



# WARNING

## ATTENTION: ISO/MSPs

*Your Portfolio is at Risk!*



**WARNING:** Competition from Your Payment Gateway is Hazardous to Your Wallet!

Have you heard the story about the *Fox in the Hen House*? Or better yet the story of *The Gateway that Steals Merchants*. The truth is: **A Gateway that acquires merchant accounts is a direct threat to your business.**

At Network Merchants Inc., (NMI) we do not offer merchant accounts, nor do we accept merchants directly. This corporate policy eliminates any chance of competition between us and our ISO/MSP Partners. By working behind the scenes, NMI enables our Partners to strengthen their relationships and allows us to do what we do best.

***Building Payment Gateways – One Partner at a Time!***



**WARNING:** Lack of Security will Cost You and your Merchants Plenty.

**SECURITY LEADS TO LONGEVITY...** If your merchants fail to abide by strict industry standards, you will lose them.

NMI is proud to unilaterally exceed industry requirements by not only maintaining Visa's CISP and PCI standards but also completing MasterCard RAMP review and SDP certification. Our in-house engineers develop and support all NMI software to ensure that only secure and high quality products are released. We pride ourselves in reaching and maintaining the highest level of security. When customers call for assistance, our expert engineers tend to their needs.

**For Immediate Help Call  
Network Merchants Inc. 1.800.617.4850**



## Choose Your Payment Gateway Wisely!

Have you heard the story about the *Fox in the Hen House*? Or better yet the story of *The Gateway that Steals Merchants*. The truth is: **A Gateway that acquires merchant accounts is a direct threat to your business.**

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<b>NMI Advantages:</b>	<b>Features:</b>
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<b>Advanced Transaction Routing Interface™</b>	NMI's patent pending ATRI technology allows merchants to route transactions to multiple processors through a single gateway.
<b>Flexible Reporting</b>	NMI's award-winning reporting provides searchable and drill-down data fields that allow you to customize and sort information to meet your needs.
<b>iSpyFraud™</b>	By utilizing NMI's iSpyFraud™ merchants differentiate transactions between legitimate and fraudulent shoppers.
<b>Standard Tools</b>	Recurring Billing, Virtual Terminal, Batch Upload Processing, Quick Books® Interface, Electronic-Check, Retail Swipe and ACH are standard tools NMI provides.



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March 24, 2008 • Issue 08:03:02

# It's a green business after all

**G**reen is more than just the color of money. In today's business world being green is increasingly a prerequisite for making green. And the financial services sector, which has been supported historically by mountains of paper – payments and receipts, loan documentation, bills, account statements – is surely positioned to profit from this.

That's why for years banks and other financial services companies have been promoting business approaches that replace paper exchanges with electronic alternatives – with varying degrees of success. The most apparent obstacles have been legal considerations and customer attitudes.

Twenty years ago, the notion that financial institutions (FIs) would not return canceled checks with monthly account statements was practically heresy. (Credit unions offering share drafts are the exception. Share draft accounts provide the same liquidity as checking accounts but are legally distinct from them.)

Today, you would be hard-pressed to find envelopes stuffed with canceled checks in many mailboxes. That's because of the Check 21 Act, which took effect in 2004. Check 21 made it legally acceptable for banks to convert paper checks to electronic files, which can be used to create substitute checks that can have the same legal status as the original checks when needed for proof of payment or other legal reasons.

## Green payments

Clearly, electronic payments are catching on. The Federal Reserve reported in late 2007 that electronic payments now outnumber checks by a factor of two. Plus, for situations in which checks are still the preferred method of payment, at least 40 percent are being converted to electronic files at some point during clearing and settlement.

According to the Fed's 2007 Payments Survey, Americans made 93 billion non-cash payment transactions in 2006, and just 33 billion of those were checks. The remainder were made via the automated clearing house, by debit card (25.3 billion in 2006 by the Fed's count), using credit cards (21.7 billion), or involved other electronic payment devices such as electronic benefit transfer cards and automated teller machines.

NACHA – The Electronic Payments Association, is launching an initiative this year that it hopes will prompt more consumers and businesses to forego paper for electronic bills and payments. NACHA's Pay It Green Alliance, which consists of banks, billing parties and vendors, has been put in charge of drumming up consumer and business interest in electronic billing and payments. The group stated that April 2008 is Pay it Green Month, so expect a lot of talk then about online bill presentment and payment.

Alliance members include some heavy hitters including Bank of America Corp., Citigroup Inc., Captial One Financial Corp., Wachovia Corp., Consolidated Edison Co. of New York and Checkfree Corp., which is a unit of Fiserv Inc. To find out more about that initiative, visit [www.payitgreen.org](http://www.payitgreen.org).

See Green payments page 67



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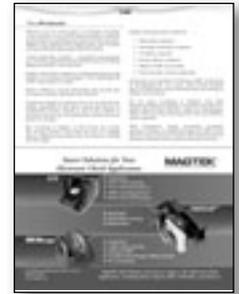
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## Notable Quote

**Recycling's fine, but the less you have to recycle, the better off we all are.**

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# Forum

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## Sarcasm Sells



My wife took all my portfolio contact information and put it in this binder with stickers and stuff. She calls it my Scrap Book of Business.

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

I am on somewhat of a tight deadline, so I would be interested hearing from you at your earliest convenience.

Best,

Todd Halstead  
Government Affairs Project Coordinator

Jason,

*Congratulations! This is great news. Thank you for passing it along to us. The Green Sheet wholeheartedly endorses referencing informative articles such as yours in presentations by NATO and other influential organizations.*

Editor

## A voice heard by NATO

This was a nice and flattering e-mail. I followed up with Todd and extended permission for "presentation use" of the article, without reproduction. ... It would appear that we will be endorsed as their preferred merchant services provider. Just wanted to let you know.

Thanks,

Jason Felts  
Founder, President and Chief Executive Officer  
Advanced Merchant Services Inc.

Mr. Felts,

I am the government affairs project coordinator for NATO [North Atlantic Treaty Organization]. NATO will give a talk next week on accepting credit card fees. Your Sept. 24, 2007, article ["Merchant account fees demystified," by Jason Felts, *The Green Sheet*, issue 08:09:02] on [www.greensheet.com](http://www.greensheet.com) is the first place I've been able to find that breaks down merchant account fees. We found the article very informative and well written.

I was wondering if NATO could use your information during that talk and possibly through a handout, naturally citing you and the information's source. If that is not a possibility, could you furnish me with information on how to get that information elsewhere?

## Interchange changes coming?

I'm looking for Visa Inc.'s 2008 April interchange rate changes but cannot find them anywhere on your site. Do you know where I can find them?

Don Beitler  
Primo Payment LLC

Don,

*We do not yet have Visa's 2008 interchange rate changes. As soon as we have access to them, we will post them online, as well as print them in an upcoming issue. You'll be able to reach them by clicking the Resources link beneath the header on our home page. A link to Visa's 2008 rates will be on the page that appears.*

Editor

## Call us, write us

Would you like us to cover a particular topic? Is there someone you consider an Industry Leader? Did you like or dislike a recent article in *The Green Sheet*?

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POS terminal.



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Device

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# QSGS

A quick summary of nearly all the articles in this issue to help keep you up-to-date on the latest news and hot topics in the payments industry.

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Cover Story

1

## It's a green business after all

Green is more than just the color of money. Being green is increasingly a prerequisite for making green. And the financial services sector, which consumes mountains of paper – payments and receipts, loan documentation, bills, account statements – is positioned to profit from this. Trailblazing companies have already made ecofriendly changes; more are sure to follow.

View

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## SAQ changes: Knowing them is imperative

In February 2008, a new version of the Payment Card Industry Data Security Standard Self Assessment Questionnaire (SAQ) was introduced. The revamped questionnaire represents a complete evolution from the previous one. Here is an analysis of what you, as ISOs and merchant level salespeople (MLSs), need to know about the new SAQ.

Feature

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## Payments experts weigh in on Visa's IPO

Visa Inc.'s impending initial public offering (IPO), proposed at a maximum price per class A common stock share of \$42, could raise as much as \$17 billion, making it the largest IPO in U.S. history. In this article, members of our advisory board discuss the potential significance of this event.

News

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## Lawmakers advance grip on interchange

The battle to influence interchange rates set by Visa and MasterCard Worldwide heated up on Capitol Hill recently when Reps. Chris Cannon, R-Utah, and John Conyers, D-Mich., introduced the Credit Card Fair Free Act. Conyers said the act is intended to give merchants a seat at the table, not an attempt to regulate the industry. Some industry experts disagree.

View

44

## Liquidity is good for us

The idea of building a credit card portfolio for sale is not new. But who builds a portfolio just to sell it? Only those who do not think they will make it in the industry, right? That's what some industry insiders believe. Their attitude seems to be, Who cares about liquidity as long as I get my residual payments on time? This article presents a different view on the merits of liquidity.

News

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## SellingPrepaid.com goes live

On March 17, 2008, The Green Sheet Inc. launched SellingPrepaid.com, a Web site devoted to the prepaid sector of the electronic payments industry. As the name and Web address ([www.sellingprepaid.com](http://www.sellingprepaid.com)) signify, the site is a resource offering information and analysis to benefit ISOs and MLSs in the burgeoning prepaid market.

# How to Succeed in Today's Marketplace

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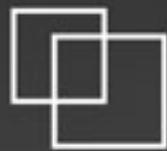
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News

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### A March against fraud

Fraud is a fearsome word in our industry. But living in fear might be a thing of the past. The Federal Trade Commission and Canadian consumer protection agencies joined forces to launch the fifth annual Fraud Prevention Month in March. It is an international effort to raise public awareness and put a lid on spurious actions that lead to data theft and financial loss.

Education

74

### Street Smarts<sup>SM</sup>: Safari njema - safe journey

It's hard to believe an entire year has passed since Dee Karawadra graciously agreed to write Street Smarts. In his final article, he bids readers a fond farewell and recaps some of the most significant advice he has given MLSs. MLS Forum members also voice their appreciation of his work, and *The Green Sheet* divulges who the column's author will be for the coming year.

News

58

### Home is where the Heartland is

Heartland Payment Systems Inc. acquired a majority interest in Collective Point of Sale Solutions Ltd., a Canadian payment processing services and secure POS solutions provider. Under the agreement, Heartland will maintain the CollectivePOS brand in Canada. This marks Heartland's investiture into the Canadian credit and debit card processing market.

Education

79

### Yellow is the color of advertising

In the quest for recruiting new merchant clients, we place ads all over the Internet and in newspapers or magazines, thinking our target audience will discover them. Many of us overlook advertising in the Yellow Pages. We shouldn't. This informative piece explains why.

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Education

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### Weeding out bogus buying offers

You'd be hard-pressed to find many businesses outside of the payments industry that are conceived and built with an eye for selling from their inception. For this reason, the opportunity the merchant processing arena offers is unique. But when you're ready to sell, how can you tell which offers are real?

Education

88

### Changing lanes on the merchant expressway

How many times has this happened to you? You overcome all the objections that arise during a sales presentation, get a merchant to sign your application, and then your new client just doesn't want to change POS equipment. You can't even give a new machine away. Never fear; there are ways to get merchants revved up to procure and use the best equipment you can provide.

Education

86

### State security laws loom

Just as acquirers and ISOs recover from some of the more dramatic security breaches over the last couple of years, state lawmakers have been implementing new regulations to protect consumer interests in the event of security violations. ISOs and MLSs should be aware of laws that may apply to them to control their liability under these new laws.

Inspiration

107

### Hitting the campaign trail

An election year is once again upon us. Did you know that the strategies and techniques required to run a successful campaign are analogous to those of the MLS canvassing merchants for business? And, regardless of your political preference, you can learn a few things from an election that can help build your business.

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- Todd Eichner, Los Angeles

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

- Keith Pollins, San Diego

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# IndustryUpdate

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## NEWS

### Accertify's fraud prevention insightful

Accertify LLC, a provider of credit card fraud solutions to online merchants, and **ID Insight Inc.**, a next-generation verification, authentication and fraud solutions provider, are teaming up to help Web retailers reduce fraud losses and identify transactions involving identity theft.

Under the partnership, Accertify will provide ID Insight's AddressWatch and Safe2Ship as a part of its Interceptas solution to help merchants detect cases of credit card account takeover linked to fraudulent changes of address. ID Insight assesses and manages risks associated with address manipulation, the single most common element in virtually all identity theft cases.

"Each year nearly one in seven American households changes its residence," said Jeff Liesendahl, Chief Executive Officer of Accertify. "Nearly all identity theft and account takeover cases also include a change of address. The challenge for merchants is to determine when changes are legitimate or the result of fraud."

### Smart Card Alliance reacts to media reports

According to the **Smart Card Alliance**, a recent Associated Press story and subsequent news reports contained an important error, and the alliance wants to correct the record.

The alliance claims the stories inaccurately linked security questions raised by a University of Virginia graduate student about a radio frequency-enabled chip used

primarily in transit applications with the contactless smart card technology used in financial payment cards. The RF-enabled chip used in the university's research is not the same product used in contactless credit/debit cards and electronic passports.

The student's research was presented at a hacker's conference in Germany. Like many types of computer chips, a broad range of RF-enabled and contactless smart card chips are available, and system operators choose the right overall balance of features, including security, when they design fare collection systems.

Additional information on contactless financial payment card security can be found at [www.smartcardalliance.org/pages/publications-contactless-payment-security-qa](http://www.smartcardalliance.org/pages/publications-contactless-payment-security-qa).

### Ample opportunities to launder money

The simultaneous rise of mobile banking and mobile phones in South Asia, Africa and Latin America is not only bringing benefits to lesser developed countries, but it is also creating new opportunities for money laundering, according to a report released by the **U.S. Department of State's** Bureau of International Narcotics and Law Enforcement Affairs.

"The United States currently has few safeguards against abuse of m-payments," the report stated. Noting that American mobile payment service providers must register with the Financial Crimes Enforcement Network, or FinCen, the report also mentioned that "most money service businesses do not comply with registration requirements and there is little enforcement of the regulations."

Today, so-called digital smurfs will use illicit money to

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**The National Retail Federation's** 2008 Tax Return Consumer Intentions and Actions Survey, conducted by **BIGresearch LLC**, found that 61.2 percent of consumers will have filed their tax returns by the end of March 2008.

An overwhelming majority of consumers, 85 percent, eat burgers once a month or more, and 44 percent eat burgers at least once a week, according to recent research from Chicago-based **Technomic Inc.**

In a survey taken by Columbus, Ohio-based retail consultant **TNS Retail Forward**, 29 percent of women say they will spend either somewhat less or much less on retail goods and services, compared with 21 percent of men.



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## Industry Update

buy prepaid cards or credits from telecommunications companies. After that, they can send money via text message to the cell phones of recipients using existing mobile banking channels.

## ANNOUNCEMENTS

### New Web site no gimmick

**BankCard Central Inc.**, an electronic payment solutions and merchant services provider, launched a new company Web site that focuses on educating merchants on credit card processing, payment card security and business development while highlighting its capacity as a full-scale merchant services provider.

"We believe it is our job to help merchants make the right decision and look out for their best interests," said Richard W. Noble, CEO of BankCard Central.

"Our philosophy is to be honest, straightforward and give merchants a safe haven to get accurate information. No games, no gimmicks." Resources that merchants can find on [www.bankcardcentral.com](http://www.bankcardcentral.com) include quick tips, articles, business calculators, a monthly newsletter and partnerships with Web sites such as [www.restaurantpartner.com](http://www.restaurantpartner.com) and [www.mymarketingoffice.com](http://www.mymarketingoffice.com).

### Cardtronics beefs up Vcom ATMs

Bolstered by the acquisition of **7-Eleven Inc.**'s automated teller machine (ATM) business, nonbank ATM network operator **Cardtronics Inc.** reported fourth quarter financials that show an improvement in most operating measures. Company executives insist its efforts to improve the performance of 7-Eleven's Vcom kiosks will start paying off this year.

The self-service Vcom kiosks "historically have generated losses," said Cardtronics President and CEO Jack M. Antonini. Cardtronics is addressing that issue by moving some of the machines around and replacing poor performers with regular ATMs in several 7-Eleven stores.

### Chase opens European headquarters

**Chase Paymentech Solutions LLC** officially opened the doors to its European headquarters in Dublin, Ireland. Within three years, the new office will provide operational support for a 100-person team across Europe, which will be responsible for expanding Chase Paymentech operations, marketing initiatives and customer support activities outside the United States.

Inaugural operations at the new facility were celebrated by an opening ceremony and tour by Irish Prime Minister Bertie Ahern; Michael Duffy, Chase Paymentech President and CEO; and Shane Fitzpatrick, Managing Director of Chase Paymentech's European operations.

### Digital Check makes QuickStart

**Digital Check Corp.**, provider of desktop scanners for the remote deposit capture (RDC) and branch automation industry, is offering a financing program for the distributed check capture (DCC) market. RDC QuickStart offers financing options for Digital Check resellers to help accelerate adoption of DCC solutions and is available through DCC Finance, a division of Digital Check.

RDC QuickStart provides 24-, 36- and 48-month financing terms. Merchants benefit by gaining protection against equipment obsolescence and 100 percent financing for total solution costs. At the end of the term, clients can choose to continue on a monthly payment plan, buy the scanner at fair market value, or upgrade their devices and enter into a new agreement.

### TSYS releases benefits payment solution

**TSYS Healthcare**, a division of **TSYS Systems Services Inc.**, introduced a benefits payments solution that offers its subscribers the ability to pay from multiple health care tax-advantaged accounts, as well as credit and cash accounts through a single card.

**Fringe Benefits Management Co.** signed an agreement

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## Industry Update

in September 2007 that will make it the first third-party administrator to use this solution.

### VeriFone, Hang Seng enjoy rollout

VeriFone, a major POS equipment and solutions provider, was selected by **Hang Seng Bank Ltd.** of Hong Kong to provide contactless payment solutions in support of the enjoy Card rollout. The Hang Seng enjoy Card is a co-branded credit card with retailer Jardine Matheson Group (JMG) and the first credit card in Hong Kong to use Visa Inc.'s payWave contactless payment technology.

