of United Bank Card Inc., has hosted the Charity Poker Tour at *every* regional acquirers' association show for the past couple of years. Tournament proceeds have been donated to Goodwill Rescue Mission in Newark, N.J. (a homeless shelter), as well as various foundations established to provide relief to victims of Hurricane Katrina.

"In addition to the business donations and money raised from the Charity Poker Tour, I have also donated personally to the same foundations," Isaacman said. "To date, proceeds from the Charity Poker Tour alone are reaching close to \$75,000."

UBC is also working to modify its merchant application to include an option for automatic donations. "Essentially, the merchant can select which foundation they are interested in donating to (we will offer a variety on the application) and a dollar amount they would like automatically donated ... on their behalf," Isaacman said.

"This could be as little as \$0.01 per transaction, or more," he said. "UBC will provide stickers to the merchant that can be placed on their window that will alert the community and consumers that proceeds from every transaction will be donated to the charity. We believe this will increase consumer spending at that merchant's location, which in turn will result in more money raised for the various foundations.

"UBC will provide monthly and annual recap reports for the merchant to identify how much has been raised on their behalf. I personally believe that more consumers and more business owners would donate to charity if they simply had the time to think about it and make the effort."

With this automatic donation plan, "everyday commerce will fuel the donations. It allows everyday purchases to add up and hopefully make a global difference," he said.

### POS charity

Electronic Payments Inc.'s (EPI's) Money Back Processing program allows merchants to select causes that will receive a percentage of the processing fees they pay. The program's tag line is "Charity begins at the point of sale."

"If a merchant paid \$100 in fees, and we rebate to the charity 1% of their fees, then that charity is getting \$1 per merchant per month," said Michael Nardy, EPI's CEO. "Our program right now allows for charities to receive between 1% and 10% of the fees charged to the merchant, and it is quite successful.

"It may be a very small amount remitted to the charity, but it adds up. Last year, our ... efforts were able to donate more than \$10,000 in EPI corporate donations to charity."

Fast Transact Inc. is developing a "split-funding" program. "It is similar to the system some cash-advance companies



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use," said Fast Transact President Anna Solomon. "This program is still in the development stage while we figure out some of the reporting/funding issues.

"What we hope to accomplish is that a merchant chooses a percentage of their processing to be sent to a designated charity. We contact that organization and set up ACH [automated clearing house] deposit with them."

Alternatively, American National Payments offers reduced processing rates to nonprofits.

**Causal coffers**

Hurricane Katrina offered one snapshot of the payments industry's generosity:

Soon after the hurricane hit, American Express Co., MasterCard Worldwide, and Visa U.S.A. each donated \$1 million or more to Hurricane Katrina relief organizations. Morgan Stanley's Discover Financial Services LLC donated at least \$2 million. Western Union cut its service fees in half for its Money In Minutes transactions sent from within the United States to states in the hurricane's path.

Dozens of ISOs and hundreds of individuals in our industry also donated time and money in Katrina's aftermath.

But donations can take many forms. Payment processing professionals have quietly and steadily been giving to others in need. For example, Ed Paez ("MLS King" on the GS Online MLS Forum) and his wife, Helen, donate food and clothing every November to hundreds of people in the Philippines.

They also volunteer with the Red Cross and their church. In addition, they own three medical clinics in the Philippines. The clinics offer free or low-cost services to the poor.

"My wife's a nurse, and she is very passionate about what she does," Paez says. "She is the charitable one. I learned from her and her family. We made it a point not to turn anyone away seeking medical help just because they can't pay. It's not work; it's love for others."

**A forum of giving**

MLS Forum members responded with overwhelming generosity when David Hanlin's ("Slick Streetman" on the Forum) house burned down while damage done to it by Hurricane Katrina was being repaired. Building costs had gone up since Hanlin had purchased his home insurance – particularly in the aftermath of Katrina. Hanlin found himself underinsured and staying with relatives.

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By coincidence, Rick White ("hipoint" on the Forum) called right after the fire. He posted a message on the Forum titled "Slick troubles." Forum members rallied.

Dozens of members sent checks and gift cards "from \$25 right up to an extremely generous check from Bob Carr [of Heartland Payment Systems Inc.]," Hanlin said. "It was not just the physical loss of our house – and my office. It was the emotional effects of the fire that was shocking.

"My wife, Ruby, and I were volunteer rape-crisis counselors. ... We attended training to learn how to give [rape victims] support in their tragic time of need. The course taught us how devastated, violated, terrorized, and spiritually crushed that the victim would be. I told Ruby several days after the fire that I can now more [empathetically] understand how a rape victim felt. She said, 'Yeah, I know what you mean.'

"Ruby was so depressed after the fire that she cried daily. When the checks and gift cards started coming in, Ruby started smiling for the first time in several weeks. It raised my spirits greatly. ... I could see her rising out of the victim role and getting back to her cheerful self again.

"The kindness of the people on the Forum really helped bring us out of our gloom and doom. They're like an alternative family, but many of them had [n]ever actually met us. Quite honestly, with all the work I missed, I don't know what we would have done without their kind help."

### Karmic circle

Most contributors say they get as much – or more – from giving as do the organizations or people receiving their gifts. The most generous contributors don't do it for the recognition. Many individuals interviewed for this article were actually bashful about *The Green Sheet* touting their accomplishments.

"I don't do these charities for any publicity," said Jerry Cain, CEO of iMax Bancard. "It is purely because it is a good cause." Many, like Steven H. Bryson, CEO of Global Electronic Technology Inc., agreed to be interviewed because they thought it would be worthwhile "if it gets even one more individual to become charitable."

But in the spirit of what goes around comes around, many have found their businesses also gain something. Some cite the rewards of networking and the benefits of displaying a more humane face in a field that has a reputation for being money-hungry. Sometimes they find concrete business benefits, as well. Some such benefits are expected; others are a surprise.

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**CoverStory**

▶ **"Each year, I find someone at the last minute that needs funds to hit their fundraising goals."**  
 - Chuck Saden, President of POS Card Processing

A well-know perk for philanthropy is a reduction in taxes. "Generally, for individuals, contributions to tax-exempt charitable organizations are limited to 50% of the taxpayer's adjusted gross income for the tax year," said Craig Harris, Director of Liberty Tax Service Inc.'s Tax Department.

"For S [corporations] and partnerships, charitable contributions are passed through to the individual and are taken on the individual's return. For a C corp., charitable contributions can be taken as an expense against taxable income up to 10% of that income," he said.

Chuck Saden, President of POS Card Processing, supports the Future Farmers of America, low-dose naltrexone (a potential HIV/AIDS therapy) projects and a number of multiple sclerosis (MS) causes, including the BP MS 150 Bike Tour and the MS Walk annual events. Saden signs up as a rider every year, but because he has MS, he doesn't ride.

"Each year, I find someone at the last minute that needs funds to hit their fundraising goals," Saden explains. "One was a waiter at one of our accounts. He said he was training for the MS 150. When I asked him if he had his fund raising goal yet, he truthfully said he was way short. He was shocked when I ...

had one of my \$300 accounts assigned to him.

"He wasn't going to ride, but he said it changed his life. I imagine he was going to blow it off without having the funds goal hit. I like that he thought I was helping him, when he was helping me."

Another year, Saden made a donation to a rider in need, and "the next thing you know, she had her mom give us the POS card processing on their three restaurants."

**Munificence multiplied**

Lineback knows of several ANP employees who chose to work there because of the company's community involvement. "Not only are we making money, but we're also trying to make a difference," she said.

"The fact that we make an effort to give something back makes it an easier sale, I think, and at the end of the day, people like to feel good about their organization."