VeriFone will supply the EMV-certified QX110 contactless reader and NURIT payment systems for use at merchant sites in the JMG. Merchants participating in the co-branded card collaboration include JMG's Wellcome supermarkets, Marketplace by Jasons, ThreeSixty, Olivers Delicatessen, Manning's, General Nutrition Centers Inc., Inter IKEA Systems BV and Pizza Hut Inc.

### Wachovia to implement in-house rewards

Wachovia Corp. is expanding its operations in Northern California and plans to exit the Visa Rewards program in favor of an in-house program.

Steve Boehm, President of Wachovia's Card Services division, anticipates the company's rewards program to be up and running ahead of 2008's holiday shopping season.

## PARTNERSHIPS

### Bridge over payments waters

**First Data Corp.**, a leading payments industry acquirer, entered into an agreement with **Cathay General Bancorp**, a California state-chartered bank, to deliver merchant services to Cathay Bank. This partnership will enable Cathay Bank to offer a full suite of products and services to its customers including checks and credit, debit, and gift cards.

Cathay Bank is one of the oldest banks in the United States founded by Chinese-Americans. To help with a smooth transition, First Data will supply sales executives who speak Mandarin to fully meet the requirements of its growing reach and client base.

### Credit Union picks MagTek solution

**MagTek Inc.**, a provider of electronic transactions technology, was selected by **Schools Financial Credit Union**



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## Industry Update

to implement PIN selection and PIN verification at the teller window with MagTek's IntelliCAT System. The solution offers multifunction capabilities for PIN-based transactions, including first time PIN selection, PIN replacement for existing cards and PIN verification for secure teller line identification.

With IntelliCAT, the credit union can offer members opening new accounts the option of selecting their PINs before their cards are ordered. Existing members wishing to change the PIN on their cards can visit a branch where any teller can accommodate the PIN change immediately using the IntelliCAT system.

### E-commerce platform GAP widens

**Merchant e-Solutions Inc.**, an e-commerce company providing traditional and Internet-based payment services to community banks and merchants, signed a letter of intent with **2Checkout.com Inc.** (2CO) to process all domestic and international credit and debit transactions through Merchant e-Solutions' Global Acquiring Platform (GAP). GAP is expected to further enhance the turnkey e-commerce solutions that 2CO provides by allowing 2CO's customers to sell merchandise in U.S. and Canadian dollars, euros, pounds, yen and dozens of other currencies.

### nCircle partners with NetBoundary, QLogitek

**nCircle Network Security Inc.**, specialists in agentless security risk and compliance management solutions, signed two new payments industry partners: **NetBoundary Corp.** and **QLogitek Corp.**

These new partnerships enable merchants, regardless of their size and location, to have access to nCircle's Payment Card Industry (PCI) Data Security Standard (DSS) certified scan service.

nCircle's PCI partner program allows value added resellers, managed service providers, merchant banks, merchant level salespeople and security consultants to help customers achieve continuous PCI compliance.

Using the nCircle certified PCI scan service as the underlying platform, nAble PCI partners can now deliver online quarterly PCI scanning capabilities as well as advisory and consulting services to their customers.

### American Bancard gets more secure

**Secure Payment Systems Inc.**, a provider of value added payment services and transaction processing, signed an agreement to offer its check and gift and loyalty card processing services through **American Bancard LLP** and its sales offices.

"We are proud to be working with such a diverse and professional organization such as American," said Steve Eazell, Director of National Sales and Marketing for Secure Payment Systems. "We are fervently committed to working with organizations with the commitment to providing value and service to their customer base and look forward to helping expand their revenue stream with our expansive suite of products and services."

### TrustedID identifies the problem

**TrustedID Inc.**, a provider of identity theft solutions, selected **Edentify Inc.**, an identity management and data analysis solutions company, to enhance its proactive consumer identity protection solution, IDFreeze.

IDAlert, which continually monitors consumers' identity records and can detect early signs of identity fraud, will be added to TrustedID's IDFreeze service. IDFreeze is designed to stop identity theft before it happens and allows customers to freeze their credit reports at Equifax, Experian and TransUnion.

## ACQUISITIONS

### Chase captures Unicorn

**Chase Card Services**, a division of JPMorgan Chase & Co., finalized the acquisition of **Unicorn Financial**

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## Industry Update

**Services Inc.** and is introducing an expanded set of patient financing products known as ChaseHealthAdvance.

Rising medical and dental costs have created a need for new and adaptive health care financing options.

Medical practitioners will have access to all of CCS' financial products such as business banking, cash management and credit card processing.

### GCA to take over CGS

**Global Cash Access Inc.** has executed an agreement to acquire **Certegy Gaming Services Inc.**, formerly known as Game Financial, from **Fidelity National Transactions Services Inc.**, a subsidiary of Fidelity National Information Services Inc.

GCA will replace CGS's cash currently held in CGS's ATM machines and cages located at its customer premises.

"We see this move as essential for us to continue to compete effectively in the highly competitive electronic payments market, with its many players, several of whom are much larger than GCA," said Scott H. Betts, President and CEO of GCA.

## APPOINTMENTS

### De Crane to head Clear2Pay operations

Clear2Pay NV/SA, an international technology provider of next-generation payment solutions for financial institutions, named Jean de Crane as Chief of Operations of Clear2Pay.

De Crane recently joined Clear2Pay and will work for the global operation from its head office in Mechelen, Belgium. He recently worked was CEO for Captor NV. Prior to that he was in international management and business development roles for Financial Architects and Free Internet Chase Server.

### Galileo gains Brockman

**Galileo Processing Inc.**, a next generation financial payment solutions provider, tapped **Todd Brockman** to be its next President.

Brockman will be responsible for setting and driving company strategy, business planning, developing and managing strategic partnerships as well as branding and managing business growth initiatives. He will join the company's executive team immediately. 

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## Payments experts weigh in on Visa's IPO - Part I

**T**he payments industry has once again made headlines in the mainstream media. The most recent splash was in response to Visa Inc.'s February 2008 filing with the U.S. Securities and Exchange Commission, which set forth Visa's plans to make an initial public offering (IPO) of 406 million shares of class A common stock.

Proposed at a maximum price per share of \$42, San Francisco-based Visa could raise as much as \$17 billion, making it the largest IPO in U.S. history.

The filing did not provide a date for the upcoming IPO, but there is already much speculation as to what this will mean to the flailing economy.

We wanted to get the input of our industry experts, so we asked them the following questions:

1. **What impact do you see this event having on the economy?**
2. **Will this impact your own business? If not, why? If so, how?**
3. **Will this change the way the payments industry overall does business, or will it be status quo?**

Following are roughly half of the responses sent in by our esteemed Advisory Board; the rest will appear in our next issue.

### Clinton Baller

*PayNet Merchant Services Inc.*

1. None.
2. No.
3. Will not change the way the payments industry overall does business.

### Steve Christianson

*All Card Processing*

I have given these questions a lot of thought. Here is a summary of my thoughts, some of which I solicited from experts in the area of public offerings:

1. Our economy is so large that a single IPO will have little effect overall. If it opens at \$38 and closes at \$60, then it has created some wealth somewhere. But usually that is more of a transfer of wealth from one entity to another. So overall the affect will be minimal. Some people will get richer, but those investment dollars had to come from



somewhere; therefore, other investments may be affected negatively, but how much? If I knew that ... !

2. The immediate impact on an individual ISO company such as ours will be unnoticeable. However, the long term could be significant. Now that Visa is going public, it will be answering to the shareholders and expected to produce higher profit.

The demand for profit will probably reflect an increase in interchange cost, which will be passed on to the ISO and then to the merchant.

This increase in cost of accepting Visa could fuel the fire that is now gaining strength at business ownership levels. Merchants are tired of the annual cost increases that they have to absorb by increasing their prices. That may lead to inflation.

Also, those increased costs could be the amount that will cause many marginally profitable merchants to close their business, leading to more unemployment and so on. This we will have to wait and see.

Also, this move is one of independence of Visa from the banks' regulations/management; therefore, Visa will not be beholden to the banks that supervised Visa in the past, the effects of which are yet to be seen.

3. I do not see a change in our business as a registered ISO. We should be status quo in the near future.

### Steve Ezell

*Secure Payment Systems*

1. This could affect the economy, but it is a difficult call. The IPO will create a public company with Visa as it did with Mastercard Worldwide last year.

The price will probably not increase as quickly as MasterCard's did due to the fact that many people viewed MasterCard as being undervalued at the time of the IPO, and that created more interest in the stock.

Plus, if you have noticed, the stock market is in flux, and very few stocks are flourishing, and Visa should be one of them overall. Prognosticators have predicted that the stock will be the largest IPO in the history of the stock market. However, since my belief is that the price will not



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## Feature

increase that much, then overall there will be pressure put on Visa to first cut costs to increase margin.

From there, Visa could possibly increase interchange more often to reflect the pressure from Wall Street, and we could have merchants paying closer to what they currently pay for American Express cards.

And that would definitely affect the economy as it now becomes more expensive to take credit cards, a staple in the U.S. economy. We have not discussed, however, what could happen if the government gets involved, which it is looking to do since many believe that Visa and Mastercard are oligopolies and guilty of violating antitrust laws.

If that happens, it will be an interesting battle, and prices could go down instead of up. That would result in positive results for the merchants, and the opposite effect could result. Either way, the economy could be affected. Let's hold on to our hats.

2. It could impact our business if the government pressures Visa and MasterCard to reduce their pricing because that could affect how prepaid open loop gift cards are priced to consumers, and that may or may not be good for our business.

If prices come down, but the merchant is unaware, then ISOs would realize greater margins, and you may see them flourish for a short time.

However, if the pricing model shifts, and consumers become aware, then margins could decrease. Then ISOs may have to look more closely at enhancing their product offerings by adding value added services to make up for the lost revenue. This will help us.

3. Possibly. As a public company, there will be more scrutiny placed on Visa as a company, its earnings, revenue and margin. That could result in more price increases more often due to the pressure from the stockholders. In that case, it could affect the payments industry as a whole.

Will merchants stand still for it? The answer seems relatively obvious due to the current litigation regarding unfair pricing. If the government steps in and declares Visa and MasterCard as unfair in their pricing practices, life in the payments world could get very interesting.

I am not one to support the government doing anything, but I will want a front row seat to see how the two behemoths of payments take on the government; it will definitely be a fight to the finish.



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## Pete Estep

*National Bankcard Systems Inc.*

1. For the banks that issue and hold stock in Visa this looks to be a \$10 billion windfall. That's pretty good news for them considering most of these banks have been taking a beating in the mortgage market. The biggest winner will be JPMorgan Chase & Co., as well as Citigroup Inc. and Bank of America Corp.

As far as the overall economy goes, I don't think it will have a lasting effect on it. There have already been over \$140 billion in mortgage- and credit-related write downs for banks, and this isn't going to tip the scale one way or another. There will be a short term up-tick in the stock market, and if the timing is perfect, it could even be the beginning of a turn around for the stock market.

Unfortunately, it looks like there still is a lot of unwinding to be done in the credit market bubble before we're out of the woods.

2. and 3. I see as much impact on the individual ISO as the MasterCard public offering did. Not much impact in the short term but certainly some industry changes in the long run.

With its newfound cash reserves, Visa will have the war chest to fight current and future litigation. Visa is faced with several lawsuits from other card companies (AmEx, Discover Financial Services) as well as class action lawsuits from various merchant associations.

The \$3 billion that Visa plans on putting in a reserve will give it plenty of ammunition to fight these lawsuits.

Hopefully, the biggest benefit will be to give Visa the means to lobby vigorously against some of the legislative changes being proposed, such as HR 5546.

Interchange proposals like HR 5546 are a huge threat to our industry, especially to the ISOs on the acquiring side.

I can't think of a more radical and profound change that this piece of legislation would do to our industry. It certainly flies in the face of what I thought our free enterprise country was all about.

Additionally, interchange information and regulations will be a little more available to the merchants. Hopefully, some of the card Association rules can be relaxed a little bit and become a little friendlier toward the merchants who really are our customer.

Time is going to tell what effect Visa's becoming a public company has on the processing industry. It is certain to have an effect on the processing industry in general, but I think it is too early, and there is not enough information about Visa's future plans to make a conclusion on how it will affect processing.

The impending congressional hearings regarding credit card interchange are likely to have a more profound effect on the industry, especially if bills are passed to fix interchange rates.

It is unclear how Visa is going to react to Congress once it becomes a public company, which is something that should be of concern to ISOs.

## Jared Isaacman

*United Bank Card Inc.*

I don't see how this will have a major impact on the economy. However, I do believe the success of the IPO will show the public's confidence in the continued growth of credit cards as a form of payment. In general, I believe the industry will remain status quo for the immediate future. ☐



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## Feature

# The future of the industry

By Eben Esterhuysen and Mark McMurtrie, Contributors  
ATMmarketplace.com

*This story was originally published on ATMmarketplace.com Feb. 19, 2008; reprinted with permission. © 2007 NetWorld Alliance LLC. All rights reserved.*

**T**he ATM is now more than 40 years old, with the first transaction being made at a branch of Barclays Bank in Enfield, London, on June 27, 1967. Since that time, ATMs have gone from being an exciting new technology to a tried-and-trusted part of banking infrastructure.

Aside from cash dispensing and balance checking, ATMs now have the ability to accept checks and deposits, provide comprehensive statements and even top-up prepaid mobile accounts.

This expansion has accompanied a rise of self-service within the banking industry: taking staff away from low-

value customer service activities and putting them into more consultative roles within the business.

Employees now have greater expertise and the ability to cross-sell products within the bank's portfolio, while ATMs offer a quicker, more efficient route for customers to get their money.

**New teller machines can support a far wider level of interaction with users, so the infrastructure behind the individual ATM has to be as flexible as possible to take advantage of this additional functionality.**

However, this shift in strategy by banks means that the future of the ATM is at a crossroads: Does the organization view the ATM as simply a fulfillment channel, or a route to offer more comprehensive services? This decision forms a big part of the overall customer strategy that the bank is to follow.

Does it concentrate on driving out costs from the ATM channel, reducing its total cost of ownership (TCO) and being as efficient as possible when it comes to managing this channel?

Or should the bank look to roll out even more new services via the ATM, connecting to customers in new ways and building more value into each interaction that a customer can have with the bank? Is this evolution or revolution?

Reducing TCO for the ATM channel means looking at issues of reliability and security, as well as improving the remote management of machines across the bank's network.

One of the biggest costs is the on-site visits that have to be made in order to keep the ATM up to date and functional. Replacing these maintenance visits wherever possible with remote management or fixes would remove a significant level of overhead. This also would improve the user experience as there would be fewer outages of service.

To reduce TCO over time also includes rolling out advanced depository items. Some financial institutions have rolled out cash depositors as they allow fewer visits to the ATM to pick up a check that needs to be cleared within a certain time period.

This can cut the number of times that an organization has to visit the ATM from a depository perspective. If you can reduce the number of visits down to once a month per machine, across the entire ATM estate this can provide a substantial reduction in costs.

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Another area where ATM networks are being optimized for lower TCO is through electronic journaling. By focusing on incidents where disputed transactions have occurred, the bank can reduce the opportunity for these events to take place. The electronic journal can help the bank to sort out the transaction far faster than a manual process and at a lower overall cost.

The process of reducing TCO also extends beyond hardware to the payments processing system that supports the ATM network.

Most banks still are using legacy systems that require specialist knowledge and skills to maintain and run effectively. This invariably means that staff resources

are one of the biggest overheads that an organization has to consider.

Rather than continue to support a legacy system that has high ongoing costs, the bank can move to a newer platform based on open systems that are not proprietary or closed to users.

This approach has two benefits: Firstly, a new software platform can deliver much higher performance. Secondly, open systems are based on current operating systems and programming languages, which means the pool of talent that the bank can draw on is much wider.

The costs of hiring staff to support the systems are lower, as there are more candidates with the necessary skills required, and the wider availability of resources means that the organization can get its projects completed faster.

This approach can improve the quality of support for the bank's ATM network, while also reducing its staff expenses. By changing the software running the ATM, organizations can streamline their costs while reducing the windows of downtime that can impact user satisfaction.

The alternative business strategy that banks are looking at is offering more services through the ATM. Instead of just using the channel to dispense cash, the ATM can become a platform for offering a wide range of features to customers.

This approach is aimed at increasing the level of business that each customer conducts via the ATM channel, as well as the overall number of transactions that a user may carry out.

Increasing the functionality of the ATM means taking a more holistic approach to the channel and how it works within the bank's overall approach to dealing with customers. The ATM can become a point for self-service and fulfillment of standard

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transactions such as cash withdrawal and providing statements, taking these activities away from the branch staff.

This means that they can concentrate on more customer-focused activity, providing better advice on banking products and opportunities to cross-sell. This not only is better for customers as they receive a higher level of service when they require it, but also means staff will be engaged in more meaningful, fulfilling activities.

Integrating the ATM software into the bank's customer relationship management systems also offers the opportunity to target customers more efficiently.

The ATM can provide a platform for advertising of specific products to customers while they access their accounts.

By linking into existing customer relationship management systems, the bank can make sure that its advertising is more effective in reaching an audience that is predisposed to be interested.

This also can be used to target the customers of other banks with offers that might be reason enough to shift their accounts over when they withdraw cash through one of the bank's ATMs.

Another opportunity to improve service through the ATM channel is with greater personalization, allowing customers to access their most popular requests via shortcuts.

These can be set up through an online banking system where the user creates their favorites, and then accessed whenever a user visits the ATM.

The software will present their favorites to them, cutting down on the amount of time required by each customer at the ATM. This degree of customization relies on the bank being able to manage all its channels for customer interaction from a single point.

An example of this is where users want to take out a standard amount of cash without a receipt whenever they go to the ATM. This can be presented to the user as part of the first screen following the input of their PIN, rather than requiring them to select "cash," the amount and then whether they would like to have a receipt provided.

By creating this shortcut and giving customers greater control over how they can interact with the ATM, it can shorten queuing and the average amount of time each user spends at the machine.