As the holiday season approaches, opportunities to make a positive difference in the world abound. North American Bancard, for example, is sponsoring 150 kids in the Michigan Department of Human Services' foster care program this holiday season.

"We have 150 employees in this location, and the response from the employees was overwhelming, so we asked for 150 kids to help out this year," said NAB's Julianne Gordon. NAB employees will provide children with gifts, and the company is footing the bill for a holiday party.

That bill and similar obligations incurred by members of the payments industry are bound to be a pleasure to pay.

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## One small man provides giant inspiration

By Michael Nardy

*Electronic Payments Inc. (EPI)*

**R**ecently, I was watching "Rudy," a movie about Rudy Ruettiger, the underprivileged, under-sized football player attempting to fulfill his dream of playing for the University of Notre Dame's Fighting Irish in the mid-1970s.

As much as it pains me to know a movie I have watched is about the Fighting Irish – myself being a Boston College graduate and harboring generally ill feelings toward anything Irish from South Bend – I have to say this is one of the most awe-inspiring and hopeful movies on television today.

I would also venture to say that the two best "triumph" movies are "The Shawshank Redemption" and "Rudy." Thankfully, they both receive constant airplay.

### Who is Rudy?

If anything, I am using "Rudy" as a metaphor for being persistent and not letting your dreams fall by the wayside as you fulfill your immediate needs. We all desire a steady income, a solid foundation upon which to build our lives and a stable environment around us, so we may more easily prosper.

I used to say, "I want to graduate college before I do X, Y or Z," or "I need to be 'this' financially stable before I endeavor to do 'that.'" I'm sure you have had similar life-planning sessions – whether drawn out on paper or just gone over in your heads. Each of you has likely placed stepping stones on a path to success.

The problem is we often place stepping stones out there and then deviate from their path. Or, the stepping stones quickly become stumbling blocks. The key is not to let that happen, and when it does, to regroup and reassess your path so that you can, perhaps, take a step back but still continue to move forward.

Rudy had several stumbling blocks along his path. No one in his family had ever gone to college, let alone played football there. His family had tremendous care for one another but had yet to achieve anything above mediocrity.

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To have this pint-sized, what would essentially be a "kid" (the real Rudy was 5' 6" and 165 pounds) show the desire and heart to bring himself from the dank Joliet, Ill., steel mills to Notre Dame can be a lesson to any ISO or merchant level salesperson (MLS).

### Turn a negative into a positive

All manner of negative thoughts often run through our minds:

- I can't buy a house before interest rates drop.
- I can't buy that car because the payment would be too large.
- My sales need to grow before I can hire an agent.
- If I don't make that sale, I'm not successful.

The list can go on and on.

Too often, we don't value what we have, nor do we value what we are able to attain. We look around the industry and see fancy cars, big parties, public companies and huge information technology budgets, and we are jealous. The "J" word is a dirty word and can often result in misplaced anger in many areas of life, not just business.

Instead of looking at what you can't do, look at what you can do.

You can buy a house at the current interest rate, but instead of 4,000 sq. ft., it might be 3,000 sq. ft. Perhaps you'll vacate a leased office and bring your work home, deduct a portion of your mortgage as a home-office expense and consolidate some expenses that way. Home ownership is attainable to everyone who plans smart and makes good financial decisions.

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You can buy a car. Perhaps not an SUV with a \$700 monthly payment, but you can obtain an automobile.

You can hire a sales agent. But before doing so, hire a secretary and see if having someone scheduling appointments, tidying up paperwork, answering calls and relaying messages maximizes your time and increases your deal count. I bet it would.

Persistence in anything – having the heart and desire to move from one deal monthly to 10 or from a \$10,000 residual to a \$50,000 residual – is a veritable drug that can grab hold of you.

Rudy had been told "no" so many times in his life that I imagine he almost became immune to the word. Or better yet, perhaps he supplanted "no" with another phrase that gave him the drive to do more. Instead of "No, you can't," I imagine he heard in his head, "No, I bet you can't do that." Then he worked even harder to prove wrong the people who underestimated him.

**Persistence pays, literally**

We don't like to be told "no." It is ingrained in the human psyche that we must have an affirmative answer to any

of our demands or desires. Why would we ask for something if we didn't really want it?

Rudy was a yeoman in the United States Navy. Yeomen are petty officers generally assigned to clerical work. Rudy also worked in a steel mill – the same one in which his older brother, father, uncle and friends from high school worked. But he dreamed of something larger, something more important.

If his life doesn't exemplify an uphill battle, I can't see one that does.

How many times have you pitched a merchant only to be shut out? I can think of several locations I've gone into that were not interested in my offers at first. These are places I patronize or businesses that do work for me at my house. The shop where I get my hair cut refused my processing proposals at least a dozen times. Like Rudy, I never let up.

You will encounter merchants who aren't interested in your sales pitch. But don't assume it's the end of that deal. You can always be persistent and try again, so long as you are careful to not let your tenacity turn into an exasperating experience for the business owner.

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**StreetSmarts**

Take time between visits. Don't let your desire to obtain business turn into the only reason you go to a restaurant, barber shop, gym, etc. The key to sales is knowing when you can push the envelope and what buttons to push. In the case of the hair stylist, I won the account, because they needed another terminal, and I was there to provide it.

With others it might be their need for a quicker funding solution, more processing limits, better local service or an updated terminal. It's your job as ISOs and MLSs to find out what merchants need.

**Emulate Rudy's resilience**

This article has dealt with being persistent and finding the value in what you do on a daily basis rather than feeling regret over what others have and the reasons you aren't keeping up.

Believe me, you are keeping up. You are providing for your families, paying a mortgage or rent, and putting food on your tables. Many of you are contributing to your communities and to your churches, coaching your children's baseball teams or attending their dance recitals.

It took Rudy three applications to Notre Dame before he

was accepted. He took classes for two years at Holy Cross Junior College – not even playing football – just dreaming of the day when he could attend Notre Dame. There was no guarantee that he could even play football for the Irish if he were accepted. He applied anyway.

Now, if you applied to college, how many times did you apply for the "reach" school the guidance counselors said was unattainable for you? Did you reapply if you didn't get in, or did you give up and go to one of the schools that accepted you?

Heart comes in all forms, whether it is on the playing field or on the sales calls you make each day. Remembering that Rudy didn't give up in the face of adversity might help you put things into perspective. ☐

*Michael Nardy is Chief Executive Officer of Electronic Payments Inc. (EPI), a founding sponsor of the National Association of Payment Professionals and one of The Green Sheet magazine's Industry Leaders. EPI is one of the nation's fastest growing privately held payment processing companies offering ISOs and MLSs profitable partnership programs and cutting-edge tools to help their portfolios grow. To learn more about partnering with EPI, visit [epiprogram.com](http://epiprogram.com) or e-mail Michael at [mike@elecpayments.com](mailto:mike@elecpayments.com).*

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## Education (continued)

**MILLIONAIRE IN YOU**

# It's now or never: Get time on your side

By Jason A. Felts

*Advanced Merchant Services Inc.*

**T**ime is money. Never has there been a truer statement, especially for sales professionals in the bankcard business. Time represents money for you and revenue for your company. Mastering time management will not only improve your financial bottom line but also aid in your personal development.

As a sales professional, you're dedicated to generating ever increasing levels of sales revenue. How efficiently you allocate your assets (i.e., time, skills and resources) directly impacts your ability to achieve positive results and enjoy sales success.