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operators to improve the level of services that are available via the ATM channel. DCC is the conversion of currency from the local currency through to the customer's home currency. By displaying this information, customers can get up-to-date information on how much their foreign exchange transaction will be worth.

While DCC at the retail POS level has been in place for the past few years, providing this service at the ATM is a far better opportunity to add value and provide higher levels of information to the customer.

Users also benefit from access to foreign currency whenever they may require it, while the ATM operator can profit from taking the transaction fee from the foreign exchange.

Adding new services and features at the ATM level depends on the skills that are available to the bank: With a legacy network, implementing a new feature can require extensive investment and resources in order to complete work that may not necessarily deliver huge amounts of value back to the bank.

New teller machines can support a far wider level of interaction with users, so the infrastructure behind the individual ATM has to be as flexible as possible to take advantage of this additional functionality.

Taking the open systems route means that new features can be delivered far quicker to the business, and at a much lower cost of development. This means that the bank can look at providing a wider level of features than it could otherwise, and capitalize on opportunities that would otherwise be too expensive to consider.

Overall, there is a fundamental split in how banks are approaching the ATM channel: Does the bank remove as much cost as possible and keep the ATM as a simple fulfillment system for customers, or make the ATM a strategic part of how the bank interacts with customers and provide greater levels of self-service?

What will link these two strategies in the future is the fact that both will rely on a more open software platform for development in order to be successful, based on skills that are more widely available in the market.

Whichever strategy a bank chooses, as current legacy networks become more expensive to support and skills required die out within the developer and information technology communities, the ATM channel will have to evolve to continue providing value to the business. 

*Link to original article: [www.atmmarketplace.com/article.php?id=9675](http://www.atmmarketplace.com/article.php?id=9675)*

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## Transmedia Payment Services Ltd.

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## Winning by the rules

**W**hen it comes to chargebacks, it is typically merchants versus cardholders. And it's tempting for ISOs and merchant level salespeople (MLSs) to take sides – favoring their clients, naturally. But there is another approach: relying on the rules.

The payments industry implemented rules and regulations so ISOs, MLSs and merchants would all understand proper procedures and adhere to them – or face the consequences of not doing so.

Even with the rules in place, however, some feel cheated or treated unfairly once fines are handed down. If people are unhappy with a policy or a decision, there are channels to go through to change or appeal it. But navigating the channels isn't easy; who can they turn to for guidance?

Transmedia Payment Services Ltd. is a credit card chargeback loss prevention consulting firm that works with merchants, acquirers and issuers to help them understand the

rules and navigate the often murky chargeback waters.

When a business is challenged with a disputed transaction, Transmedia steps in to ensure the chargeback laws and policies are properly explored and exercised. It handles approximately \$5 million in chargeback case volume each month.

### Start of something different

Transmedia is made up of loss prevention experts and self-proclaimed "dispute gurus." "Our mission is to make card transactions secure by appropriately providing recourse to remedy disputed transaction for merchants, acquirers and issuers," said Sam Neuman, Transmedia's Director of Sales.

The company was founded in 2003 by Bernard Klein and is currently headed by Klein, Isaac Klar and Neuman. It employs a staff of 19, operating from its Brooklyn, N.Y., headquarters.

The investigative team works aggressively to find the people behind fraudulent transactions or

***"When we look at the pattern of a fraud claim and order, we will very easily determine what type of fraud scenario that will fall under, and whether merchandise may still be retrievable."***

- Sam Neuman  
 Director of Sales  
 Transmedia Payment Services Ltd.

## Company Profile

locate missing merchandise. The team can either find the individual who will pay for the transactions or reverse chargebacks.

Transmedia started its business with just a handful of merchant clients. Over the years, many acquirers, issuers and merchants have been added to the company's portfolio.

In fact, Transmedia has had more than 100 percent growth for four consecutive years.

Neuman attributed the business increase, in part, to the company's uniqueness. "It's a brand new idea," he said.

"There are maybe two other companies that have a similar service, but they are more tailored as a basic outsourcing service and not focused or capable to handle lost chargebacks. It's a very exciting opportunity that we bring to merchants or acquirers. They can't lose. It's a win-win situation."

Transmedia provides other services, including:

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Transmedia also has two programs in pilot phases, with hopes of launching them in the summer of 2008. One trial ensures merchants for all chargeback reason codes, while the other purchases merchant chargebacks, similar to when collection firms buy debt.

### Always room to improve

Transmedia is focused on the areas of card Association dispute resolution guidelines, regulations and extensive fraud investigation.

"With the expertise in these areas, we have developed procedures and methods to effectively recover and prevent definite losses to merchants, acquirers or issuers," Neuman said. The company also serves law enforcement agencies.

Transmedia investigates all types of card-not-present transaction scams. "When we look at the pattern of a fraud claim and order, we will very easily determine what type of fraud scenario that will fall under, and whether merchandise may still be retrievable," Neuman said.

The company stays on course with payments industry rules because it knows policies were created to better serve all payments professionals.

"Our research and practice finds the federal credit acts, as well as the bank card Association rules, to be well constructed programs with fine streamlined resolutions to assure that the most reasonable and fair results are achieved by those rules," Neuman said.

However, Neuman pointed out that this does not mean the system is perfect. Over time, many of the rules have either been ignored or forgotten. "The only problem is that over the years, most of the useful detailed rules have been undermined, unstudied and unknown to the communities for which they were created," he said.

Neuman wants payments professionals to know there is a problem with the way chargebacks are handled, and it is costing money. But, he also wants to inform them that something can be done about it. "ISOs and merchants are so used to the idea that a chargeback has to be paid and there is no way to reverse it," Neuman said. "ISOs can reduce their liability. There is money out there."

Chargebacks are, in fact, reversible and winnable. "Often you need help to initiate a chargeback, and often you need help to fight a chargeback," Neuman said. "We are here to get into the driver's seat to assure that reasonable justice is accomplished and to assure that all technical requirements are properly met."



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## Company Profile

All merchants need chargeback guidance, not just those who are high risk. "Every retailer has a 5 percent return," Neuman said. "Every card-not-present merchant has at least one-tenth of a percentage of chargebacks. There are always some instances that can't be resolved in good faith."

ISOs, MLSs and merchants can hire Transmedia on a case by case basis or on retainer to train staff on chargeback guidelines. Merchants don't need to face a chargeback issue to benefit from education. The company works with merchants to help them learn procedures to prevent and fight future chargebacks.

### Breaking bad habits

The company believes card issuer chargeback programs have been running out of control. "Just because a chargeback can physically be initiated by the push of a button, chargebacks should not be a dictating mechanism unless it has met appropriate and reasonable requirements before initiated," Neuman said.

According to Neuman, the habits of cardholders and issuers have allowed such programs to be misused, and both sides are responsible. "It's the same with the opposing side of the table," he said. "Credit card transactions are often inappropriately initiated, causing losses for issuers

and cardholders in the billions of dollars, all because the merchant was trusted with a merchant account."

Neuman noted that in many cases, a chargeback arises when a cardholder claims the merchandise received was defective, while the merchant insists the item is adequate. In instances such as this, the issue becomes more about making a point and being right, which is not helpful for winning the dispute.

"We would typically never argue that merchandise was not defective," Neuman said. "That's useless. That is not going to make you win that case. You have to look into other causes."

There are many requirements to make a chargeback valid, and it must be proved that all the rules necessary for a chargeback were followed. "If you don't raise the appropriate cause, you are going to lose the case," he said.

One of Transmedia's key service features is the minimal involvement of merchants. The company can usually resolve half of its cases without merchant participation: In issues that do not involve fraud, it resolves more than 90 percent of the chargebacks; in issues of fraud, the rate is approximately 74 percent.

### Referrals worth making

Transmedia works with referrals from acquirers, ISOs, MLSs and others. ISOs earn revenue by recommending the service to their merchants. Transmedia staff closes the sales, but ISOs must perform the initial introductions and offer personal recommendations.

"After we close the sale, there is nothing that we require from the ISOs to keep up, except if they stop giving us the chargeback, we may ask the ISO to call the merchant and refresh them about us," Neuman said. Transmedia also "locks" merchants to the ISO by not servicing merchants if they decide to switch.

ISOs can choose one of two compensation programs: a flat referral fee, or a 10 percent residual for the life of the account. "Depending on the frequency and the number of leads, we have different commission-based programs to sales partners," Neuman said. "These programs can start as little as just a one-time bonus and as high as life-time residuals."

Whenever there is a dispute or disagreement, it can be difficult to see who is right or wrong; there is plenty of room for shades of gray. It can be helpful to have a set of rules nearby to transform those areas to black and white. But those rules are only helpful if they are properly understood and implemented.

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## Liquidity is good for us

By **George Sarantopoulos**

*Access One Group*

**T**he idea of building a credit card portfolio for sale is not new. And knowing – before setting merchant account acquisition goals – what the approximate value of a portfolio would be, say, in three years would be enlightening.

I have been involved with several processors and ISOs during my more than 10 years in the industry. Until recently, I frowned upon companies that promote themselves as or are derided by competitors as building their portfolios with the primary intent of eventually selling.

Who builds to sell? Only those who do not think they will make it in the industry, right? That's the message you get when you talk to industry insiders. The prevailing attitude seems to be, Who cares about liquidity as long as I get my residual payments on time?

### New point of view

Recently, I have changed my mind. I now realize liquidity

is good for our industry, and the concept of building to sell is not so bad.

Liquidity itself refers to a business' ability to meet its payment obligations by possessing cash or assets that are easily converted into cash. Liquidity ensures that an ISO is attractive to both outside investors and merchant level salespeople (MLSs). It also ensures that a company can meet debt obligations and be deemed financially safe.

This is essential to the growth of any bankcard ISO or processor because ISOs live for the continuation of the payment of residuals and the eventual sale of their portfolios.

Liquidity could also bring needed transparency to the portfolio market: Based on portfolio purchases, we would have a better understanding through knowing years ahead of time what one's individual portfolio is likely to be worth when the time comes that we want to sell. Eliminating the guesswork involved in estimating the future value of portfolios would enable MLSs to plan ahead better.

### Portfolios as pork

Perhaps the banks, investment funds or the private sector could set up a type of residual exchange for the purpose of buying and selling portfolios. It's not so far fetched – markets today trade commodities, debt obligations and carbon credits, for example.

If you think about it, pig farmers know more about the valuation of the commodity they are raising than ISOs know about the value of the merchant portfolios they are building year after year.

Transparency in the market could allow ISOs to negotiate better deals and help them understand that the processor they write deals with needs money to run operations, make a decent profit and continue to pay residuals.

Today we see large portfolios being sold for a multiple of 40 to 60 times their average monthly residual streams, and MLSs' merchant accounts, which make up part of those portfolios, are typically paid a much smaller discounted multiple of their residuals when sold.

Transparency in the market would allow MLSs to know the true value of an organization and understand if they are getting a fair shake on a sale down the line. Building into one's contract a clause stating that a portfolio would have, within a determined number of years, a certain multiple value based on market conditions would help attract and keep new professionals in our industry. 📄

*George Sarantopoulos is the Director of Marketing of the Access One Group in New York and an Independent Consultant. George welcomes feedback from sales professionals in the marketplace. He can be reached at [georges@accessoneusa.com](mailto:georges@accessoneusa.com).*

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# SAQ changes: Knowing them is imperative

**By Ross Federgreen, CSRSI**

*and Ken Musante, Humboldt Merchant Services*

In the payments industry, extra efforts are constantly being made to ensure small and mid-sized merchants maintain compliance with the Payment Card Industry (PCI) Data Security Standard (DSS). Policies and regulations are being created, or revised, to best secure today's payments world.

On Feb. 8, 2008, the PCI Security Standards Council announced the latest version of the PCI DSS Self Assessment Questionnaire (SAQ), known as SAQ version 1.1. The revamped SAQ represents a complete evolution from the previous one.

The most critical change under the new format is the categories merchants fall into are now determined by how they process transactions, not by transaction volume. Also under the new rule, an attestation statement is required from all merchants. The statement serves to certify that merchants are eligible to perform and have completed the appropriate SAQ.

The category or validation level that merchants fall into determines which SAQ must be completed. There are five validation levels and associated SAQs.

In addition, it is important to note that a certain number of merchants and service providers are required to undergo on-site examinations based upon a series of factors, described in the PCI SAQ Security Audit Procedure, or as required by their acquirers or payment brands.

## Security launch

The PCI DSS was first promulgated in 2004 as a common set of requirements for merchants to fulfill to be compliant with each of the card brands. Prior to that, each of the card brands had its own compliance program.

The initial PCI DSS categorized merchants purely by their number of transactions. There was a small distinction between e-commerce and card-present transactions, but otherwise the system was purely quantitative.

Security professionals quickly realized that to truly secure merchants, the requirements should be driven by qualitative rather than quantitative terms. In other words, the SAQ should focus on how merchants process their transactions. So was born the basis for the new SAQ and validation levels.

The only distinguishable process characteristic used in

the original SAQ was whether the merchant processed e-commerce transactions.

Also, a card brand was able to sign a merchant to a higher level based upon a past breach or indiscretion. SAQ 1.1 is a fresh approach that speaks to the inherent risk posed by merchants' activities and relative security.

Two major concepts were taken into consideration for SAQ 1.1: Make the set of questions more pertinent to merchants, and align the questions more directly with the specific components of the standard. The result of this effort yielded SAQ 1.1 sections A through D.

In the new SAQ, each section increases in length, and the number of questions swells from 11 in A to 227 in D.

Each segment represents a building block of complexity, and therefore all of the questions that appear in the shorter questionnaire emerge in the next longer questionnaire and so on. For example, all of the inquiries in section A will appear in sections B through D.

It is important to keep in mind that for merchants to justify a specific SAQ, they must attest to the SAQ's fact pattern as it pertains to the handling of their cardholder data.

## Four plus one more

SAQ 1.1 divides merchants into five validation levels. Even though there are technically five levels, two utilize the same SAQ (levels 2 and 3 use section B).

SAQ validation level 1 is for merchants who transact in a card-not-present manner and who outsource all cardholder functions.

For example, this level would pertain to an e-commerce merchant utilizing a PCI compliant shopping cart, hosting service and payment gateway.

Validation level 2 merchants use imprint-only technology with no electronic cardholder data storage or transmittal. These merchants still physically send their drafts to their processors.

Merchants under validation level 3 use a stand-alone dial-up terminal with no electronic storage.

Validation level 4 merchants have payment application systems that connect to the Internet and have no electronic cardholder data storage. Internet Protocol terminal merchants fall into this validation level.

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## View

All other merchants not included in descriptions for validation levels 1 through 4 and all service providers defined by a payment brand as eligible to complete a SAQ fit under validation level 5. Moreover, merchants must attest to the completion of the appropriate SAQ based on the determined validation level. There are specific statements merchants must confirm in writing. The attestation form is a vital component of the SAQ.

For validation level 1, section A, the following needs to be confirmed:

- The merchant handles only card-not-present (e-commerce or MO/TO transactions).
- The merchant does not store, process or transmit any cardholder data on the business's premises, but relies entirely on a third party to handle these functions.
- The merchant has confirmed that the third party handling storage, processing and/or transmission of cardholder data is PCI DSS compliant.
- The merchant retains only paper reports on receipts with cardholder data, and these documents are not received electronically.
- The merchant does not store any cardholder data in electronic format.

For validation level 2, section B, the following needs to be confirmed:

- The merchant uses only an imprint machine to take customers' payment card information.
- The merchant does not transmit cardholder data over either a phone line or the Internet.
- The merchant retains only paper copies of receipts.
- The merchant company does not store cardholder data in electronic format.

For validation level 3, section B, the following needs to be confirmed:

- The merchant uses only dial-out terminals (connected via a phone line to the merchant's processor).
- The stand-alone, dial-out terminals are not connected to any other systems within the merchant's environment.
- The standalone, dial-out terminals are not connected to the Internet.
- The merchant retains only paper reports or paper copies of receipts.
- The merchant does not store cardholder data in electronic format.

For validation level 4, section C, the following needs to be confirmed:

- The payment application system is on a personal computer that is connected to the Internet.
- The payment application system is connected to the Internet to transmit cardholder data.
- The merchant has a payment application system and an Internet connection on the same device.
- The payment application system/Internet device is not connected to any other systems within the merchant's environment.
- The merchant retains only paper records or paper copies of receipts.
- The merchant does not store cardholder data in electronic format.
- The merchant's payment application software vendor uses secure techniques to provide remote support to the payment application system.

For validation level 5, section D, the following needs to be affirmed:

- A confirmation has been obtained from the POS vendor that the POS system does not store sensitive authentication data after authorization.
- The merchant has read the PCI DSS and recognizes the requirement to fully maintain PCI compliance at all times.
- No evidence of magnetic stripe, card authentication value 2, card verification code 2, card identification number or card verification value 2 data or PIN data storage subsequent to transaction authoriza-

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## View

tion is found on any systems reviewed during the assessment.

In addition to these individual attestation statements and driven by the validation level and the specific SAQ, various work-around plans along with estimated completion times must be given. These may include – in the case of validation level 5 – an action plan for noncompliance status, requiring an individual sign-off for each of the following:

- Installation and upkeep of a firewall configuration to protect cardholder data
- No use of vendor-supplied defaults for system passwords and other security parameters
- Protection of stored cardholder data
- Encryption of cardholder data transmission across open public networks
- Use of and a regular update of anti-virus software
- Development and support of secure systems and applications
- Restriction of access to cardholder data by businesses that need to know
- Assignment of a unique identification number to each person with computer access
- Restriction of physical access to cardholder data
- Regular testing of security systems and processes
- Maintaining information security policies

Clearly, this system is very complex and nuanced. Each ISO must be highly knowledgeable in the specifics of, at a minimum, the validation levels, the various SAQ requirements, the specifics of the attestation statements, and aware of the cases in which corrective plans are necessary as part of the individual merchant filing.

The primary intent and purpose of the PCI DSS is to provide framework and guidance for merchants to accomplish the many tasks necessary to protect sensitive cardholder data. The critical issues ISOs face include how to attract new businesses while simultaneously educating merchants on the rules and motivating them to continue to comply.