Time is a paradox. It is unequivocally equal for everyone. We all face the same days in a month, hours in a day and minutes in an hour. Yet time seems to work *for* some and *against* others. Those who seemingly have more time

have simply sharpened their time-allocation skills. This column is dedicated to exploring how to make time work for you.

### Where does the time go?

Motivational speaker Jim Rohn once said, "Life best lived is by design, not by accident." You run the day or it runs you. However, it's so easy for us to get distracted by things that take up time without helping us accomplish our goals.

It's not how many hours you put in that matters; it's what you put into the hours that counts. Don't mistake movement for achievement – or activity for results. One hour of planning can save 10 hours of doing.

Start by separating "majors" from "minors" in terms of their importance to the achievement of your goals. Then evaluate what requires major time and what requires minor time. Often the minors (tasks that anyone can do) absorb the majority of your time.

For example, as a salesperson, the most important time in your career is the time you spend with prospects. That's major time. Minor time is keeping files, driving, answering phone calls, surfing the Internet, etc. These often can be done after-hours.

### No fuzzy focus

Once you've identified your time requirements, it's time to focus. One of the primary reasons salespeople fail is due to a lack of focus. If you zero in and concentrate on the task at hand, it will take less time to complete it. You'll find you can get certain things done in an hour that used to take an entire day.

Wherever you are, be there. Concentrate there. Often at work we're worried about the house, the kids, etc. At home, we worry about our to-do list at the office. Concentrate on contributing where you are while you're there.

Use an appointment device to keep your focus on track and properly scheduled. A contact and customer relationship software program like ACT! is fantastic for salespeople.

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Here are some daily exercises that will help organize your time:

- Review your goals and purpose daily.
- Get started early with a daily to-do list.
- Plan your day around sales hours.
- See prospects and make sales during your prime time, 8:30 a.m. to 5:30 p.m.
- Plan nonselling activities before or after prime time.
- Balance time spent on appointments, prospecting for sales and prospecting for referral partnerships.

### **For every task, there is a time**

Another effective tool when mastering time management is identifying hours in the day according to appropriate tasks. "Money" hours represent time you can and should be talking with prospects and customers. Organize your day around money hours.

Activities that don't generate revenue should occur before or after money hours. Dedicate a certain percentage of money hours to prospecting. Vary the time of day you prospect to increase the probability of reaching potential customers.

Equally important is allotting time for follow-up. Queue up and standardize your most frequently used follow-up pieces for easy production and distribution. Document follow-up actions immediately. Do not set aside this important task to do later. It will hinder your time management efforts.

Smart sales professionals also allow time for professional development. Schedule nonmoney hours for perfecting sales skills or enhancing product knowledge. It can be as easy as listening to motivational or educational material while driving to and from appointments.

### **Make the most of it**

Hand in hand with identifying optimal time usage is understanding the value of time. Being aware of monthly and quarterly sales cutoff days will help your planning.

Know where you are in the sales timeline, and plan accordingly. It will directly impact your production goals. Understanding and tracking your sales stats is also important. Keep an up-to-date table of the following sales stats:

- Dials to contacts
- Contacts to qualified leads
- Qualified leads to proposals
- Proposals to contracts

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- Contracts to customers
- Dials per hour
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Don't forget downtime when setting up effective time management. Off-hours can be equally productive as your prime times. Use drive time for sales development and phone calls.

One extra call a day is equivalent to more than 250 extra contacts each year. Stuck in a line or a waiting room? Experiencing a flight delay? Don't waste that time either. Always, always have something to read.

### Be an early bird

Remember time management basics:

- **Start early.** Start early on projects and sales appointments – not only each day, but also each week, month and quarter.
- **Plan ahead.** Understand your time for the week, month and quarter. Look ahead to sales days around holidays or at the end of the month or quarter, and plan accordingly.
- **Be aware.** Stay on top of the sales timeline for your products and services. Know where you are in the week, month or quarter and where you are with the prospects.
- **Respect time.** Pay attention to your time, your prospects' time and your customers' time. Professionals don't waste time. Prospects and customers respect those who understand this. Be punctual and succinct.

### For what it's worth

One last question: Have you ever determined exactly what your time is worth? If you work 244 days per year and are working an honest eight-hour day, you are working 1,952 hours per year. Consider this chart for every working hour:

<u>Earnings per year</u>	<u>Value of one hour</u>
\$50,000	\$25.61
\$70,000	\$35.86
\$100,000	\$51.23
\$150,000	\$76.84
\$200,000	\$102.46
\$500,000	\$256.15
\$1,000,000	\$512.30

### Time to the wise

Time is one thing you can't get back. Spend it wisely as you only have one chance. Here's a perfect example

of what can happen if you don't manage your time wisely:

At his retirement dinner, a priest was bidding farewell to his parish after 25 years of service. A prominent member of the congregation, who was also an influential politician, had agreed to give a speech, but he was late in arriving.

Finally, the priest stepped up to the microphone and spoke spontaneously about the first confession he heard at the parish.

"It was trial by fire, I'll say, the most terrible confession I've ever heard," he said.

"The man said when he was a youth he'd stolen a prized coin collection from his next-door neighbor. When the police brought him in for questioning, he blamed it on the neighborhood pickpocket, who went to prison for it.

"He also fessed up to taking change from his dear mother's purse and bills from his dad's wallet not just as a lad, but even as a grown man when he went home for Sunday dinners after mass. He had also embezzled money at work and was proud he'd never been caught.

"Did I mention he confessed to having an affair with his best friend's wife? Oh, my friends, it gets much worse, but I'll spare you the details.

"How I wished I were anywhere but here that day. It wasn't long, though, before I learned he was the exception, not the rule. And what a lovely life I've had here with all of you fine people. Long will I enjoy fond memories ..."

Just then, the bigwig arrived with his entourage. He rushed to the podium, took the microphone and began his speech. "I'll never forget the day Father came to our parish. I was first in line at the confessional. I'm sure mine was the very first confession he heard ..."

Seek out the millionaire in you.

*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)

### Legal ease

# Are you liable for data security breaches?



Calculating the cost to you of assuming security-breach liability involves the number of merchants, volume at each merchant location, extent to which cardholder data is stored and a long list of criteria by which merchants may or may not protect data. (These criteria are best summarized in a Payment Card Industry [PCI] Data Security Standard compliance manual.)

If you are asked to assume liability for merchant security breaches, shop for insurance for that same liability. It should give you an idea of the ballpark figure you should charge the processor.

### **2. You might be liable without knowing it**

Most liability deals for ISOs and MLSs say something like "ISO shall be 100% liable for all merchant chargebacks, fraud and other losses under merchant agreements." ISO liabilities are sometimes referred to as uncollected losses, because they are losses the processor has incurred and has been unable to collect from the defaulting merchant.

Contracts are often unclear about whether a security breach at a merchant location is included in the standard bucket of uncollected losses. If you have a liability deal, and one of your merchants has a security breach, don't be surprised if the processor looks to recoup some of its losses from you.

I am not saying this would be a fair or even legally correct interpretation of your ISO agreement. I am saying only that processors are likely going to turn to their with-liability ISOs to recoup some losses due to data security breaches.

Next time you are negotiating an ISO or MLS deal, discuss who will carry liability for data breaches at merchant locations, as distinct from liability for traditional losses such as chargebacks.

### **3. Data in your shop is your responsibility**

To the extent that you store confidential or sensitive information, you are responsible for its security. So, even if you have a no-liability ISO deal, and you are protected from liability for breaches at merchant locations, nothing can really protect you from breaches that occur within your own organization.