Many ISOs today, while vested in these concepts, lack the tools necessary to accomplish the goals effectively and efficiently. So, the questions that need to be asked are: What does the ISO need? How does the ISO measure success? Stay tuned. More revisions are sure to come. ☒

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## Lawmakers advance grip on interchange

**T**he battle to introduce limitations and regulations on interchange rates set by Visa Inc. and MasterCard Worldwide is heating up on Capitol Hill. On March 6, 2008, Reps. Chris Cannon, R-Utah, and John Conyers, D-Mich., introduced the Credit Card Fair Free Act (HR 5546) to address the "anti-competitive and secretive" aspects of credit card interchange fees.

"This bill does not set prices," Cannon said. "Instead, it would require that fees be set in a transparent manner so other companies can compete for business, and consumers would not pay artificially high rates."

According to Cannon, credit card companies should set whatever fees the market will tolerate. "This bill is a win for consumers, for retailers and for the credit card industry, which will benefit from competition," he said.

The argument for implementing the bill is this: Each year, consumers indirectly pay billions of dollars in fees that never appear on their monthly statements. Card Associations and their member banks charge interchange to retailers whenever a credit card is swiped; up to \$2 of every \$100 spent goes to interchange.

In 2007, more than \$42 billion in interchange fees were collected, up 17 percent from the previous year and 150 percent combined since 2001.

Retailers reportedly are not allowed to offer lower prices for cash or debit transactions because of their agreements with Visa and MasterCard.

### A basic approach

Congress contends that the market for credit card interchange fees is broken and that Visa and MasterCard are abusing their market power. This is price-fixing, they insist, and it needs to stop.

There are three primary methods under consideration for fixing perceived antitrust problems:

- Break apart major card company operations like Congress once did with AT&T Inc.
- Have a regulator set prices similar to the regulation of a public utility.
- Provide a mechanism to balance the market power and allow competition in the market.

Merchants urged Congress to take the third approach and adopt the act just introduced. This proposed solution would allow merchants to negotiate as a group with Visa and MasterCard.

The card Associations would also be free to separately negotiate with individual companies or groups of companies. Any agreements reached would be public.

The Federal Trade Commission and The Department of Justice would appoint three decision makers to hear from each side if negotiations are not successful. This panel would be charged with deciding the rates and terms that would prevail in a functioning, competitive market.

The act would only apply to credit card companies with 20 percent or more of the market share. This means Visa and MasterCard would adhere to the rules, but not American Express Co. and Discover Financial Services.

Conyers said the act would help "level the playing field for merchants and retailers negotiating with banks for the cost of certain fees and ultimately reduce the costs of everyday goods for consumers."

Almost 90 percent of the fees merchants are charged every time a consumer uses a credit card comprise the interchange fee, according to Conyers.

"The percentage is set by Visa and MasterCard and averages 1.75 percent of the total purchase," he said. "These fees are ultimately passed on to all consumers in the form of higher prices for goods and services, regardless if these items are purchased with credit cards, cash or checks."

Merchants have no choice but to deal with this system. "They are presented with take-it-or-leave-it options and are not part of the process by which the fees are set," Conyers said.

Conyers makes it clear that the act is intended to give merchants a seat at the table in the determination of these fees, not an attempt to regulate the industry.

"[The act] simply enhances competition by allowing merchants to negotiate with the dominant banks for the terms and rates of the fees," he said.

### An opposing view

The Electronic Payments Coalition – dedicated to protecting consumer value, choice, and competition in the electronic payments systems – issued a statement in response to the price control legislation.

The EPC believes government intervention could never match the ability of the free market to determine appropriate price for services.

It "strongly opposes" the bill, stating the legislation "would establish a government rate-setting board that would impose price controls on the electronic payments system – despite these groups' years of denials that price controls were their ultimate goal."

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"Consumers will see no economic benefit from such price control legislation," the EPC stated. "This legislation is a thinly-veiled attempt by members of the Merchants Payments Coalition to lessen their own costs of doing business.

"In other countries where government intervened, consumers saw no benefit in terms of lower prices at the cash register, and in fact saw dramatic reduction in the rewards and benefits provided by their cards."

The interchange gauntlet has been thrown down as lawyers and lobbyists prepare to duke it out in a fight that could last months. With billions at stake, both sides are entrenched in a war in which, at this point, neither side is willing to succumb to the demands of the other. ☐

## SellingPrepaid.com goes live

On March 17, 2008, The Green Sheet Inc. launched SellingPrepaid.com, a Web site devoted to the prepaid sector of the electronic payments industry. As the name and Web address ([www.sellingprepaid.com](http://www.sellingprepaid.com)) signify, the site will be a

resource offering information and analysis to benefit ISOs and merchant level salespeople (MLSs) in the burgeoning prepaid market.

The prepaid industry is not just gift and phone cards anymore. Funds can be loaded on payroll cards, health care cards, government benefit cards, university campus cards, travel cards and more.

New markets for prepaid products exist in airports and doctors' offices, in hair salons and convenience stores, at the local laundromat and at the cineplex, too.

Estimates vary as to the market's potential. Boston-based consultancy Mercator Advisory Group conservatively pegged the load volume on network branded, open loop prepaid cards at \$181 billion by 2010.

Another advisory firm, Aite Group LLC, similarly of Boston, estimated in a 2005 report that \$257 billion worth of transactions would be loaded onto prepaid cards by 2009.

SellingPrepaid.com enjoys functionality similar to that of award-winning GS Online ([www.greensheet.com](http://www.greensheet.com)). It sports a newswire, an e-magazine, a forum, a resource guide and event calendar to keep ISOs and MLSs updated on all the latest trends and innovations in the prepaid space.

In addition, industry players will add their voices to the mix in the form of articles and blogs detailing prepaid developments from an insider's perspective.

Readers can expect feature articles and opinion pieces to turn over twice monthly. The look and feel of the site will likely evolve over time.

Just as GS Online relies on the input and energy from its vast and knowledgeable reader base to drive content and foster a sense of community, SellingPrepaid.com hopes to generate a strong level of loyalty and passion on the part of ISOs and MLSs who choose to approach merchants with prepaid products and services that promise significant and lucrative benefits for both buyers and sellers. ☐

## A March against fraud

**F**raud is a fearsome word in the payments industry. When it hits, card data is compromised, funds get stolen and identities disappear. And after a breach, it can cost millions of dollars to get a company back on the right track.

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- ▶ Northeast
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- ▶ Midwest
  - Natasha Cvijanovic, x5205
- ▶ Southeast
  - Gregory Renfroe, x1927

## News

agencies joined forces to launch the fifth annual Fraud Prevention Month in March. It is an international effort to raise public awareness and put a lid on spurious actions that lead to data theft and financial loss.

The initiative's focus is to reveal the dangers of fraud, while educating the public on how to recognize it, report it and stop it.

Representatives from the FTC, Canada's Competition Bureau, the Royal Canadian Mounted Police and the Ontario Provincial Police launched this year's program in Ottawa, stating that strong cross-border partnerships are crucial in fighting the global troubles of fraud.



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"People operating frauds are increasingly using international borders to try and escape the consequences of their actions," said C. Steven Baker, Director of the FTC's Midwest Region. "The [United States] and Canada are leading the world in showing that we can work together and protect consumers on both sides of the border." Canada has also seen its share of scams and financial treachery.

"Statistics showing 1 million adult Canadians have fallen victim to mass marketing fraud highlight the need for more consumer education and vigilance," said Sheridan Scott, Commissioner of Competition for the Competition Bureau.

### Tools for education

The FTC is distributing information about cross-border online fraud at [www.onguardonline.gov](http://www.onguardonline.gov), an educational site designed to help computer users be safe while using the Internet.

The site, available in English and Spanish, has information about common scams and tips for avoiding them, as well as instructions on reporting fraud. Topics include foreign money offers and foreign check overpayment schemes.

The Competition Bureau is distributing fliers on fraud prevention throughout the month, printed in English and French.

Educational activities for adults are being implemented across Canada. "We want consumers and businesses to understand the importance of recognizing the signs of mass marketing fraud," Scott said. "Whether it be fraud by telephone, mail or Internet, we are all at risk."

Canadians under 30 are the most susceptible to being hoodwinked, according to a study released by the Competition Bureau. Fraud Prevention Forum members from Atlantic Canada and the Halifax Partners Against Fraud hosted Fraud Off! on March 6, 2008, to attract and inform a younger crowd.



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## News

"Studies show that young Canadians are more likely to be victimized by fraud, especially fraud related to e-commerce," said Dermot Jardine, Assistant Deputy Commissioner of the Competition Bureau. "This is why events such as Fraud Off! are so important."

For more information on fraud prevention in the United States, visit [www.ftc.gov/ftc/complaint.htm](http://www.ftc.gov/ftc/complaint.htm) or call 877-382-4357. For more information in Canada, visit [www.antifraudcentre.ca](http://www.antifraudcentre.ca) or call 888-495-8501. 

## Home is where the Heartland is

**B**ob Carr is expanding his enterprise and venturing north into Canadian payments territory. Heartland Payment Systems Inc., a provider of credit, debit and prepaid card processing, payroll, and payment services since 1997, acquired a majority interest in Collective Point of Sale Solutions Ltd., a Canadian payment processing services and secure POS solutions provider. Under the agreement, Heartland will maintain the CollectivePOS brand in Canada.

This marks Princeton, N.J.-based Heartland's investiture into the Canadian credit and debit card processing market. Moreover, Heartland and CollectivePOS are now able to service merchants who are dually located in the United States and Canada. "We have a number of merchants here in the U.S., from restaurant and hotel groups to service organizations, that have locations in Canada," said

Carr, Chief Executive Officer and Chairman of Heartland.

CollectivePOS President and CEO Michael Back will maintain his leadership of the company. Additionally, the Ontario-based firm will continue to process and service its customers' payment transactions. "The existing management team is highly motivated because it still owns a sizeable portion of the company," Carr said.

"We think it's a great team that shares our values about how to treat merchants and that this agreement gives us an opportunity to be very competitive in Canada," Carr added.

Heartland and CollectivePOS took about eight months to hammer out details of the merger.

Heartland plans to slowly integrate its technology into Canada and to amalgamate the two companies' technologies over time.

"That's going to take a while because Canada has a whole different set of rules for Visa and MasterCard debit. It's a completely different ball game up there," Carr said.

"Debit is by far the preferred payment method and PIN-based debit is the dominant payment form in Canada. Plus, Canada is subject to the global EMV (Europay International, MasterCard Worldwide, Visa Inc.) regulations and the U.S. is not."

Adam Atlas, Attorney and President of the newly formed Canadian Acquirer's Association, has his finger on the pulse of the Canadian payments market and is enthusiastic about Heartland's move into Ontario.

"I think the added competition can only be a good thing and a step in the right direction," he said. "The Canadian marketplace is changing and I think this is going to open the eyes of other Canadian acquirers.

"To its credit Heartland will be able to breathe some added entrepreneur-

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## News

ship and competitiveness into CollectivePOS that it might not have had it remained solely a Canadian company."

CollectivePOS' operations are expected to run smoothly during the transition; merchants will not need a system conversion. Also, Carr does not anticipate the acquisition will have a material impact on 2008 revenues. But thereafter he anticipates an "approximate 20 percent annual growth, which is what we've been doing in the U.S. for some time."

Carr sees this strategic move as Heartland's first step into the Canadian market. "We're starting off in Ontario, and our plan is to work westward," he said. "As we gather strength in Canada we'll move into Quebec – and then I'll be sure to take a refresher course in my French." ☐

## Comodo spreads security

It's not always about money. Judy Shapiro, Vice President of Marketing for Comodo Group, said her company's goal is to secure every PC on the planet – for free. To that end, Comodo, an identity and trust assurance solutions provider, launched the Trusted Internet Initiative (TII) to evaluate online security in schools and assist parents, educators and administrators in keeping students safer on the Internet.

Like the HackerGuardian PCI Plus Daily Scanning solution Comodo began offering in 2007, TII provides extended validation (EV) secure sockets layer (SSL) certification.

An EV SSL certificate confirms that a Web site is genuine, is not a phishing site and uses encryption to safeguard information. The TII is designed to keep sensitive student data like personal information, grades and test scores inaccessible to unauthorized users.

"People believe if they have online security software they are safe, but you can't be secure without authentication," Shapiro said.

"You may lock the door to your house as a security measure, but the door is no longer enough by itself. Authentication is knowing who is at your door before you open it."

Comodo developed a two factor solution that requires end-users or merchants to prove who they are two different ways.

"At Comodo, we take the approach of being the bouncer in an exclusive computer club – except that we don't let anybody in unless we can verify who they are," Shapiro said.

Comodo specializes in online certification. "Unprotected machines can attack us even though we have protection," Shapiro said.

"In order for the Internet to work it's got to work for everybody. When the Web started, everyone focused on access. Who gave thought to a criminal element developing? But in today's Internet society, one must assume everyone is bad. Unless they are known, they can't be trusted."

MelihAbdulhayoglu, Chief Executive Office and Chief Security Architect of Comodo, takes a philosophical approach regarding the company's new initiative.

"Someone once said to me, 'Responsible people should make as much money as possible because they do responsible things with it.' We try to make sure that everyone benefits from what we have so the future is secure for all Internet users." ☐

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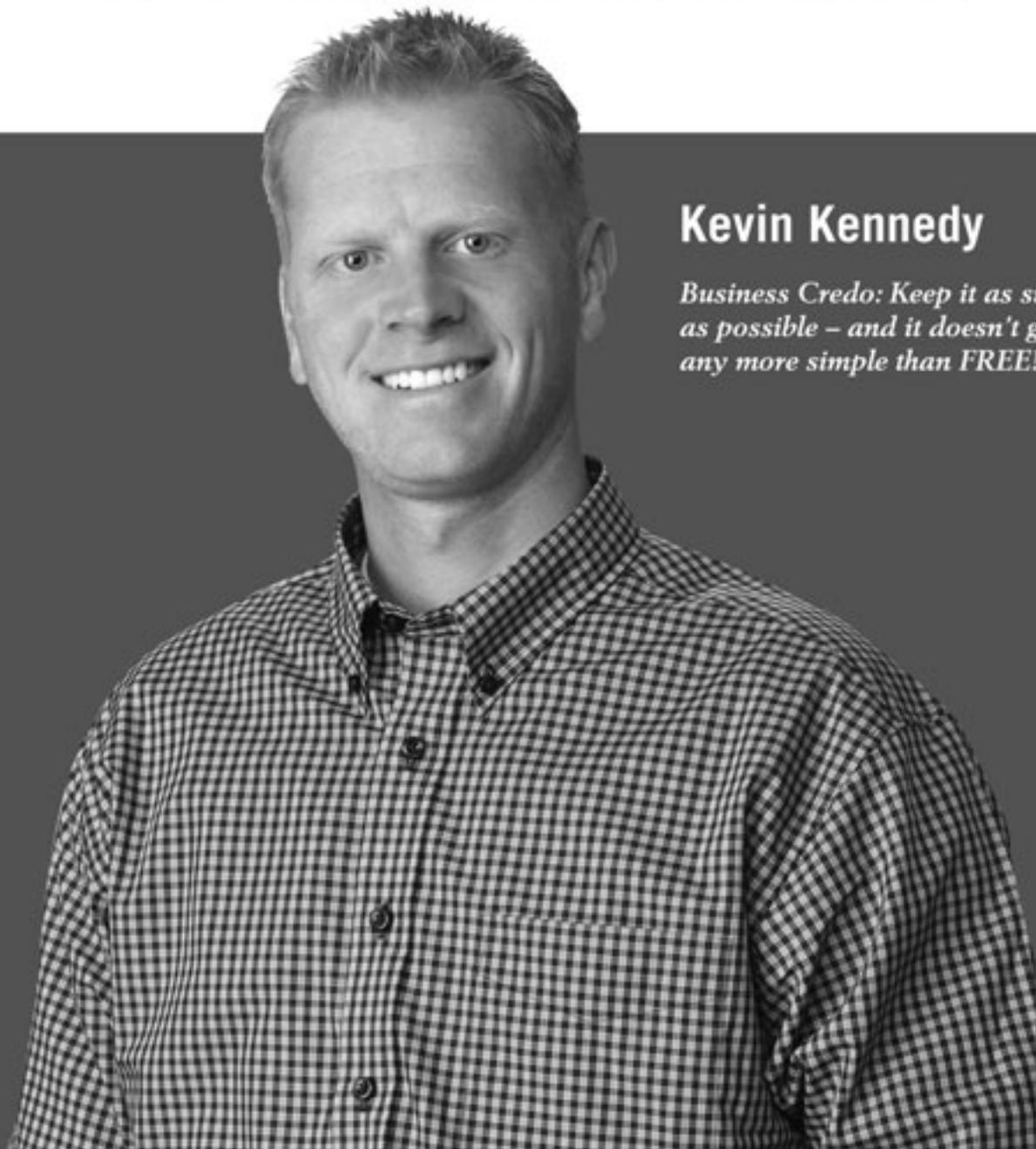
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**Green payments from page 1**

## Green habits

Available data suggests many Americans are getting the green message. Javelin Strategy & Research estimates there are 61 million American households now banking online; by 2012, Javelin expects there will be 82 million, meaning about 67 percent of U.S. households will be banking online.

According to data compiled by Javelin, the Pay It Green Alliance and others,

### The case for green banking

CO<sub>2</sub> is a greenhouse gas and an underlying cause of global warming.

Almost everything we do each day – cooking, driving to work, shopping, paying bills, running appliances – produces greenhouse gases. Here are a few numbers to help put things into perspective.