For this reason, always limit the amount of confidential transaction data in your possession. Also limit the

**By Adam Atlas**

*Attorney at Law*

 ur industry's flavor of the year is data security. And rightly so. When cardholder information is compromised, everyone is affected. Banks, processors, ISOs, agents and merchants all have a vested interest in protecting the security of cardholders and merchants.

In the course of negotiating recent ISO and merchant level salesperson (MLS) deals, I've noticed some processors attempt to pass liability for security breaches on to ISOs and MLSs, even when breaches occur at merchant locations. I recommend ISOs and MLSs not assume this kind of liability without first considering the following eight points:

### **1. What's in it for you?**

If you are an ISO or MLS, and you are asked to be liable for a security breach at a merchant location, you should expect something in return. You are familiar with factoring liability for chargebacks and other merchant losses into pricing. But liability for security breaches at merchant locations is more difficult to determine.



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**Education**

number of people who have access to it. Even if you are not expressly required to be PCI compliant, it is in the interest of any ISO to be as close to PCI compliant as possible. A lot of the requirements are common-sense security policies that most of you (hopefully) already have in place.

**4. ISOs should never handle cardholder information**

I am always shocked to learn of ISOs that handle cardholder information. Think of this information as radioactive material: You never want it in your hands or anywhere near you.

Most gateways and processors already have policies in place to prevent ISOs and MLSs from coming into contact with cardholder information. But you are the best safeguard against becoming "contaminated." Do not hold this type of volatile data.

**5. Proximity matters**

As you consider how much liability you are prepared to assume, consider the extent to which you are involved in the day-to-day security of your merchants. Chances are your involvement is next to zero. Many ISOs and MLSs have never even visited many of their

merchant locations, much less carried out an audit of their security systems.

It is always preferable to assume liability for matters over which you have some degree of control. Being liable for security breaches in your own company makes sense. Being liable for security breaches at a merchant location you have never visited seems a bit like betting your assets on a roll of the dice.

**6. Where there is fear, there is insurance**

Insurers are cashing in on the frenzy over security by offering insurance for data security breaches. If you assume liability for such breaches, consider requiring all merchants who sign with your processor or bank to buy insurance for data breaches, naming you or the processor as the beneficiary. Discuss this with your processor and acquiring bank before taking action.

**7. Liability has limits**

Fortunately, security breaches sometimes look more damaging than they are. The theft of 10 million credit card numbers doesn't necessarily mean all of those numbers were used for fraudulent transactions. When contemplating liability for a breach, keep the actual harm it has done in perspective.

Needless to say, the potential for a data breach to cause damage, even at a small merchant location, is enormous.

**8. Check out your local state law**

State laws affect the obligations of parties that are victims of data security breaches. For example, some statutes require that all cardholders be informed of any breach involving their credit cards or other personal information.

When a breach occurs, not only must you comply with local state law, but you also need to notify law enforcement agencies. Many breaches constitute criminal offenses.

Electronic payments are on the rise. This is a good thing. However, the rise carries with it an ever-increasing risk of compromises in data security. When they occur, such compromises can cause substantial losses. You should know to what extent those losses will come out of your pocket. ☑

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## Education (continued)

# Hackers anonymous and ominous

**Joel Rydbeck**

*Nubrek Inc.*

In the merchant services industry, data security is essential. Due to regulations, such as the Payment Card Industry (PCI) Data Security Standard, many of the large processors and gateways have gone to great lengths and expense to ensure they are compliant. Data protection is the crux of this effort.

If PCI regulations don't apply to your business, you should still take action to help ensure data security. We can all take steps to dramatically decrease the chance that we will hemorrhage valuable information or resources to our competitors or unscrupulous third parties. Understanding how hackers can penetrate systems and extract data is foundational to protecting your assets.

(Let it be known, I am not a security auditor; if you have questions about your data security, speak with one.)

### Hacking's many faces

For most people today, the word "hacker" has malicious connotations. We think of someone trying to access our computers to steal information and transfer money. However, the term also applies to individuals who alter or enhance technology to perform tasks beyond those it was originally designed to do. Many well-meaning computer experts fall into this category.

Some types of hacking can actually be beneficial. If you or your kids are avid video gamers, you have probably employed a few hacks yourself: everything from giving yourself extra lives to increased wealth or other special perks. Developers code these hacks into the games to spice things up a bit.

At home, I recently hacked a game console and turned it into an entertainment system on my family's network. It now readily blasts our iTunes music and plays our old Nintendo games.

Hackers also offer their services in locating computer system or network vulnerabilities. Many companies hire such hackers to try to breach their networks and thus find weak spots. This is an effort to make sure their sites are safe from unwelcome visitors whose sole purpose is to breach systems and steal information. As you can see, the term "hacker" is expansive.

### The hacker's way

In this article, my focus is on the invasive side of hacking: intruders who gain access to your computer without your permission. Hackers aren't always individuals. They can also be programs designed to scan thousands of Internet-protocol (IP) addresses and machines to see if they can break in.

The first indicator that you might be an easy target is if you don't have a firewall installed between your server and the Internet.

Hackers with ill intent usually look for vulnerabilities in either your network or your employees. Many successful hacks have occurred when criminals have convinced innocent employees to divulge passwords over the phone. Hackers also often look for flaws in your network via your Internet connection or your wireless network.

Some clever hackers watch when you access your digital subscriber line or cable-modem connection and can determine your IP address. Once they enter your network, they'll typically look for a vulnerable machine to use as a relay to get further access.

The age-old expression "you're only as strong as your weakest link" certainly applies. Every device on your network, from wireless routers to the chief executive officer's laptop, needs to be capable of defending itself.

Once hackers gain access to your computer, they can extract any unprotected data it contains. Data that you believe is private may then be publicly shared with someone who most likely does not have your best interests in mind.

### Under a hack attack?

Following are some of the many symptoms indicating a computer has been hacked. Keep in mind, these events can also occur because of faulty hardware or software. However, small changes in any of these areas should raise a warning flag:

- A system alarm or similar indication of breach from an intrusion detection tool
- Poor system performance or system crashes
- Exceptionally slow network activity
- Involuntary disconnection of authorized users from network service
- Unsuccessful log-on attempts
- Unusual or inaccurate usage times



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- Unusual log entries, such as network connections to unfamiliar machines or services, or any other unusual network traffic
- New user accounts of unknown origin
- Port scanning, including use of exploit and vulnerability scanners, remote requests for information about systems and/or users, or social engineering attempts
- Unauthorized operation of a program or the presence of a packet sniffer capturing network traffic or usernames and passwords
- Unusual usage patterns, for example, programs being compiled in the account of a user who doesn't know how to program
- Questionable entries in system data, such as new files of unknown origin and function
- Suspicious accounting entries or accounting discrepancies
- Unexplained changes or attempt to change file sizes, checksums and date-time stamps, especially those related to system binaries or configuration files
- Any other unexplained addition, deletion or modification of data.

Some symptoms listed came from a restricted, intranet

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portion of the University of Tennessee's Web site.

## Bushwhacking the hackers

Here are several key steps you can take to secure your business. These are by no means comprehensive but should help you get a good start on tightening security.

First, secure your assets:

- Run a network firewall to secure your network from the outside world – even if you're in an office building.
- Run the Microsoft Windows (or operating-system appropriate) firewall on each computer.
- If you're running a wireless network, use Wi-Fi protected access (WPA) encryption; rotate your WPA key once every few months.
- Physically secure access to your offices.
- Physically secure access to all files, e.g., put locks on file cabinets and account for all keys.
- Physically secure access to all backup drives. (Consider using a bank deposit box or off-site backup service.)
- Restrict user access to network files. Users should only have access to what they need.

Next, run a tight ship:

- Patch your systems once a month. (If you are using a Windows operating system, go to <http://update.microsoft.com> to access updates.)
- Run anti-virus and anti-spyware software scans once a month.
- Require password changes for all users every 90 days.
- Require secure passwords, for example, ensure that all passwords have at least one uppercase letter, one lowercase letter and a number.
- Password-protect all computers. Enable screensavers to automatically lock unattended computers and require a password before work can resume. Instruct all employees to activate screensavers when leaving their computers for a short time and to shut down their computers at the end of the day or shift.
- Instruct all employees never to give out passwords or access credentials, regardless of the circumstances.
- Restrict users from installing applications on their computers.
- Prohibit peer-to-peer file sharing applications, such as eDonkey, Kazaa and BitTorrent, on your network.
- Consider using a more secure browser such as Mozilla Firefox instead of Internet Explorer, which may allow spyware to leak onto computers.
- Get a cross-cut paper shredder, and use it to destroy all paper and other data storage media you throw out. At

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Nubrek, our rule of thumb is if someone can't find it publicly on the Internet, we shred it.

Beyond a firewall and anti-spyware and anti-virus software, other applications can assist with defending PCs and their data. BlackICE is a common solution that larger organizations deploy for endpoint security. This logs information, which is often used in forensics and the prosecution of hackers.

For techies, Andy Routt, a Senior Computer Forensics Investigator, has some advice: "Many legitimate Web sites use JavaScript to enable active Web content," he stated. "When used by a malicious site, this code can also be used to compromise an unsuspecting user with a vulnerable computer system.

"One of the ways to help reduce the risk of executing malicious scripts when browsing untrusted Web sites is to use the Mozilla Firefox Web browser in conjunction with the NoScript plug-in. When installed, the NoScript plug-in allows a user to choose which sites are trusted to execute Java and JavaScript, while blocking all others by default."

To install NoScript, visit <https://addons.mozilla.org/firefox/722>.

## Hack here now

Hosting your own server can carry considerable risk and should be handled with great care. If you pay someone to host your server, go with a reputable organization to minimize your risk. If your server runs services such as teletype network protocol (Telnet), simple mail transfer protocol (SMTP) or file transfer protocol (FTP), you increase your risk.

If you are curious about hacking and want to understand it better, visit [www.hackthissite.org](http://www.hackthissite.org). Devoted to training hackers of all levels, it's a great place to begin to understand what hacking involves. (If the Web site won't load, try again later. Sometimes there's more traffic than it can accommodate.)

I wish you the best in protecting your business.

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

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## Education (continued)

### The ABCs of the ADCR

By Ross Federgreen

CSRSI

**S**taying compliant with card Association rules and regulations is increasingly challenging. But there's a bright side. The situation offers merchant level salespeople (MLSs) opportunities to separate themselves from the pack.

The compliance world's latest development is Visa U.S.A.'s Account Data Compromise Recovery (ADCR) requirements. The ADCR program became effective Oct. 1, 2006. It offers *card present* merchants additional protections, as well as additional responsibilities, in the event of a security breach. It requires merchants to know, in detail, what they must do if a breach occurs.

The ADCR ties directly back to the Payment Card Industry (PCI) Data Security Standard, which prohibits merchants or their agents from retaining or storing the complete contents of magnetic tracks after bankcard transactions have been authorized.

#### The CAMS connection

Central to the ADCR is the Compromised Account Management System (CAMS). It is used to notify all issuers whenever their card data has been compromised. CAMS works as follows:

- When a merchant becomes aware of a breach, he notifies the acquirer *immediately*.
- The acquirer then uploads the compromised data to the CAMS system at Visa.
- Visa investigates the matter. If Visa determines a compromise has occurred, it sends an electronic message to all affected issuance banks, alerting them that certain cards have been compromised.
- The issuers immediately block, terminate or monitor the accounts affected.

#### The ADCR in action

All merchants who accept cards in the card-present environment should *never* store or retain magnetic track information after authorization has occurred. Otherwise, they will open themselves up to significant liability.

The ADCR process consists of a number of steps. In brief, they are as follows:

- Visa determines if a data compromise meets ADCR requirements. These are a) the full content of any

magnetic-stripe track was retained or stored after the merchant obtained authorization; b) more than 10,000 U.S. cards were involved; and c) incremental, magnetic-stripe counterfeit fraud was attributable to the compromise.

- Visa determines the potential ADCR liability and informs the acquirer. The acquirer has 30 days to appeal to Visa, using appropriate documentation.
- Following confirmation and appeal, if any, Visa calculates the amount of money due from the acquirer to be transmitted to each issuer institution impacted by the compromise.
- The acquirer notifies the merchant involved as to his liability and the terms and conditions that apply.

**All merchants who accept cards in the card-present environment should never store or retain magnetic track information after authorization has occurred.**

The time within which liability can be assessed to merchants is called the "compromised event window." It can extend for up to 13 months and may include the 12-month period before the CAMS notification.

Baseline magnetic-stripe fraud is the expected dollar amount of fraud that would likely have occurred during the event window if the compromise had not happened.

The baseline amount is subtracted from the total magnetic-stripe fraud that actually occurred during the event window. This establishes the *incremental* fraud, which drives the amount of money for which the acquirer and, ultimately, the merchant are responsible.

#### Risk reduction refinements

Concerns about the integrity of cardholder data security continue to evolve and increase. Data storage in any format offers potential thieves significant opportunity. It also exposes the entity responsible for data integrity to considerable risk and liability.

Remember, Visa set forth new merchant categories in July 2006 (see "Put this on blast: Visa modified its PCI criteria," by David H. Press, *The Green Sheet*, Aug. 14, 2006, issue 06:08:01).

Also, all service providers and merchants who obtain, store or transmit cardholder data must be compliant with PCI Version 1.1, which was introduced in September 2006 (see "New council advances PCI," *The Green Sheet*,

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**Education**

Sept. 25, 2006, issue 06:09:02). In addition, a significant number of notices and security alerts have been issued in recent months.

**Must-dos for merchants**

Encourage all merchants and service providers to do the following:

1. Comply with PCI Version 1.1 requirements that are specific to their circumstances.
2. Never store magnetic-stripe information after a transaction has been authorized. This is an absolute. There should be no exceptions. If a merchant or service provider is PCI-compliant and is storing data in an area that falls under the security requirements (both electronic and physical) of PCI, a limited amount of magnetic-stripe data may be retained. These are account number, expiration date and account name.
3. Evaluate all active and pending payment applications. Make sure each application is consistent with current regulations and that merchants employ Payment Application Best Practices. These are a codified set of recognized standards. They can be found on a number of Web sites, including Visa's ([www.usa.visa.com](http://www.usa.visa.com)).

4. If a breach or security disruption pertaining to card data occurs, immediately report the event to the appropriate parties. Acquirers must be informed of all breaches pertaining to them within 24 hours or less. And remember, the period for measuring financial liability under ADCR can extend to 12 months before the event.

It is also important to emphasize that at least 42 states and the federal government have specific reporting requirements. Failure to comply with all reporting requirements can result in both civil sanctions and, in a limited number of cases, criminal prosecution.

5. Fully understand the financial, civil and criminal liabilities that may extend to merchants and service providers if a security breach occurs. This includes the period affected by the ADCR rules and the calculation of the liability above baseline fraud that will extend to the merchant.