- In 2006, 251 million tons of solid waste was produced in the United States, which works out to 4.6 pounds of waste per person per day, according to the EPA.
- The U.S. Postal Service said it delivered 19 billion bills to American households in 2006, which amounts to roughly 533 million pounds of paper.
- Americans wrote 33 billion checks in 2006, according to the Federal Reserve's 2007 Payments Study.
- Dove Consulting Group Inc. estimates that 16.7 billion checks are written each year to pay bills.
- A typical check used to pay a bill can travel 782 miles before it is returned to the check writer.
- Electronic payment transaction volumes more than doubled between 2000 and 2006, according to the Federal Reserve.
- The 2007 Federal Reserve Payments Study disclosed that the number of checks written by Americans dropped 18 percent between 2003 and 2006. However, the total amount of money paid via checks rose during that same period, from \$39.3 trillion in 2003 to \$41.7 trillion in 2006.
- The Fed also reported a 16 percent increase in signature and a 9.4 percent increase in PIN debit transactions between 2000 and 2006.
- Javelin research predicts 67 percent of American households will be banking online by 2012.
- The EPA estimates that the average American family each year produces 35,000 pounds of greenhouse gases.
- At current rates, greenhouse gas emissions from the United States will rise 35 percent by 2030, according to the EPA and other government sources.
- The market for carbon credits reached \$30 billion in 2007, according to a U.N. climate change work group. 

the benefits of receiving and paying bills online accrue to all parties: billing entities, customers and banks.

Banks enjoy savings on transaction costs (electronic payments typically are cheaper to clear than checks). Plus, online payments can fend off customer attrition.

A recent survey by Forbes.com found customer satisfaction with banks is highest among customers who pay and view their bills at bank Web sites: 79 on a 100-point scale. The score was 70 among consumers not using their banks' Web sites.

In a report released earlier this year – 2007 Online Banking and Bill Payment: Trends, Forecasts and Strategies for Reinvigorating Growth and Adoption – Javelin said 39 million households pay bills at bill issuers' Web sites.

That number is expected to reach 50 million by 2012. The impact of viewing and paying bills online can



## CoverStory

be substantial. According to Javelin, if all U.S. households viewed and paid bills online, the benefits would include:

- Saving 2.3 million tons of wood, or 16.5 million trees
- Reducing fuel consumption by 26 million British thermal units (BTUs), enough energy to provide residential power to the city of San Francisco for a year
- Decreasing toxic air pollutants by 3.9 billion pounds of CO<sub>2</sub>, which would have the same effect as taking 355,000 cars off the road
- Reducing toxic wastewater by 13 billion gallons, or the equivalent of filling 20,000 swimming pools
- Eliminating 1.6 billion pounds of solid waste – the equivalent of 56,000 fully loaded garbage trucks

"Paper checks, bills and statements are set to become a historical artifact with consumers," said Javelin's President James Van Dyke. "As environmental concerns increase, more people will understand that they can more effectively control their finances without causing damage to the environment."

Several other initiatives are under way within the financial services arena.

## Green bankcards

On its face, the notion of green credit and debit cards seems paradoxical. Credit and debit cards are, after all, made from plastic, a byproduct of oil that won't biodegrade in landfills (which is where many eventually land once expired).

The International Card Manufacturing Association estimated that 16.9 billion plastic cards were manufactured in 2006. That's a lot of plastic cards with limited usable shelf lives.

Some card manufacturing companies have responded by investing in greener plastics that can withstand the rigors of POS applications.

For example, Travel Tags, a Minnesota specialty printer that produces stored value and prepaid cards, introduced an "earth-friendly" line of products. Called Nattera, the new line of cards uses a variety of POS-friendly alternatives to traditional plastics. These include wood, recycled polyvinyl chloride, cornstarch and cellulose acetate.

Another alternative that has proven especially useful with limited-use cards is styrene, explained Chandilyn Smith, Senior Marketing Director InComm, an Atlanta firm that produces stored value cards for retail chains like Subway and 7-Eleven Inc. Styrene is a green plastic that contains an additive causing the plastic to biodegrade when properly disposed of.

Several banks, meanwhile, have announced ecofriendly credit card programs.

MetaBank, headquartered in Brookings, S.D., introduced one of the more innovative cards. It teamed with Fintura Corp. to issue a green rewards card: Cardholder rewards go toward the purchase and retirement of carbon credit offsets. Fintura Corp., based in Atlanta, administers the back-end of the program.

For every dollar spent on routine purchases, Fintura will see to it that five pounds of CO<sub>2</sub> gets retired; for every dollar spent on gasoline or household utilities, 10 pounds of CO<sub>2</sub> is retired, the companies said.

CO<sub>2</sub> is a greenhouse gas that contributes to global warming; it is produced from everyday activities such as driving a car or turning on a PC.

According to the Environmental Protection Agency (EPA), the average U.S. family of four produces over 35,000 pounds of CO<sub>2</sub> each year.

Carbon offsetting is an emerging business that offers a way to compensate for CO<sub>2</sub> emissions. It requires first that a calculation of the carbon footprint of a household or business be done (carbon calculators are readily available on the Web); offset credits can then be purchased

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from businesses or projects that are focused on reducing or eliminating an equivalent amount of CO<sub>2</sub> from the atmosphere.

Carbon offsets acquired through the GreenPay rewards program will be applied to such efforts as forestry and soil carbon management projects, Fintura said.

Other banks with credit cards tied to carbon offset programs include BofA (issuer of the Brighter Planet Inc. Visa card) and General Electric Co. (Earth Rewards MasterCard). Some banks also offer cards that promise donations to environmental organizations.

Carbon offset programs have been met with opposition of late, primarily because of the voluntary nature of these programs. Critics are concerned, they say, because there's no way of ensuring the offsets are used to reduce overall carbon emissions.

### Green lending

Many of the largest banks are starting to assess the costs of carbon emissions in the risk and loan underwriting processes, especially for loans in the energy sector.

"The utility sector is one of the largest contributors to greenhouse gas emissions," noted BofA CEO Ken Lewis in

a recent speech on the company's green initiatives. Lewis said banks "must work with traditional utility clients to finance the development of cleaner technologies."

Financial services firms invest about \$600 billion a year in the energy sector; only about one-sixth of that money goes to renewable resource and alternative energy projects, Lewis said.

### Green mortgages

Another emerging trend: green mortgages. BofA, for example, offers a discount at closing to customers purchasing homes built with energy efficiency in mind.

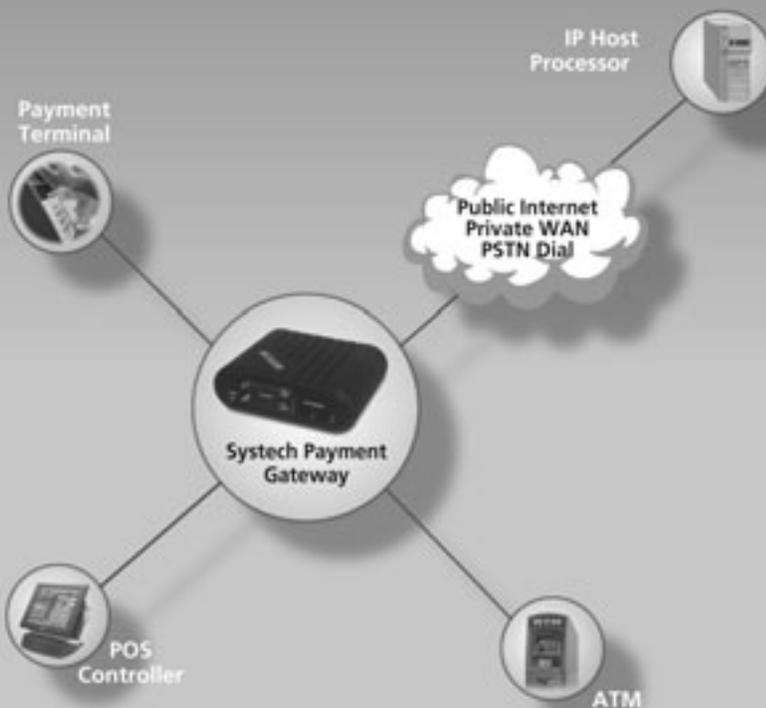
BofA also is looking into large-scale leasing of solar panels to homeowners, according to Lewis.

JPMorgan Chase & Co. and Citigroup also offer programs that provide discounts at closing for homes that meet certain ecofriendly standards.

MortgageGreen of Larkspur, Calif., has been offering green mortgages for about seven years, according to Tomek Rondio, the company's founder. Benefits provided as part of its "Low-Impact Green Mortgage" include free green assessments of a home and steps to make it greener, purchasing carbon offsets and planting trees.

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Plus, the company donates a portion of profits to "eco-reform". "Pressures on energy, human health, water supply, sustainability of resources and waste accumulation are all related to the inefficiencies in housing," Rondio said. That impact, however, "can be corrected by providing proper, cost-competitive, green financing and mitigating environmental impact through the clever use of a portion of the profits," he added.

### Green trailblazers

The role of banks in promoting greener business and other sustainable living practices has not been lost on world leaders.

A United Nations panel known as the FI Climate Change Working Group (CCWG) put it this way in a December 2007 briefing paper: "The finance sector has an important role to play in addressing climate change, because it can influence investment and financial flows."

So far, only a few of the largest FIs appear to be heeding that call. Ceres, an international coalition of investors, environmental groups and others focused on environmental sustainability and climate change issues, reported that just a "handful" of 40 of the world's largest banks have begun integrating climate risks into their loan programs.

"More banks realize that climate change is a big business issue, but their responses so far are the tip of the iceberg of what is needed to tackle this colossal global challenge," said Mindy S. Lubber, President of Ceres, in announcing the report, Corporate Governance and Climate Change: The Banking Sector.

"As a key provider of capital and financing worldwide, banks must do more to move the economy away from fossil fuels and high-carbon investments that are exacerbating climate change," she said.

"In my mind, this shift in the financial services industry is the ultimate example of doing well by doing good," Lewis said.

Describing BofA's 10-year environmental initiative to address climate change, he added, "Our \$20 billion initiative isn't charity by any stretch. We expect an attractive risk-adjusted rate of return on this capital."

BofA was one of two U.S.-based commercial banks that scored high marks in the Ceres report. Citigroup was the other. Citigroup plans to devote \$50 billion in investments in or financing of projects devoted to reducing carbon emissions.

Five European banks made the Ceres list of high scorers. Among those, HSBC Holdings PLC, Europe's largest bank, has promised to donate \$100 million to environmental groups over the next five years.

Other U.S. banks are following the ecofriendly lead of BofA and Citigroup, although few have the financial resources of these two behemoths.

Many, for example, have appointed high-ranking executives to direct green banking initiatives. Titles like senior vice president for environmental affairs are not uncommon at U.S. banks and other companies today.

Others are making more tangible commitments.

Manufacturers and Traders Trust Co.'s M&T Bank, headquartered in Buffalo, N.Y., inaugurated a special financing program in 2007 to help local governments make energy-saving improvements. M&T has operations in seven Mid-Atlantic states and the District of Columbia.

Charlotte, N.C.-based Wachovia, meanwhile, has plans to build at least 3,000 certified green financial centers by 2010. The bank said the new branches will use 20 percent less energy and 25 percent less water than previous branches.

In a recent press release about the plan, Wachovia said it expects to save about \$80,000 per branch in construction costs and to slash operating costs by 20 percent the first year alone. ■

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## Education

# StreetSmarts<sup>SM</sup>

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## Safari njema - safe journey

*Editor's note: It's hard to believe an entire year has passed since Dee Karawadra graciously agreed to write Street Smarts. Working with him has been a delight, for despite his busy schedule, he has always pulled through with original, thought-provoking and useful articles; answered phone calls promptly; brainstormed with kindness and humor; and always had the interests of the feet on the street at heart. We will miss working with him, but he has said he will continue to submit articles to us from time to time. So, keep a look out for his byline.*

*Now for the sweet part: We are very pleased to let you know that Jason Felts, founder, President and Chief Executive Officer of Advanced Merchant Services Inc., has already written his inaugural article as the new author of Street Smarts. It will appear in our April 14, 2008, issue. As an expert in this industry, he has previously written many articles for The Green Sheet that have provided substantial advice on how to build a successful career in this business. We welcome Jason, and hope many of you will participate in discussions he initiates on our forums.*

### By Dee Karawadra

#### Impact PaySystem

**B**efore writing each article, I would think of an issue and determine the stance I would take with it. Then I'd post a question about it on GS Online's MLS Forum. And my views sometimes changed. The reason is simple: I learned about issues in depth from the posting process.

The MLS Forum members, readers, my editor (who *really* made me look good), my agents, my office staff, my friends and peers, and my wife all gave me perspectives on my opinions and influenced them.

I am just an ordinary ISO who, as a merchant level salesperson (MLS), got frustrated with how the system worked and decided to start his own ISO. I in no way was the most qualified person to write articles, but, somehow *The Green Sheet* thought I would make a good author because I could relate to the day-to-day frustrations of the feet on the street.

My goal was not to turn the article into a recruiting tool,

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but instead to sincerely write about what mattered to MLSs. I hope I kept my goal in focus and did write about the issues that matter most to you.

As the author of Street Smarts, I learned a lot. I decided to write my last article on the five most important things that MLSs needs to do, based on a review of my past articles:

- Go back to the basics.
- Attend industry shows.
- Have a good mix of offerings.
- Get to know PCI.
- Diversify.

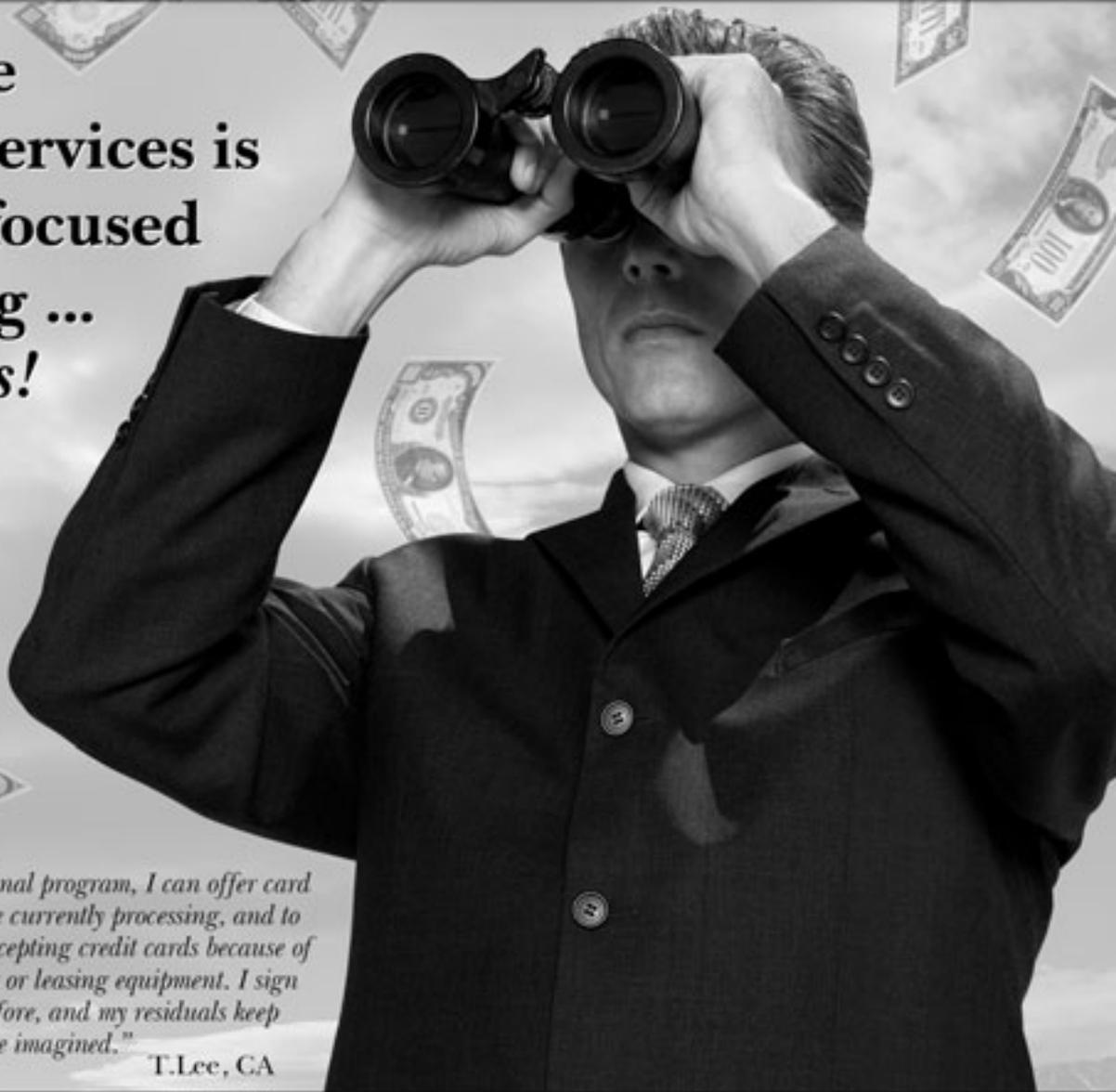
#### Go back to the basics

The basics are by far what most of us forget. We form bad habits and get lazy. These habits need to be kicked. It is usually easy to detect when sloth set in if you look at your company's historical growth.

If your residuals were going up by \$400 a month, and all of a sudden they went up by only \$150, usually it means

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## Way to go, Dee!

Here are some perspectives about Dee Karawadra's work on Street Smarts from members of GS Online's MLS Forum:

Dee, your column was one of the first things I turned to in every edition. I am sure it was a lot of work – a job very well done. – *CreditCardMan*

Good job, Dee ... cogent, perspicacious, authoritative, closely packed, yet comprehensive ... a veritable plethora of scintillating wordsmithmanship (made that one up, but sounded right). – *hipoint*

A job well done. I enjoyed your perspective. – *Mike Maxon*

Congrats on a great year, Dee. It was a pleasure to read your contributions. – *Desdinova*

You did an excellent job, Sir Dee. Your articles and AgentTalk were two items that I *always* read every word of and enjoyed, learned the most from. You left some big shoes to fill. – *Slick Streetman*

you slacked off in some way three months ago. It is very important to set daily goals (number of cold calls, phone calls and closed deals); they will keep you focused.