In short, card-present merchants who fail to follow the rules will lose a lot more than the game. ☒

*Ross Federgreen is founder of CSRSI, The Payment Advisors, a leading electronic payment consultancy specifically focused on the merchant. He can be reached at 866-462-7774, ext. 23, or [rfedergreen@csrsi.com](mailto:rfedergreen@csrsi.com).*



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# New Products



**Optimum P4100 contactless PIN pad**

## **PIN pad for a global market: Flexibility is the key**

**Product: Optimum P4100 contactless PIN pad**

*Company: Hypercom Corp.*

**A**s the payments universe goes international, so do its terminals. Rather than design a device to meet each market's differing requirements, manufacturers increasingly find it more cost effective to design one that can potentially meet them all.

The trend became more evident at CARTES 2006, the European payments expo this month, where Hypercom Corp. showcased its universal PIN pad, the Optimum P4100.

The device covers a lot of territory, with its combina-

tion of functions and standards. It welcomes several card options: EMV (Europay, MasterCard, Visa) smart cards, contactless payments by the major brands and magnetic stripes.

The universal contactless, multiapplication PIN pad meets the Payment Card Industry (PCI) Data Security Standard, according to the company.

It integrates with electronic cash register systems, as well as payment terminals. "Vendor-agnostic architecture" enables the P4100 to integrate not only with terminals from Hypercom but also VeriFone and Ingenico.

The P4100 combines applications, allowing retailers to add PIN-based and contactless payments and signature capture to their legacy systems without upgrading their entire terminal.

The device features a compact, handheld design. The bidirectional magnetic stripe reader supports Track 1, 2 and 3. A chip card reader is compliant with EMV 4.1.

The contactless ISO 14443-compliant radio frequency reader supports ExpressPay from American Express Co., PayPass from MasterCard Worldwide and Visa Contactless. Optional Wi-Fi permits wireless transactions when using wireless, Internet protocol-enabled payment terminals.

It is said to meet the following security standards: PCI PED (PIN entry device) for secure PIN entry, triple DES (data encryption standard), DUKPT (derived unique key per transaction) key management and MAC (message authentication code). Tamper-proof construction safeguards the device from external attacks.

The high-contrast 320 x 240-pixel display is available with either a 64,000-color or 16-grayscale screen. Options include a resistive touch screen and a privacy screen for customer security.

**NewProducts**

An Intel XScale 200-megahertz, 32-bit processor drives the device, which has up to eight megabytes of Flash memory and 16 megabytes of synchronous dynamic RAM.

Communications ports support RS-422 and RS-232 and Universal Serial Bus (USB). The unit has a five-year backup lithium battery. The keypad reportedly meets standards required by the American Disability Act and the National Institute of the Blind.

**Hypercom Corp.**

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*Company: Inovium Corp.*

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2007, according to a study from Phoenix ESP Payments Research Group.

Perhaps even more retailers are unaware of the capabilities of RDC, and that is where the merchant level salesperson (MLS) comes in. As a full-service MLS, you can make your merchants' lives a little easier by telling them about the benefits.



A Check 21-compliant check and document scanner system from Inovium enables small to medium-sized businesses to convert paper checks to digital images for remote online deposit.

The CP 3500 duplex portable scanner images both sides of the check concurrently. It utilizes built-in character recognition for typed or printed numbers, and automatically fills in the payment amount for the user.

The device is equipped with a high-speed USB 2.0 interface and requires no external power supply, according to the company.

Inovium bundles the scanner, application software and fees associated with setup and underwriting, offering the system at a suggested end-user price of \$699, according to Jules Kaplan, Chairman and Founder of Inovium.

The system can be economical for businesses that accept as few as 10 checks per day.

The company provides a training session for resellers, and customer support is provided online, Kaplan said.

The system has configurable parameters to determine user permissions and allows users to upload payment data directly into their accounting system.

The system can be used for back-office conversion applications and seamlessly integrated with Inovium's electronic invoice presentment and payment application for a robust accounts-receivable management system.

The RapiDeposit product family is available for private-label packaging to value-added resellers and partners.

**Inovium Corp.**

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## Working hand in glove with back-office software

### Fi-Soft Merchant Edition software

*Companies: Fi-Soft LLC and USA ePay*

**S**ince back-office software is ubiquitous and here to stay, merchants need payment services to work hand in glove with their accounting software.

Payment gateway USA ePay provides its merchants just such an interface: a software program for retailers from Fi-Soft, a developer of accounting and integration software.



Fi-Soft's Merchant Edition can integrate third-party merchant accounts with Intuit Inc.'s QuickBooks accounting software.

The real-time, integrated credit card processing software is said to install within QuickBooks in minutes, without requiring additional hardware or software.

Merchant Edition adds a menu item within QuickBooks or the POS system to activate the program. Once activated, the merchant can process credit cards in real time, reducing reconciliation problems.

The software automatically matches transactions and deposit data within QuickBooks, without the merchant having to manually import or export data, according to Scott Taylor, Vice President of Fi-Soft.

"Merchants never even need to log into the gateway for processing," said Ben Goretsky, Chief Executive Officer of USA ePay.

The software allows them to do everything directly in QuickBooks. USA ePay provides the plug-in to connect retailers to the payment gateway, making it seamless to the merchant.

The software can be used by MO/TO, Internet and brick-and-mortar businesses. A credit card reader may be attached via USB port to the computer for sending magnetic data securely to the gateway; data can also be keyed manually.

Retailers can use the software with their existing merchant account, according to USA ePay.

USA ePay's gateway supports First Data Nashville, TSYS Acquiring Solutions, Chase Paymentech Solutions and Global Payments Inc. platforms.

USA ePay is PCI compliant and certified with the Visa U.S.A. Cardholder Information Security Program and MasterCard Worldwide Site Data Protection program. 

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## Angels come in all forms, including yours

**Y**ou never know when something unexpected and positive will pop into your life. But if you are entirely focused on accomplishing the tasks at hand, you run the risk of not recognizing new solutions to challenges when they appear. Your guardian angel could be down the hall, and you might not know it.

For example, you may have a really busy period coming up. You know it will be tough, and you wish your to-do list were just a bit shorter. Then you meet someone looking for a mentor.

You may be tempted to immediately rule out the mentoring project, believing you are already overcommitted. But, could filling this neophyte colleague's need also fill a need of yours? Could this be what you are seeking, without even knowing it?

Perhaps this is a chance for you to contribute to your industry by helping someone develop professionally, while you also get a dedicated assistant who (with a little guidance) can help you meet your obligations. If you always think only of shortening your list, you may miss boons such as this.

Or, you may have landed a new job. Your top priorities are likely to be getting settled, finding new clients and getting to know how things work day in, day out.

**While we stop to think, we often miss our opportunity.**  
- Publilius Syrus

If co-workers come by your office to introduce themselves, you may appreciate the welcome but secretly prefer to spend your time getting settled.

Before you give visitors the brushoff, consider the potential benefits of enjoying their company. For example, let's say you're interrupted by a co-worker while familiarizing yourself with a company software program that is new and confusing to you.

During the ensuing conversation, you learn of a seminar for beginning users of the program. You also learn a skilled co-worker is willing to work with you. You would never have known about these resources if you hadn't taken the time to talk with your new colleague.

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**Inspiration**

**Take off your blinders**

We can all probably remember something that turned out great for us, but when we were in the moment, we weren't able to see the possibilities.

Maybe your car got totaled, but in the end, you purchased a new car and signed the dealer as a new client.

There's no better time than this moment to lift your head from your paperwork, get your fingers off your keyboard and notice the bounty that surrounds you.