### Attend industry shows

Attending a regional show may not give you instant payback, but the long-term payback is big. Industry shows are the place to network with

your peers, find new vendors, express your frustration, learn from presentations, panels and classes, and create lifelong friendships. In truth, I owe my existence in this industry to the regional show.

### Have a good mix of offerings

Offering a variety of products and services has a couple of advantages. It may help secure a deal, reduce attrition, create additional income and diversify your portfolio.

There are many products and services to choose from: check service, gift cards, automated clearing house, back-office conversion, automated teller machines, prepaid cards, cash advance – the list goes on.

Additional offerings could be products and services, including specialized software, geared for specific industries such as (in my case), petroleum, lodging, health care and restaurants.

### Get to know PCI

The Payment Card Industry (PCI) Data Security Standard (DSS) is one of the biggest implementations in the payments industry. Protecting cardholders' data is one of the top priorities of the card Associations.

The PCI Security Standards Council and other organizations collectively

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are creating a safeguard against theft of cardholder data. It is crucial for the feet on the street to know and understand PCI; it is the only way the message will get out to the small and medium-size merchants.

### Diversify

I probably covered diversification more than any other theme in my articles. That is because diversifying your portfolio is crucial to your survival.

The old adage, don't put all your eggs in one basket, holds true in our industry. ISOs may crumble; card Association rules and regulations may change; certain industries (think mortgage) may falter; anything can happen.

Diversifying happens at many levels. Here is a few:

- ISO: Make sure you have a good mix of ISOs to send your business to.
- Industry: Make sure you have a good mix of merchants in diverse industries in your portfolio. Some popular industries include restaurants, hotels, gas stations and doctors' offices.
- Seasonal: Some business types do good business in certain seasons. For example, ice cream stores thrive

during warm weather, and ski lodges are bustling when snow is covering the slopes. Make sure to keep your residuals constant through all seasons of the year.

If your portfolio is not well diversified, make this a top priority. Thanks to all who responded to my dialogs in the GS Forum. We have had many differences of opinion.

But the one thing that shines through is that although a small number of unethical agents operate in our midst, the payments industry is full of professionals who are honest, ethical and extremely helpful.

If you have never experienced the generous help of MLS Forums members, turn to them the next time you need an answer. I wish you all lots of success and, one last time, *safari njema* – safe journey. ☑

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



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## Education (continued)

### Marketing 101

# Yellow is the color of advertising

By Nancy Drexler

*SignaPay Ltd.*

In the quest for recruiting new merchant clients, we place ads all over the Internet and in newspapers or magazines, thinking our target audience will discover them. Many of us overlook advertising in the Yellow Pages. We shouldn't.

Yellow Pages advertising – offered by several different companies in Web and print form – is unique because it delivers your message only to those who are searching for purchasing information. No other advertising vehicle delivers with such accurate timing prospects this interested in what you have to offer.

Plus, you don't have to worry about e-mail spam blockers or people using remote controls to change channels when your ad appears on television. The Yellow Pages' audience is pre-qualified, interested and about to make a buying decision.

While Internet directories have certainly made some inroads, the print versions of Yellow Pages continue to be an effective medium for reaching customers. In 2006, consumers made 13.4 billion references in print Yellow Pages, and 82 percent made follow-up contacts as a result. Those are pretty good numbers.

### Hundreds of hues

There are more than 200 publishers of Yellow Pages in the United States, some of whom distribute print directories; others specialize in Internet directories. Though the two directory types have historically remained separate, we are now seeing more partnerships between them, blurring traditional lines of advertising.

For the most part, print directories are published to cover local geographical areas. The books are designated by county or a block of cities. More recently, Yellow Pages publishers are starting to add special interest directories to segment those that are community-based.

Business-to-business (B2B) directories, which are distributed only to commercial businesses, are one example of this kind of special interest publishing – one that certainly makes sense for those of us selling payments to merchants.

If your budget permits, advertise in every community where you have a local sales rep or in areas where you

can provide face to face service readily and cost-effectively. B2B directories would more efficiently target business owners and are probably the best places to start advertising.

But, at the end of the day, merchants are just regular people, and there is no reason to think they wouldn't search their community Yellow Pages from home when thinking about starting up a new business. This means not only should you advertise in B2B arenas, but also in the community Yellow Pages.

The directories tend to have several subcategories as well. This can work to your advantage. Multiple listings placed in relevant categories will maximize exposure.

So, if your budget is big enough, advertise under as many applicable headings as you can and in categories you think merchants are more likely to browse.

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## Education

If I were to place an ad in the Yellow Pages, I would choose smaller listings in more categories in several books rather than placing an ad under one big listing in a single category in only one book.

### The finer details

Once you've chosen appropriate directories and listings, you need to select the size of your ad and determine whether you want it in color or black and white.

Deciding whether to add color is easy. Research is conducted every year to see if adding color to ads generates better responses than black and white. And the answer is consistent and clear: no, it does not. So save your money and stick with black and white.

Size is another issue to consider. Yellow Page ads in print form are placed from biggest to smallest. Longevity also affects ad placement.

For example, if you purchase a full page ad, it will likely be placed at the front of the section, with three-quarter page ads following. Businesses that have been advertising with a given publication longer will have their ads placed ahead of new clients.

If you start out with a full page ad and change to a

half-page ad the following year, you will be considered a new advertiser. Even if you upgrade from a half-page to a full-page ad, you'll have to line up in the back of the full-page ad.

### Short and sweet

You have less than one minute to establish a need for your services and convince potential clients you can solve their problems. Studies have proven that what you write in the ad and how you convey it can generate a higher return on investment (ROI) than the size or position of the ad.

This is not the place for magazine-style advertising: Award-winning design, catchy headlines and verbiage do not belong here.

Yellow Page shoppers are in a buying state of mind. They are looking for a solution. This is the place to capture attention and motivate consumers to choose your company.

Shoppers are looking for two things: value and simplicity. Your ad needs to give them a reason to notice and choose you, not your competitor. Be straightforward, simple and honest. Don't confuse them or make jokes.



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A good ad has five components:

- A strong headline
- A value added benefit
- Easy access to buying information
- A clear call to action
- A brand that is trustworthy

Strong headlines are a must. A powerful headline will grab the reader's attention and give your ad clarity that few competitors' ads will have.

While you certainly want to highlight your brand, a headline that solves a problem, communicates a key buying point or showcases a unique advantage should give your readers an urge to call you.

As far as I can tell, most merchant services sections of print Yellow Pages are not crowded. Even so, you shouldn't slack on the opportunity to showcase your ad.

To do that, your notice should include any unique benefits or services that would be enticing to a consumer. Statements can be general: serving the city for more than 20 years or guaranteed satisfaction or your money back, for example. Phrases can also focus on specific offers such as a free terminal.

Endorsements also produce results in the Yellow Pages. If you have been selected by your local chamber, or you work with a community bank, that information should be included.

Remember, Yellow Page users are looking for information that will help them make a purchasing decision. Make it easy for them to find your name, phone number and hours of operation – in that order.

With limited space and a burning need to persuade a customer, your call to action is more important than ever. Customers will respond to an ad that makes it clear what to do and makes them feel comfortable about contacting you.

Ease and comfort are two key issues. So, tell potential customers to call, and highlight your number. Include the hours they can call, and let them know they are not obligated to purchase in any way. Spark incentive with such offers as asking them to call right away for a free price comparison.

Believe it or not, Yellow Pages are brand-building opportunities, and you want your branding to convey that you are a solid company with experience. Interested buyers perusing the Yellow Pages are looking for providers who are trustworthy, invested in the community and stable.

Studies have found that up to 90 percent of all customer

complaints come from people who feel they were deceived by an ad. In this medium, honesty will work harder than bragging about past accomplishments.

If you've won awards, or if established local companies are among your clients, mention it. But don't make broad claims that aren't substantiated. For example, don't say you've got the best prices or the fastest service; do say you've been endorsed by your local chamber of commerce.

Remember, advertisements in the Yellow Pages are sold on an annual basis. Once you commit, there is no going back. If your ad is stirring a mere trickle of new customers, you can't make the notice bigger.

If you've got an offer in your ad that you can no longer honor, you are in trouble. If your telephone number changes, make sure your old number forwards automatically.

Yellow Page advertising isn't cheap, but it is high performing. Use it properly, and you can count on an ROI that justifies the expense. 📧

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

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## Education (continued)

### Weeding out bogus buying offers

By Lane Gordon

*MerchantPortfolios.com*

**M**ost owners of ISOs likely started out with the goal of building and eventually selling either their entire business or portfolio. You'd be hard-pressed to find too many other types of businesses that are conceived and built with an eye for selling from their inception.

For this reason, the merchant processing arena is truly a unique marketplace, where someone who started an ISO in a spare bedroom may now be looking at a multimillion dollar payday.

There are more people who have fulfilled the American dream of constructing small empires in this business than any other that I've encountered.

As most folks have a build-to-sell mentality, it's a foregone conclusion that the one aspect of their portfolio they want to understand is what type of valuation they can assign to it, which is most commonly articulated as a multiple of net monthly residual.

With this in mind, I'd like to shed some light on truly being able to understand what constitutes a real offer, as opposed to a prospective buyer just throwing an unsubstantiated price at you in casual conversation.

There are three key components which are essential to every successful ISO or portfolio sale:

- Price (multiple)
- Terms
- Ability to consummate

If any one of these three components is missing, the deal won't be sound. It seems obvious to include all factors in a

proposal, right? You would be surprised how many offers lack at least one of these elements.

Time after time we listen to colleagues tell us someone has made them a very aggressive offer with a high multiple of net monthly residual, yet the structure of the deal and funding seems conspicuously ambiguous, if not entirely absent.

#### Lucky number three

I would like to challenge the conventional belief that an offer based on the price, whether it is made over

cocktails or over the phone, is somehow substantially a real offer. Too often sellers hear a multiple and proceed to use it as a basis for valuation, as well as a basis to try and solicit better offers.

Price is only one component of an offer and, ultimately, of a successful sale.

Without thoroughly analyzing the terms and the buyer's ability to consummate, which includes the record of successful acquisitions and current funding sources, the price offered is meaningless.

Here's an example: Let's say you are selling a vanilla portfolio – fully portable, primarily brick and mortar accounts, annual attrition less than 5 percent, not top heavy (the top 20 percent of accounts produce under 30 percent of revenue), throwing off a net monthly residual of \$200,000.

Let's assume that you've received four offers as outlined in the chart accompanying this article.

All of the offers are subject to maintaining revenue above threshold attrition levels. Buyer 1 is offering the lowest gross multiple but the highest amount of cash upfront.

But this offer does not allow you to load accounts to the portfolio to maintain your attrition requirements. Buyers 2 and 3 offer higher gross multiples but substantially



	Gross offer	Multiple	Upfront	Paid in 12 months	Paid in 24 months
Buyer 1	\$7 million	35x	28x	7x	N/A
Buyer 2	\$7.6 million	38x	6x	12x	10x
Buyer 3	\$8 million	40x	14x	10x	16x
Buyer 4	\$9 million	45x	13x	12x	20x

less upfront cash. They do, however, allow you to add accounts to mitigate attrition.

Buyer 4 may allow for bragging rights in terms of gross multiple, but it represents the least amount of money upfront with a payout that is very much weighted at the end of 24 months. This buyer does not allow you to load accounts to maintain residual levels.

Is there a clear winner? Is it obvious which deal is the best? Should you take the 45 multiple, since it was the highest offered? You get the point; price isn't the be-all and end-all. What does it mean to get a high multiple if the majority of the money isn't seen for at least 12, 24 or, perhaps, even 36 months?

Despite the tightening of the credit markets, there still are plenty of quality buyers out there. But some of the deal terms specifically relating to structured pay-outs appear to have stretched out in time.

### Terms in depth

Has the buyer consummated a transaction before? Who is the funding source? A very peculiar thing seems to happen between the time buyers make casual offers, when they put together term sheets and when their finance committee gets ready to approve purchase agreements.

When people get ready to take out their checkbooks and pay for something it never ceases to amaze how rapidly things can change. Purchase agreements may look significantly different than term sheets.

The finance committee gets to have its say before it releases funds for the acquisition, and it may decide to make alterations that disadvantage the seller.

The committee may not change the multiple or the general terms, but it may decide to disqualify specific accounts within the portfolio based on performance over time.

For example, if your portfolio has a measurable portion of nonprocessing accounts, as many do, be prepared to have them peeled out of the transaction or, at the very least, take a significant cut on the multiple that was originally assigned to those accounts.

You would think that these types of scenarios would all have come out prior to putting together the term sheet, but again when it comes down to the point where

someone is about to write you a large check, you'll be amazed how many new issues arise.

And, of course, there are the offers from buyers who haven't consummated a transaction or whose funding sources are questionable, at best.

I think we all know what those offers are worth. If the highest multiple is from a questionable buyer, then the multiple is worthless. Regardless, sellers still choose to selectively remember the highest multiple offered.

It all comes back to price, terms and ability to consummate. Before you, as a seller, can begin to benchmark offers, you've got to validate the buyer's ability to complete the transaction, and then try to compare the terms offered from other legitimate buyers. This way you can ultimately work at comparing real offers. 📧

*Lane Gordon is Managing Partner at MerchantPortfolios.com, a company that specializes in marketing ISOs and portfolios for sale. Prior to MerchantPortfolios.com, Gordon spent a number of years working in the merchant processing industry. He can be reached at 866-448-1885 ext. 301 or lane@merchantportfolios.com.*

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## Education (continued)

### Legal Ease

## State security laws loom

**By Adam Atlas**

*Attorney at Law*

**J**ust as acquirers and ISOs recover from some of the more dramatic security breaches over the last couple of years, state lawmakers have been implementing new regulations to protect consumer interests in the event of security violations.

ISOs and merchant level salespeople (MLs) should be aware of laws that may apply to them. It may be to the advantage of sales reps and their merchant clients to know how to control their liability under these new laws.

### **State actions**

California, with the Security Breach Information Act, is the leader among states with new regulations. This law requires notification to all consumers whose computerized personal information was, or is, reasonably believed to have been obtained by an unauthorized individual or entity.

The type of compromised information that will trigger letters sent to consumers varies from state to state. For example, some states do not require notification if the stolen data was in paper format only, while others specify that notices should be distributed for any type of breach.

Many states require announcements from credit bureaus when a certain number of private informational items have been compromised.

Some states enable consumers to benefit from a credit freeze or credit alert that would hinder a potential fraudster from running amok with a cardholder's personal information.

Minnesota went so far as to create a law that makes merchants responsible for reimbursing credit card issuers for the notification and re-issuance costs that result from a breach of security at the merchant location.

This type of regulation is nothing new. Holding merchants accountable for security breaches has been a part of the card Associations' rules for some time now. The regulation also mirrors some of the classic Payment Card Industry (PCI) Data Security Standard (DSS) principles, such as limitations on mag stripe data retention.

### **Defense checklist**

What follows are a few tips for merchant acquiring

businesses to help them control some of their exposure to liability under these various laws.

**1. Know your contractual exposure.** Every ISO agreement should allocate liability for merchant and bank security breaches and the resulting association or state fines to one of the parties named in the agreement.

Given that most of these laws are relatively new, many ISO agreements do not clearly designate liability, leaving both parties with the disadvantage of ambiguity.

It is recommended that ISOs confer with their processors or banks to discuss who carries liability for merchant or bank security breaches and how allocations should best be put on paper.

A simple paragraph addendum to an existing ISO agreement can settle the issue, and reasonable and responsible processors should welcome clarifying this point with their ISOs.

**2. Study statutes.** Many ISOs operating across state lines solicit merchants in multiple geographic locations. Research the laws applicable in all the states where you do business.

You might be surprised by what you learn. The trend toward more legislation on security matters will only increase as data storage capacity and speed of communication correspondingly increase the risk of security breaches.

**3. Educate and monitor merchants.** Whether or not you take on liability for merchant security breaches, it is a sound ISO and MLS practice to educate and monitor merchant PCI and general security compliance.

For example, if you are signing a merchant with a POS system capable of storing mag stripe information, take a minute to query the merchant (and perhaps the suppliers of the hardware and software) to see whether the tool *and* its software are PCI compliant and can withstand a hacker attack, or outright theft of the hard drives, without triggering a security issue.

**4. Protect with encryption.** You don't have to be a security expert to know that whenever cardholder data is stored it must be encrypted.

That way, if the computer on which the data is stored gets physically stolen, the thief will have a hard time

# Do you have what it takes to be



# 1 of the 100?

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

"I'm committing to invest significant time teaming with 100 very motivated sales partners, and together, create 100 millionaires in the next 10 years. Ten years and 100 millionaires – together the dream becomes reality."

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#### What do our sales partners say?

“The reason I submit business to Jason Felts & AMS, Inc. is Jason has the best interests at heart for not only his company, but the MLS writing for him as well. This is shown by his “drive” to create 100 millionaires in the next 10 years of which I will attain by working his plan!”

- C.M. Michaels, Central Florida

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

- Bryan D, Grand Rapids, MI

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## Education

using any of the data on the hard drive because it was encrypted.

That being said, many talented security and PCI compliance experts and consultants in our industry are ready to educate ISOs and MLSs on security measures that they and their merchants need to take.

**5. Security is business.** In a slowing economy, the search for new sources of income naturally intensifies. Security compliance has become a significant and reliable revenue stream in the bankcard acquiring business.

Look no further than a merchant statement with a PCI compliance fee to know that acquirers, processors and ISOs have an opportunity to make a few dollars amid all of the hullabaloo over security.

As an ISO or MLS, make sure you get your fair share of the added revenue from security compliance.

### Additional guidance

Personal information, such as cardholder information, is a hot potato issue; neither merchants nor ISOs should be collecting, storing or disclosing private account data without implementing the proper security measures.

Remember, your first source of guidance on security is the institution that has sponsored or enabled you to become an ISO or MLS.

That being said, not all institutions are equipped or willing to educate their ISOs in security compliance rules. Thus, ISOs and MLSs have an obligation to educate themselves in order to avoid costly and potentially devastating surprises.

As the industry continues to grow and evolve, governments will invariably see a greater need to create new laws that ensure the payments environment is secure and safe. And with regulations come complexity and, often, confusion.