Here are some tips to help you welcome unexpected opportunities that arise:

- **Keep an open mind.** When something appears to be an intrusion, pause and consider the potential of what is occurring (count to 10 if you have to) before you decide how to proceed.
- **Accentuate the positive.** Appreciate what you have rather than dwell on what you lack.
- **Look at the big picture.** View events from a larger perspective than simply how they immediately affect you and your world.

**Boost other people, too**

Now, let's revisit the giving side of the coin. When you not only open yourself to unexpected assistance, but also become an angel of opportunity for others, you complete a satisfying circle of achievement. Here are a few tips:

- **Offer to help people.** Do this even if they don't ask for it directly. If you see someone floundering, help.
- **When providing guidance, consider all options.** Don't censor someone else's choice by believing you know what's best.
- **Ask for nothing in return.** You will get your reward later. Some call it karma; others call it just doing the right thing.

So, charge full-steam ahead toward your goals. But remember to step back and notice alternative avenues to fulfillment that may surprise you along the way. The rewards will be immeasurable.

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# Depressed? Suffering from ED?

New Treatment May Provide The Cure You're Looking For



**Studies have shown** that giving away your products for free is bad for your health and can lead to a condition known as: **Sudden Wimpy Sales Person Syndrome (SWSPS)**. Worse yet, if untreated, this condition can worsen causing **ED (Economic Dysfunction)**. The condition is highly contagious!! There is one known cure, however, from a California firm specializing in the cure of **SWSPS**. The cure is a procedure known as **Bankcard Warrior Inducement Therapy (WBIT)** and is administered by professionals highly trained in this procedure. We interviewed the department head Mr. T.L. Lien **GPPS (Gross Profit Performance Specialist)**, who shared these words about the procedure:

*"What we do is we shock the patient back into reality. We show them how much money they're leaving on the table and how to get it. This provokes an immediate release of endorphins in the system, creating a euphoric and invulnerable state in the patient- known as **IWTS (Immediate Warrior Transformation Syndrome)**. Once this state is achieved, we're able to exorcise any remaining **SWSPS** pathogens out of the subject. Interestingly enough, the effects of the therapy are long lasting, and we've cured many patients. There are unfortunately those we couldn't save, as the disease had already spread too deeply. Therefore it's good to catch it early and eliminate it."*

This publication thanks Mr. Lien for his breakthrough research in the area. Symptoms of **SWSPS** include any combination of the following: *Sweaty palms when asking clients for money, an uncontrollable desire to give things away, frequent shortness of rent, constant irritability, reduced sex drive and or **ED (Economic Dysfunction)**.*

If you're feeling the effects of this dangerous and lifestyle - threatening disease, we urge you to contact the professionals at the **Center for Wiminess Control**, otherwise known as the **Center for Bankcard Warrior Inducement Therapy**.

Temporary relief may be obtained with doses of the drug: "F-it all", however this only relieves symptoms and is not a cure. For that, you must complete the **WBIT**-therapy.



## **SIDE EFFECTS OF TREATMENT MAY INCLUDE:**

A bigger house, nicer car, exceeding FDIC insured limit on savings accounts, kids in Ivy League school, overwhelming respect from other sales people, an inability to slack off, inability to give things away and overpowering drive to make profits.

**WARNING:** Euphoric effects of treatment may not subside and if lasting more than 4 years consult an investment advisor for immediate treatment.



Stuart H. Rosenbaum, Chairman of the **Center for Wiminess Control**, aka, **US Merchant Systems**: *"At US Merchant Systems we cure Sudden Wimpy Sales Person Syndrome. For the antidote join the Bank Card Warrior Team at USMS."*



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# DateBook

Visit [www.greensheet.com/tradeshows.htm](http://www.greensheet.com/tradeshows.htm) for more events and a year-at-a-glance event chart.



## Western Payments Alliance ACH Rules Implementation Workshop

**Highlights:** The rate at which changes are taking place in the automated clearing house (ACH) environment makes it critical to keep pace with compliance requirements for the ACH rules. This half-day workshop will prepare participants by taking an in-depth look at both new and recent ACH rule amendments. Considered one of the most important workshops of the year, this program will lay the groundwork for compliance through 2007.

A basic level of ACH knowledge is a prerequisite, and completion of WesPay's "Basics of ACH receiving" workshop is also recommended. The seminar will outline the steps each participant must take to implement ACH amendments successfully. Seating will be limited at some locations.

**When:** Jan. 10, 11, 17, 18, 23, 24 and 25, 2007  
**Where:** Oregon, California and Utah, locations vary  
**Registration:** Visit [www.wespay.org](http://www.wespay.org) or call 415-433-1230.



## National Retail Federation 96th Annual Convention & Expo

**Highlights:** Setting retail in motion is the objective of "Retail's Big Show 2007," which offers networking, fun and entertainment, as well as a products expo.

Featured speakers include:

- Steven Ballmer, Chief Executive Officer, Microsoft Corp.
- Kenneth D. Cole, Chairman and CEO, Kenneth Cole Productions Inc.
- Dr. Hans-Joachim Körber, CEO, Metro AG
- Kay Krill, President and CEO, Ann Taylor Stores Corp.
- Kevin Plank, Chairman, CEO and President, Under Armour
- Philip J. Schoonover, Chairman, President and CEO, Circuit City.

Study tours of New York City retail stores, led by company representatives, are offered Jan. 13 and 17; a Port tour is also offered on those dates. Other special activities include a networking roundtable lunch, a party at Gotham Hall, the annual retail industry luncheon and a silent auction.

On the expo floor, the NRF will introduce "The studio: Design for the senses," which targets customers' five senses. Visitors will learn how creating such an environment helps drive sales, productivity and profitability. The 5-Senses studio exhibit will feature educational sessions on store design and store planning, as well as case studies presented by industry leaders from both the retail and design communities.

**When:** Jan. 14 – 17, 2007  
**Where:** Jacob K. Javits Convention Center, New York City  
**Registration:** Visit [www.nrf.com](http://www.nrf.com) or call 708-486-0725.



## NACHA – The Electronic Payments Association Global Payments Strategies 2007

**Highlights:** The conference offers payments decision-makers a value-rich opportunity to speak with experts, network with peers and examine the significant developments in the global payments field. The keynote speech will address strategic imperatives in global payments.

The session "Market consolidation and change: Evolving business environment" will

Revenue Share	Portfolio
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examine the implications for competitive-environment and payments-business profitability; payments commoditization in an era of consolidation; drivers and risks of off-shoring; and non-bank competition at the behest of regulators.

"Mobile payments devices: Poised to truly transcend borders" will look at pilot tests on the use of smart phones as credit cards and address security concerns; technological innovation and infrastructure developments; consumer behavior; and the regulatory, competitive and strategic role of banks versus telcos as issuers. Other sessions include:

- Industrialization of banks
- A new breed of competitor
- Future prospects for card-based revenue
- Global evolution of ACH
- Payments developments in Europe
- Back to the future: Hindsight is 20/20
- Hot spots: A discussion of payments in China; infrastructure in Africa; and verification and authentication.

The Global Payments Forum is aimed at improving the efficiency of international payments and related processes.

**When:** Jan. 22 – 23, 2007

**Where:** Le Meridien Beach Plaza, Monte Carlo, Monaco

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



### Electronic Retailing Association

2007 Mid-Winter Leadership Conference & Expo

**Highlights:** Social networking and mobile marketing are not fads but trends marking the beginning of a fundamental shift in marketing power from top-down to bottom-up. And consumers are in control over how, when and where they are marketed to. Hundreds of retailers plan to incorporate mobile marketing by the end of 2007.