Take the time to know and understand every detail in your merchant agreement, and clearly state who will be responsible if a breach should occur. As the old saying goes, an ounce of prevention is worth a pound of cure. 📄

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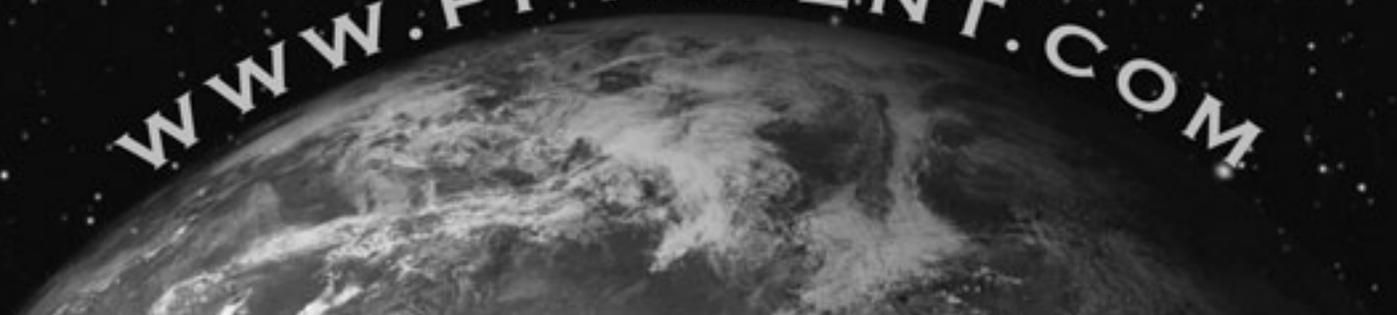
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## Education (continued)

# Changing lanes on the merchant expressway

By Dale Laszig

DSL Direct LLC

**H**ow many times has this happened to you? You overcome all the objections that arise during a sales presentation, get a merchant to sign your application, and then your new client just doesn't want to change POS equipment. You can't even give a new machine away.

What do you do? Obviously, you take the path of least resistance and reprogram the old terminal. Who wants to lose a sale? In reality, you may lose that merchant sooner than you think.

The reprogrammed older terminal on your merchant's countertop will look like low-hanging fruit to your competitors. It will be easy for the next agent to point out the limitations of that old piece of hardware. Why let someone else build on your momentum?

We all know it's tempting to cut and run when you have a signed application in hand. But protect your sale and take a few extra minutes to educate your new merchant customers on the benefits of newer technology.

Even if they don't immediately agree to upgrade their credit card machines, they'll be better informed and less likely to be influenced by other acquirers who constantly try to earn their business.

### The merchant view

Before we even get to the reasons for changing equipment, it helps to look at this from the merchants' perspective.

Many merchants spent considerable sums on their old machines. We need to exercise tact when addressing this issue. As tempting as it may be to say, "wow, you really got

hosed," it might be more prudent to explain that you are helping them leverage their investment when they trade in legacy equipment for newer models.

The customers we serve are competing in a fast-paced, constantly changing industry. They are frequently short-staffed and overextended, and they manage their businesses according to priorities.

You've made the case for partnering with your company, and they've taken the time to sign your paperwork. When you suggest a hardware upgrade – before you even get to features and benefits – you need to overcome fear of the unknown.

The trusty POS terminal on the counter has worked the same way for years. Why would a merchant want the risk and uncertainty of installing a new system? How difficult will it be to learn the new machine? How will the merchant's business be affected if the new equipment fails?

### The revenue factor

Once you've covered how well your company handles training, installation and support, as well as impressed upon your client how easy the new equipment or system is to use, it's time to introduce the value proposition of the equipment sale.

Certain words are so overused in our industry that we don't even hear them anymore. One example is "value added solution." Before you roll your eyes and say, that concept is so "last year," remember, it may still pack some punch with merchants.

The value added paradigm shift that rocked our industry a few years back can be summarized succinctly: This technology will not just save you money; it will make you money.

When you deliver the message that your product will make them money, how can merchants not listen? Forget sticker shock. Forget reluctance to change. Forget fear of the unknown. The attraction of recurring revenue will overcome objections.

All you have to do is demonstrate it. Pull a gift card from your wallet and ask your merchants if they'd like to have an electronic gift card program. Ask if they've ever considered offering a loyalty program to preferred customers.

These are proven ways merchants can attract more customers and keep them coming back. And most of these programs work best with today's enhanced hardware offerings.

### The right fit

It's also important that the hardware you're presenting be compatible with a given merchant's business and industry. Pay-at-the-table solutions enable restaurants to accept PIN-based debit and cut down on fraud by keeping credit cards within view of cardholders.

Wireless devices help delivery businesses expedite payment and reduce fees by accepting swiped transactions at the point of purchase. MO/TO and e-commerce stores qualify for the best nonswiped rates when they have current software that includes address verification and meets industry regulations.

Small hotels process payments at checkout with lodging software on a stand-alone device. Internet protocol- (IP-) enabled credit card machines help high-volume businesses meet the relentless pace of commerce. Contactless technology is even faster than IP, and more contactless cards are being issued.

If your merchants accept checks, have you shown them the new check

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## Education

**When you've asked enough questions, you may find that some customers are annoyed that their current POS terminals occupy counter space.**

imagers that put check acceptance on par with credit cards – processed and guaranteed as automated clearing house transactions and in their bank just as fast?

When you've asked enough questions, you may find that some customers are annoyed that their current POS terminals occupy counter space. And the idea of getting another one isn't attractive to them either, even one sporting advanced features and benefits.

This may be an opportune time to introduce the virtual terminal concept. A virtual interface offers the same advantages of newer technology while freeing up valuable counter space.

### The best route

When we empathize with the needs of our merchants, we can help them make informed decisions on the most compatible hardware for their businesses. There has never been more choice when it comes to countertop, wireless, contactless and check processing devices.

Manufacturers have downloadable brochures that can be used to present different options to discerning customers. A demonstration that showcases a high-end credit card machine will go a step further in demystifying newer technology, making it easier for a merchant to take the next step and order a new device.

Your service is only as good as the hardware that supports it. Each piece of hardware that you place represents you and your partnership with a customer.

So why not start each relationship with technology that puts you both in the fast lane on the merchant expressway? ☑

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

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## Education (continued)

# The intelligent sale

By Aaron Bills

3Delta Systems Inc.

**Q**ualifying sales prospects early and effectively saves time, especially when it comes to helping clients who are business suppliers select the right card processing solutions.

Many factors can influence their decisions. And as business size and complexity grow, so do a merchant's card-processing requirements.

Qualifying questions should uncover whether the prospect has a real need, problem, issue or opportunity that you can address. If there's no problem, there's virtually no likelihood there will be sales.

Good business people don't spend money unless they are eliminating an undesirable situation or capitalizing on an important opportunity.

Sometimes we forget one of the most basic principles of selling: People buy to meet their needs or solve their problems. To get them to buy from us, as ISOs and merchant level salespeople (MLSs), we need to clearly address whatever matters the most to them.

At 3Delta Systems, we work closely with suppliers in the business-to-business (B2B) and business-to-government (B2G) markets.

The first step in our sales process is to understand a company's business and customer requirements *before* recommending a particular payment processing solution.

For instance, we ask prospects whether they're currently accepting credit cards and, if so, what type of POS solutions they're using. We also probe on questions such as:

- Who are their customers

– large corporations or small businesses? Consumers? Government agencies?

- How do these customers buy – by telephone, mail or e-mail? Do they use e-commerce or purchase cards (p-cards)?
- Do the merchants need payment systems that support multiple locations and users per location versus stand-alone processing systems with one person using a computer?
- Do they need real-time authorization and capture of credit card data as well as secure offsite storage of that data? Or is non-real-time authorization more appropriate?

At the enterprise level, we've found that larger or more complex businesses must often balance a range of requirements. If a business has several types of customers (retail consumers, corporations and governments) or specialized industry requirements, the choice of system can be influenced by the merchant's need for:

- Integrated real-time processing for an e-commerce Web site
- Integrated invoice processing from an accounting system with credit card collection
- Stand-alone exception processing
- Management reporting
- Automated cash applications
- No storage of card data on host systems

Many small to mid-size businesses work with large corporate or government customers. They must balance customers' expectations of top-notch service delivery, including the requirement to accept p-cards and deliver more detailed payment transaction detail, while remaining within the limits of

modest operating budgets or constrained internal resources.

Merchants must find high-performance systems that meet their needs without being too expensive or difficult to use. For example, their business requirements might call for:

- Manually processed transactions
- No distributed software/easy deployment
- Multiple users with tracking
- Automated e-mail confirmations
- Level 3 p-card capability
- Management reporting

Your discovery questions could also reveal that merchants have corporate clients using p-cards. This would be an ideal time to emphasize the role of reduced interchange rates through better qualification.

Many B2B and B2G merchants can qualify for lower interchange rates by processing more in-depth, line-item detail with each transaction, commonly known as Level 3 data.

This type of detail is provided electronically by the merchant and contains the same type of information typically found on an itemized invoice.

How much can a merchant conceivably save by using Level 3 data? A great deal.

Consider, for example, a merchant who processes p-card transactions and receives a statement reflecting low "Data Rate 1" rates. For the merchant, this low level of data qualification could equate to nearly 3.5 percent in processing costs on every commercial card transaction (interchange + downgrade charges + surcharges).



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## Education

By having the merchant capture Level 3 data on every p-card transaction, however, an ISO could reduce the merchant's rate to 2.2 percent, while reducing the merchant's cost by 130 basis points.

Here's another example: If accounts receivable operators complain about having to manually batch-out transactions nightly or baby-sit the data transfer, the door is open to discussing the benefits of hosted applications that manage this process automatically.

In a third example, some merchants we speak with historically have used terminals and must do a lot of manual processing, after receiving their

### Typical Level 3 Data includes:

- Item description
- Item ID
- Quantity
- Unit of measure
- Commodity code
- Price
- Invoice number
- Order number
- P-card customer code

authorization, to send a confirming e-mail or fax to their cardholder customer. This is a terrific opportunity to illustrate the benefit of a system that can provide automated e-mail confirmations and, thus, reduce total cost through administrative efficiency.

In summary, to get around cost or operational objections related to making changes, focus on value rather than price, and remind suppliers of their potential savings generated by the discount rate, which would offset product cost.

As part of that discussion, also provide a cost-benefit analysis so that merchants can easily compare their current charges versus what their total cost savings will be with a new payment solution.

Uncovering what matters to suppliers, knowing why they're seeking payment solutions and discovering what needs or problems they want to address will lead not only to more sales, but also greater ISO and MLS credibility and deeper, more satisfying customer relationships over a much longer period of time. 

*Aaron Bills is Chief Operating Officer and co-founder of 3Delta Systems Inc. E-mail him at [abills@3dsi.com](mailto:abills@3dsi.com) or visit [www.3dsi.com](http://www.3dsi.com) for more information on secure data storage solutions.*

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**P**aper-based invoices are time consuming to produce and expensive to mail out, given the cost of envelopes and postage. On top of that, snail mail takes time, delaying payments for weeks, if not months. In a down economy, with debts rising and margins shrinking, the value proposition of electronic invoices for merchants can be quite appealing.

Your Best Interest LLC, a sub-ISO of United Bank Card Inc., now features greinvoice, an electronic invoice service that can eliminate the issuance of paper invoices for businesses, thereby reducing overhead costs and increasing payment speed and efficiency.

Greinvoice sends invoices to merchants' clients by e-mail. Embedded in the e-mail is a link. When that link is clicked, the invoice pops up on the client's computer screen, enabling immediate payment by electronic check debit or any major credit card.

Once that payment has been processed, greinvoice sends an automated e-mail to both parties confirming the payment has been received and accepted.

Data transmission using greinvoice is protected by 128-bit secure sockets layer (SSL) encryption. Merchant passwords are also encrypted.

Greinvoice was codeveloped by Marc W. Halpert, Managing Member at Fairfield, Conn.-based Your Best Interest, and Geoff Geertsen, Software Developer at Geertsen Holdings Inc. of Bountiful, Utah. Halpert supplied the payments industry expertise; Geertsen designed the software.

According to Geertsen, the procedure for a client to set up electronic invoices is simple and straightforward. After signing on to the service through greinvoice, the client – the administrator for the account – provides a list of customer addresses and a product list, then sets up modules for one-off (one time) or recurring billing, or both.

When it comes time for billing, the software automatically grabs from a table the invoice line items that are applicable to that invoice recipient.

Before an e-mail is sent, the administrator can modify the wording, such as how the recipient will be addressed and the text that is to accompany the clickable link, as well as any other customized marketing or news information that they want the client to know about.

The service is customizable in other ways to include company logos and color schemes, for example.

Halpert said, "The idea here is that the company that is sending the invoice wants every communication they have that goes out to customers to look, taste, feel just like

**greinvoice.com**

Company Name/URL	Frequency	Units	Unit Price	Price
Office Furniture Blowout / <a href="http://www.officefurnitureblowout.com">http://www.officefurnitureblowout.com</a>				
Cart and/or website CMS	Monthly	1	\$30.00	\$30.00
Email Hosting	Monthly	1	\$5.00	\$5.00
Products	Monthly	38	N/A	\$5.00
Newsletter	Monthly	1	\$5.00	\$5.00
Additional Website Hosting	Monthly	2	\$15.00	\$30.00
<b>TOTAL FOR Office Furniture Blowout</b>				<b>\$75.00</b>

**GRAND TOTAL \$75.00**

Left: Screenshot of an e-mail that contains a clickable link to direct customers to their greinvoice. Right: Once invoices are opened, customers can pay them by credit card or ACH at the bottom of the screen.

## NewProducts

their corporate communications: font color, logo, whatever they want to say. We can customize [greinvoice] any way they want."

Halpert added that greinvoice is highly flexible. "They tell us what line items they typically use for their invoicing," he said. "It sits in a menu for when they want to access [that information] to create a new invoice for that client. Just take it off the menu ... and [the software] puts it into the invoice."

Also, customers can be sent invoices that contain a combination of recurring and one-time transactions. "They can change the way they pay [the invoice] month to month or invoice to invoice," Halpert said. "If they don't have any more room under their corporate credit line, then they might want to use their credit card."

In employing the greinvoice service, clients do not have to use the Modern Payments gateway or have their payments processed through UBC, but Halpert recommends both.

"The product is as good as the vendors behind it," Halpert said. "UBC is a highly technologically capable processor. And we also really rely upon Modern Payments, which is the gateway and the automated clearing house

(ACH) originator. So we've got the payments side taken care of; we've got the gateway side taken care of. We want to maintain the quality control that is so essential in invoicing."

The Modern Payments gateway is PCI compliant. All credit card numbers and checking account numbers are truncated on the gateway. According to Halpert, Modern Payments is owned by Zions First National Bank, giving the service an extra layer of protection.

Modern Payments can download invoice data to most business accounting programs, since the data is formatted for comma and tab delimited files (information separated by a comma or a tab), or Excel spreadsheets.

Modern Payments is also working to allow the data to be downloaded to QuickBooks software.

The environmental angle to greinvoice cannot be overlooked. With POS technology now allowing for the printing on both sides of receipt paper (thereby helping to reduce the amount of paper wasted) and processors, as well, utilizing greener servers that reduce energy consumption, it seems appropriate to go green on invoices, too.

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"Because we're not using paper, or envelopes or postage or any gasoline or any sort of carbon emission in delivering the product and getting the payment made and paid," Halpert said, "[greinvoic] is hugely green, and it's faster and more efficient [than paper-based invoices]."

"Green contractors, wineries ... everybody is going green now and they appreciate the fact that the old way of doing things just doesn't work anymore."

Halpert noted that in addition to eliminating the growing expense of envelopes and postage, "we've eliminated all of the waste; there's no trash."

"There's nothing to recycle. Recycling's fine, but the less you have to recycle, the better off we all are."

Greinvoic charges an upfront fee to set up the service: design, uploading of line items, testing and delivery of customized invoices. Pricing is tied to the number of invoices to be sent out: The greater the volume, the more greinvoic charges.

But, according to Halpert, at 100 invoices per month, the cost per invoice is less than the cost of a postage stamp. Additional processing fees and gateway hosting fees also apply.

Halpert said greinvoic is ideal for:

- Web hosting companies
- Technology maintenance companies
- Oil delivery companies
- Propane delivery companies
- Billing for health care providers
- Tuition and other university student fees

Greinvoic was launched in February 2008. It had been in development for two years, with several hundred hours of behind-the-scenes brainstorming and testing by Halpert and Geertsen.

For six years, according to Halpert, Your Best Interest has helped companies, e-commerce sites and non-profits improve their cash flow using new technologies, while at the same time reducing time costs and administrative expenses.

With businesses facing increasing economic pressures, Halpert, an authorized agent for UBC for the last five years, with over 29 years in the financial services industry, understands the need for electronic invoices.

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## NewProducts

***There are a lot of people that are out there who are ... worried about what a recession will do to their business, worried about postage going up on May 12, worried about paper costs going sky high, and just the administrative effort.***

"There are a lot of people that are out there who are ... worried about what a recession will do to their business, worried about postage going up on May 12, worried about paper costs going sky high, and just the administrative effort.

"I was talking to a woman today who cannot wait to get this product because she doesn't now have to hire a temp to do her invoicing. So this is going to save [an employee]. It's going to save her administration, taxes, effort, paper, postage. This is so valuable to small-business people."

But Halpert elaborated on the value of greinvoice. "I'm an old corporate treasurer," he said, "so I know that it's not only having money in your hand, but having it in the bank account faster. It's speed, it's velocity and it's collection. And this is going to allow a recipient of an invoice to make a decision

right there when they receive the invoice electronically to pay."

Halpert also understands the leverage a value added service such as greinvoice would give ISOs and merchant level salespeople for boarding prospective new merchants and retaining their existing client base.

"If I can provide a service that will make my customer happy, with a unique service that no one else is offering, I, as a salesperson, look better to my customer whether or not it is in the standard way I've been selling to my customer," Halpert said. "Then I'm going to be golden in their point of view."