The 2007 conference and expo will help senior-level marketing executives, and the advertisers that wish to reach them, make critical connections between the many multichannel marketing disciplines. The event represents the convergence of online and offline social networking. Participants will learn why they should care about these communication channels, learn how to integrate traditional and new media, and gain hands-on experience. Speakers include:

- Kay Luo, Vice President of Corporate Communications for LinkedIn.
- Jonathan Starets, Director of Channel Development for SmartReply.
- Joe Lichtenberg, Vice President, Marketing and Business Development for Eluma.

**When:** Jan. 28 – 30, 2007

**Where:** Loews Miami Beach Hotel, Miami

**Registration:** Visit [www.retailing.org](http://www.retailing.org) or contact Jodi LeBlanc by e-mail at [jleblanc@retailing.org](mailto:jleblanc@retailing.org) or by phone at 800-987-6462, ext. 128 or 703-815-7374.



### Northeast Acquirers' Association

2007 Winter Seminar & Outing

**Highlights:** The event will kick off Jan. 30, with a networking cocktail reception and a Texas Hold 'Em charity poker tournament. The following day will provide opportunities between seminars for vendor visits. Sessions topics will include industry updates from card Associations, new rules for emerging markets, ISO capitalization, merchant cash advances, and a presentation sponsored by the National Association of Payment Professionals.

Greg Cohen, President of Moneris Solutions, USA, will present "MLS to mega ISO." Tim Cormier of VeriFone will present "IP boot camp," covering DSL, cable, voice over Internet protocol and router-enhanced communications. Vendor exhibits will be on hand. Raffle prizes will be awarded before and after conference sessions. An evening party at The Barn will feature raffles, food, beverages, table games, dancing and karaoke.

The final day is devoted to leisure activities, including skiing and snowmobiling.

**When:** Jan. 30 – Feb. 1, 2007

**Where:** Grand Summit Hotel, Mt. Snow, Vt.

**Registration:** Visit [www.northeastacquirers.com](http://www.northeastacquirers.com) or call 603-692-2408.

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# WordSearch

Put on your thinking caps, and find all the words listed below ... we've even started it for you.  
 Words will be horizontal, vertical, diagonal and even backwards! Have fun.

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 S A D P Z S L K H C N A R B L R I V T B  
 I C K E H I Z W R T E M Q O R T N O R W  
 K A O R P A U K F T T W P R G U I L E X  
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ALLIANCE  
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 BATCH  
 BRANCH  
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 CHECKBOOK  
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FUNDS  
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 LOCKBOX  
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 MONITOR  
 NET WORTH  
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 OFFICER  
 OUTSOURCE  
 PENALTY

PERCENTAGE  
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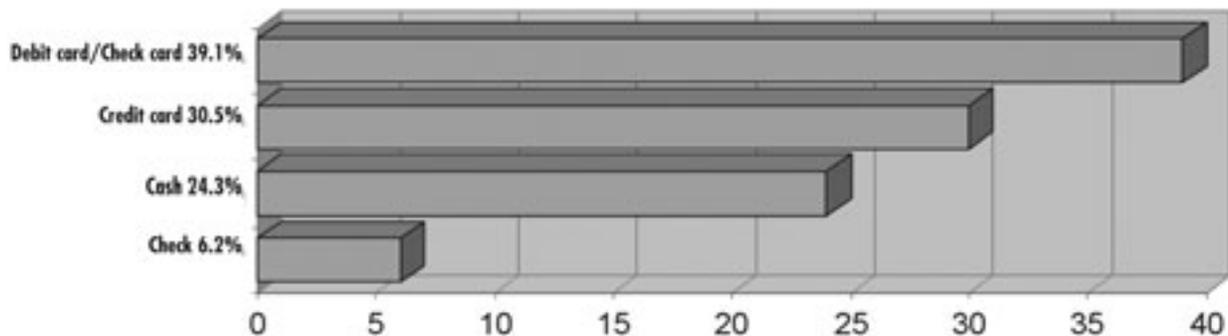
## 2006 Holiday shopping preview

**A**s this issue of *The Green Sheet* went to press, the retail industry was ramping up for Black Friday and Cyber Monday – days after Thanksgiving known by consumers as the kickoff to holiday shopping.

Beginning in September and continuing through mid-

to-late December, the National Retail Federation releases data on consumer habits and retailer sentiments. These range from payment and shopping preferences to how retailers address fraud issues. Data were gathered by BIGresearch's polling of thousands of consumers or retailers. Here are a few stats for the 2006 holiday shopping season:

### Payment consumers plan to use most often



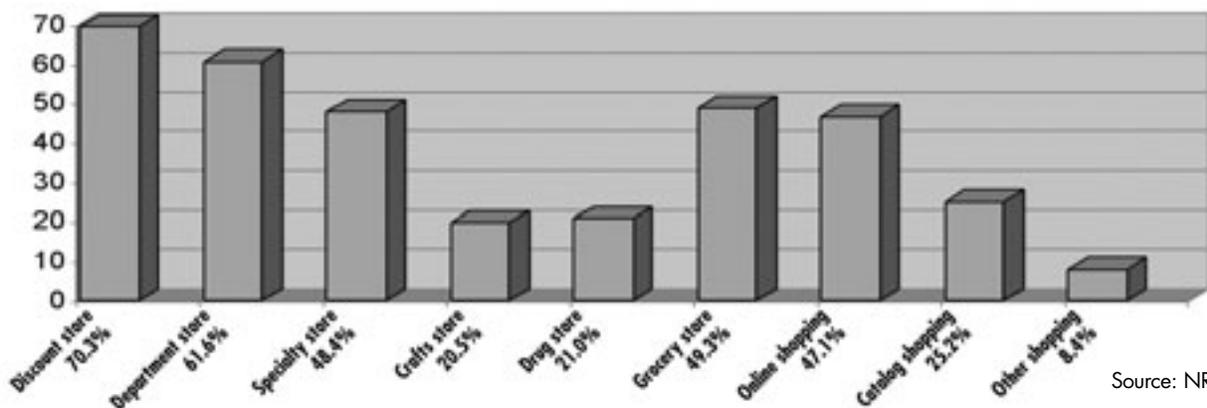
Source: NRF

### Retailers who have changed return policies to address return fraud



Source: NRF

### Retail locations where consumers plan to shop



Source: NRF

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# Inc. Fastest Growing 500 Companies Annual Rankings

Please check ALL that apply:

2002



2005



2006



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Cynergydata offers the tools, technology and training that continue to allow ISO's to achieve levels of success that go **way beyond**. And it is no coincidence that when ISO's are successful, acquirers like cynergydata reap the rewards such as being recognized yet again by **Inc. Magazine** as one of the nation's fastest growing companies.

We are recognized by **Inc. Magazine** because we give ISO's the tools they need to grow. Tools like **vimas** and **vimastacking**, our virtual merchant application software and accounting tool, which regulates your office management, automates your accounting department, tracks your deployment resources and revs' up your customer service. **vimas allows you to work smarter, not harder in your quest to cultivate merchants for life.**

At cynergydata, we grew at a 325% three-year growth rate based on a number of good reasons. For example, E-commerce is a rapidly growing field, and cynergydata's flexibility allows it to adjust technology and service to meet customers' needs. Also, cynergydata has purposely built a bilingual staff - we are one of the first companies in the industry to provide real customer service and tech support in both English and Spanish.

At cynergydata, giving you the tools helped us to grow. Together, we are advocates for your merchants. **That means more revenues for your merchants and more residuals for you!**

When you're ready to achieve levels of success that go **way beyond**, call Mike Grossman at 1-800-933-0064 x5155 or visit us at [cynergydata.com](http://cynergydata.com). Let's see how we can grow together.



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