### Your Best Interest LLC

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# Inspiration

WaterCoolerWisdom:

**Unless a product becomes outmoded, a great campaign will not wear itself out.**

- Rosser Reeves

## Hitting the campaign trail



**A**n election year is once again upon us. Cries for change and chants of stay the course abound. We are inundated with talking heads on television. Candidates crisscross the country in an effort to garner votes.

The strategies and techniques required to run a successful campaign are analogous to those of the merchant level salesperson

(MLS) canvassing merchants for endorsements. And, regardless of your political preference, you can learn a few things from an election that can help build your business.

For ISOs and MLSs, signed contracts are like votes: Each one counts – but how do you get more bang for your campaign buck?

Focus on the larger existing and prospective clients, multilocation retailers, industry and community leaders, and those who can not only generate new accounts, but can also exert influence on other potential customers. Win their allegiance and other, smaller merchants will follow.

### Merchants can be capricious as well

Some voters consider every issue, listen to every speech and read everything written about a candidate before deciding on whom to support.

Others have neither the time nor the inclination to follow a presidential aspirant and cast their ballot based on word of mouth from friends or co-workers; some even base decisions on who appears to be the most genuine at the time.

Merchants are no different. Some examine every fee, read every line of fine print and insist on numerous meetings before making a decision; others take a more cavalier approach and believe a recommendation from an industry associate is good enough.

In this regard, MLSs trying to close deals with super clients are not unlike political stumbers trying to secure the votes of the super delegates.

In any election, the field is narrowed as the race progresses and voters decide on the most viable contender. In any sale, the field of MLSs is narrowed as merchants gravitate toward agents who offer more personal attention and give them hope for a more efficient and cost-effective processing future.

### Survive the attrition

Though a candidate may have supporters, it becomes evident during every campaign that, for some, the numbers aren't adding up and the only option is to drop out. But what of the super delegates committed to that entrant? They need to find another candidate to support.

Similarly, merchants who have lost service providers due to bankruptcy, acquisition or personnel changes need someone else to fill their processing needs. As an MLS, what are you doing to identify these merchants, court them and convince them you are now the front runner for their nomination?

First, read industry publications as well as national and local business sections of newspapers for clues as to which ISOs are leaving your region and what local businesses they serviced.

Keep an eye out for new businesses and changes in fees or policies. Talk to current clients and inquire about new developments. See what the buzz is.

Second, talk to merchants who have recently lost or are unhappy with their current providers. Ask them what they disliked – and liked – about their previous ISO or MLS.

Show them what you have to offer, and see if your philosophies and preferences about running a business align with theirs. Then convince them you should be their nominee.

**Inspiration**

**Keep it clean**

Every candidate promises to run a clean campaign and steer clear of character defamation and jingoism. And while the intent may initially be honorable, invariably mud does get tossed onto the windshield of the opponent's campaign bus. Some MLSs have equally malicious sales techniques.

But the true winners are the MLSs who take the high road and focus on their sales skills and value added services rather than their competitor's flaws.

They point out what they do better than anyone else and why the services they offer are ideally suited to their prospective clients.

Simultaneously, be ready to diffuse negative issues that may arise in your own camp. You may have an ex-client with an axe to grind. Maybe a relationship with a previous employee or employer didn't end well – there may be some dirty laundry aired as a result.

As a sales "candidate" you are bound to lose some votes, but dealing with problems in an ethical and honest manner may sway others who were previously on the fence about your methods or abilities.

**Our season never ends**

In the political arena, party affiliation alone can prevent progress. A worthy bill or quality piece of legislation may be stalled or crushed due to political maneuvering rather than from lack of merit or infeasibility.

In the financial services sector we are, fortunately, unencumbered by a commitment to a party. Merchants can therefore be served in a way that best meets their needs. And in the end, by tailoring your presentations for individual clients, your interests – and portfolio – are best served.

A presidential election comes along every four years, but for ISOs and MLSs, election season never ends. Every day is full of opportunities to win votes, secure endorsements and rally supporters around you.

So, hit the trail, and start tallying up those clients.

Good Selling!<sup>SM</sup>



**Paul H. Green, President and CEO**

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# You PROFIT

## from our principles

United Bank Card, Inc. (UBC) is the processing partner you can depend on to help your office grow. We have designed our entire ISO program with the purpose of helping you to achieve your sales goals, maximize your profitability and realize your office's full potential.

United Bank Card has an established reputation for helping our ISO/MLS partners develop profitable merchant portfolios. We paid out over \$20 million in residuals, bonuses and commissions in 2006 and our program continues to improve.

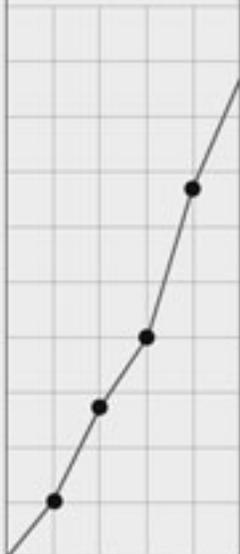
### HOW?

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

### WHY?

United Bank Card works with you to ensure your success. With online account reporting, dedicated Relationship Managers and 24 hour customer service and technical support, it is no wonder that our program is preferred by over 1,600 ISO partners.

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



United Bank Card



*Read further to learn how United Bank Card  
can improve your profitability.*



# SOME COMPANIES STAND OUT FOR OBVIOUS REASONS...

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

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Residual splits of up to 65%!

Maximize your profitability with the lowest transaction fees in the industry and take advantage of our unheard of revenue splits of up to 65%! Our low processing fees and high revenue splits will help you make the most of your merchant portfolio and increase your monthly residual income.

## VALUE ADDED SERVICES

- 25 FREE gift cards for all of your merchants
- FREE Ingenico eN Check 2500 check reader with check services application
- FREE VIVOpay 4000 contactless reader for qualifying merchants
- WAY Systems mobile transaction terminals for \$199
- Merchant Cash Advance Program
- Registered ISO/MSP Program - United Bank Card pays your registration fees!

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*Combine your bonuses with free terminals that you can sell, lease or place free of charge and keep all of the profits!*

- Earn up to \$455 in bonus money per deal per week!
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- Earn up to \$25,000 in bonus money annually!
- Receive a \$500 health insurance allowance!

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- American Express Bonus & Residuals
- Discover Residuals
- Interactive Merchant System Bonus & Residual

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Let us help you take advantage of the ever-growing petroleum market. As an agent of United Bank Card, you will have the ability to offer pay-at-the-pump processing as well as Fleet Card, Wright Express and Voyager payments.

- Nationwide Sales, Service and Support for POS Systems



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Issue your merchants American Express business cards through UBC and earn residuals and bonuses!

Give your merchants the ability to apply for an American Express business card conveniently from our merchant application. United Bank Card's card issuing program enables you to offer your merchants the opportunity to earn American Express Business Rewards and to receive a bonus from every approved account.

To learn more about United Bank Card, contact:

Brian Jones, Executive Vice President Sales and Marketing: 800-201-0461 x 136

Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145

Max Sinovoi, National Sales Manager West: 800-201-0461 x 219

or log on to [www.isoprogram.com](http://www.isoprogram.com) for more details

# ENHANCED! FREE EQUIPMENT PROGRAM

*Why buy equipment when United Bank Card provides you with state-of-the-art terminals for free?*

United Bank Card launched the original free terminal placement initiative and it continues to be the program of choice. With our enhanced Free Equipment Program, you have the option of placing terminals for free or you can sell/lease a brand new piece of equipment at whatever price you want and keep 100% of the profit!

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Four completely free terminals! For every merchant application you submit, you will be able to choose from four advanced terminals that are yours to sell, lease or give away free of charge. You will be able to place, sell or lease a new Nurit 2085, Hypercom T7Plus, WAY Systems MTT or Comstar Wireless unit at whatever price you want and keep 100% of the profit.

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United Bank Card is a top 40 merchant acquirer with an impeccable reputation of excellence in the payment processing industry. United Bank Card provides payment services to over 80,000 businesses throughout the country and processes in excess of 7 billion dollars annually. We commit our resources to helping our ISO and MLS partners succeed and give them the tools they need to maximize their sales. United Bank Card has set the standard for innovation and our programs will continue to provide our agents with a competitive edge. Contact United Bank Card and find out how our dynamic programs can improve your sales performance and increase your earnings!

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

United Bank Card 

# DateBook

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



## SourceMedia Inc.

20th Annual Card Forum & Expo

**Highlights:** The Card Forum & Expo caters to a variety of payments industry professionals. The forum will explore the impact of changes in traditional business architectures, and how emerging payment systems can provide increased competition and opportunity.

This year's topics will include trends in debit, credit and pre-paid; marketing and branding strategy case studies; risk and fraud; merchant trends; new product development; and alternative payments.

Keynote speakers will be Steve Boehm, President of Wachovia Card Services, a division of Wachovia Corp.; Terri O'Neil, Executive Vice President of Citi Cards, a division of Citigroup Inc.; and David Evans, founder of Market Platform Dynamics.

**When:** April 6 – 8, 2008

**Where:** Doral Golf Resort & Spa, Miami

**Registration:** Visit [www.sourcemediaconferences.com/CFE08](http://www.sourcemediaconferences.com/CFE08), or call 212-803-6578.



## National Association of Purchasing Card Professionals

Ninth Annual Conference

**Highlights:** This conference offers speed exhibiting, demonstrations and marketing opportunities.

Each day, attendees will have time to roam the Exhibit Hall and network with the 80-plus organizations committed to the event. The registration fee includes access to the Exhibit Hall and all breakout, roundtable, topical and demonstration sessions. Daily continental breakfast is also included.

**When:** April 13 – 16, 2008

**Where:** Grand Hyatt, San Antonio

**Registration:** Visit [www.napcp.org/2008](http://www.napcp.org/2008).



## CO-OP Financial Services

Think 2008

**Highlights:** Formerly known as the Annual Conference, Think 2008 will feature top business leaders from a variety of industries sharing ideas and strategies to help payments professionals compete with banks and win.

Guest speakers include Brad Lewis, Producer of Pixar Animation Studios' Academy Award-winning "Ratatouille"; Tom Woerner, publisher of *Brandweek* magazine; Ken Schmidt, former Director of Corporate and Financial Communications of Harley-Davidson Inc.; Steve Wozniak, co-founder of Apple

Computer; Barry Gibbons, former Chief Executive Officer of Burger King Brands Inc.; John Moore, former Retail Marketing Manager of Starbucks Corp.; and Howard Putnam, former CEO of Southwest Airlines Co.

**When:** April 14 – 16, 2008

**Where:** Westin Mission Hills Resort & Spa, Rancho Mirage, Calif.

**Registration:** Visit [www.co-opfs.org/public/annualconference/registration.html](http://www.co-opfs.org/public/annualconference/registration.html).



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

Super Local Interest Networking Circle Meeting

**Highlights:** Also known as LINC, this event is scheduled to dovetail with the start of the Electronic Transactions Association Annual Meeting & Expo.

It will provide an opportunity for women industry leaders and colleagues to partake in interactive speed networking. It should also increase W.net membership, as well as help women empower each other by sharing business techniques and secrets to success.

Networking is from 3 to 5:30 p.m. There will also be a "tini-wini martini" tasting during the gathering.

Note: After receiving overwhelming requests to host meetings across the country, W.net will bring its meetings on the road. The events will be quarterly, with initial focus in the following areas: Atlanta, Chicago, Dallas, Denver, Florida, New York, Phoenix, San Francisco, and Omaha, Neb.

**When:** April 15, 2008

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

**Registration:** Visit [www.w-net.biz](http://www.w-net.biz).



## Electronic Transactions Association

2008 Annual Meeting and Expo

**Highlights:** The Electronic Transactions Association's annual expo, which includes more than 175 exhibitors, is a place to connect with partners, clients and colleagues.

The conference includes educational sessions covering a range of issues, information on the latest products and services available, special events for networking, and opportunities to further drive business.

Attendees must register for the event before making reservations at the Mandalay Bay Resort & Casino in Las Vegas.

**When:** April 15 – 17, 2008

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

**Registration:** Visit [www.electran.org/content/view/135/118](http://www.electran.org/content/view/135/118).

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## DateBook

**SourceMedia Inc.***Financial Rewards Strategy Symposium*

**Highlights:** This conference is designed for top executives, heads of retail, senior marketing officers and other decision makers of financial institutions. Those who offer rewards programs or are looking to implement one will also benefit from attending.

The event will be filled with educational sessions, networking opportunities, peer discussions and more.

Some topics will address loyalty trends in the financial sector, compliance and technology pertaining to rewards and merchant funded rewards. There will also be several keynote speakers during the three-day conference.

**When:** May 5 – 8, 2008

**Where:** The Peabody Hotel, Memphis, Tenn.

**Registration:** Visit [www.sourcemediaconferences.com/FRSS08](http://www.sourcemediaconferences.com/FRSS08).

**Center for Financial Services Innovation***Underbanked Financial Services Forum*

**Highlights:** This forum's objective is to teach participants how to recognize and attract underbanked consumers and expand their presence in the market.

Marketing and distribution, products and pathways, and risk management will be the main focus.

The three-day conference will include such topics as researching for solutions, pioneering financial institutions, savings programs, innovation in distribution channels and meeting regulatory requirements through prevention.

**When:** June 8 – 10, 2008

**Where:** Doral Golf Resort and Spa, Miami

**Registration:** Visit [www.sourcemediaconferences.com/CFSI08](http://www.sourcemediaconferences.com/CFSI08).

**SourceMedia Inc.***Mobile Commerce Summit*

**Highlights:** The second annual summit will inform financial institutions about the benefits, risks and opportunities in mobile banking and payments.

Banks that are already in the mobile banking field will have the opportunity to share their experiences. Analysts will also provide industry insights.

The event will address how to enhance the mobile experience for customers. Attendees will hear about the variety of mobile applications.

Featured speakers will be Steve Kietz, Executive Vice President, Global Growth Ventures and Innovation, Citigroup; and Bob Egan, Chief Analyst, TowerGroup.

**When:** June 22 – 23, 2008

**Where:** Caesars Palace, Las Vegas

**Registration:** Visit [www.sourcemediaconferences.com/MCS08](http://www.sourcemediaconferences.com/MCS08).

**Western Payments Alliance***2008 Payments Symposium*

**Highlights:** WesPay's seventh annual event brings leading industry experts together to share their insights and stimulate an exchange of ideas on the most relevant challenges facing financial institutions.

This event facilitates networking between financial services decision makers and solutions providers.

The symposium will examine electronic payments issues and trends and feature keynote addresses, panel discussions and specific topics for each day.

More than 300 senior-level managers and payments professionals, and approximately 30 corporate exhibitors are expected to participate.

**When:** Sept. 7 – 9, 2008

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

**Registration:** Visit [www.wespay.org](http://www.wespay.org).

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www.nationallink.com

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### Smart Payment Solutions

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www.smartpaymentsolutions.com

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### Humboldt Merchant Services, L.P.

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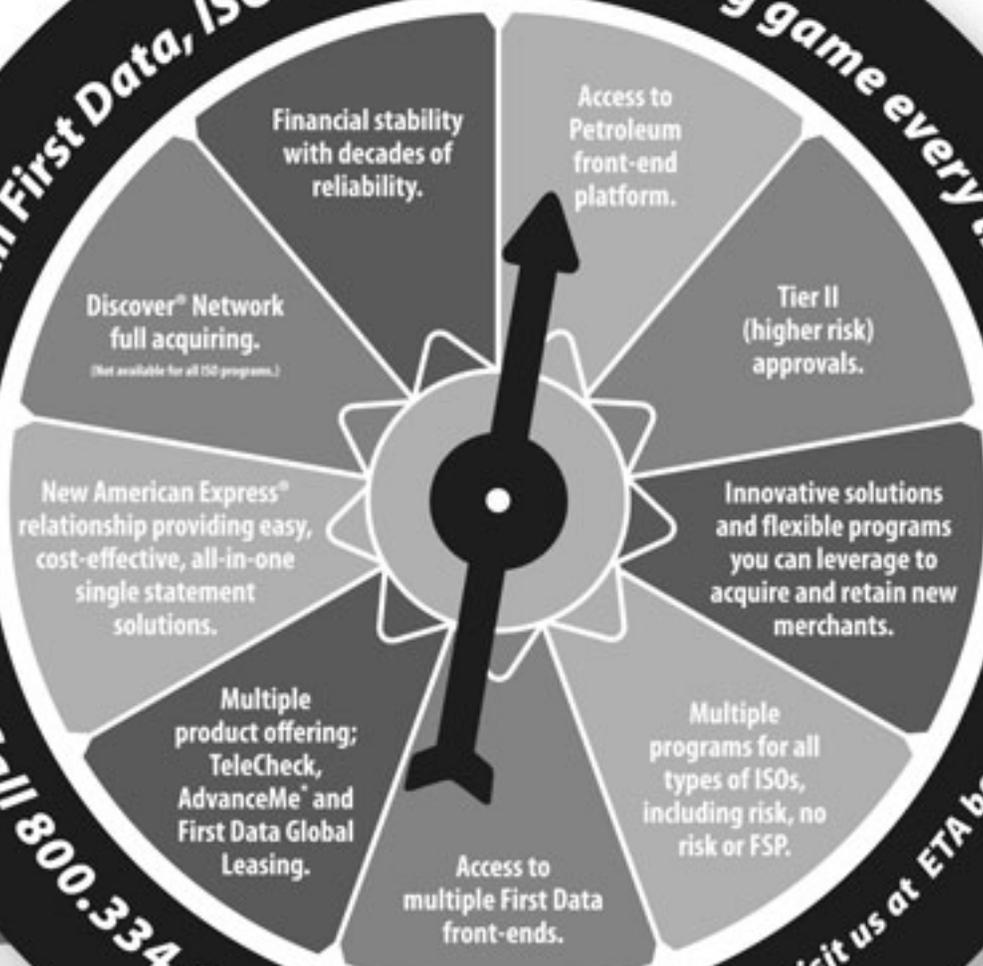
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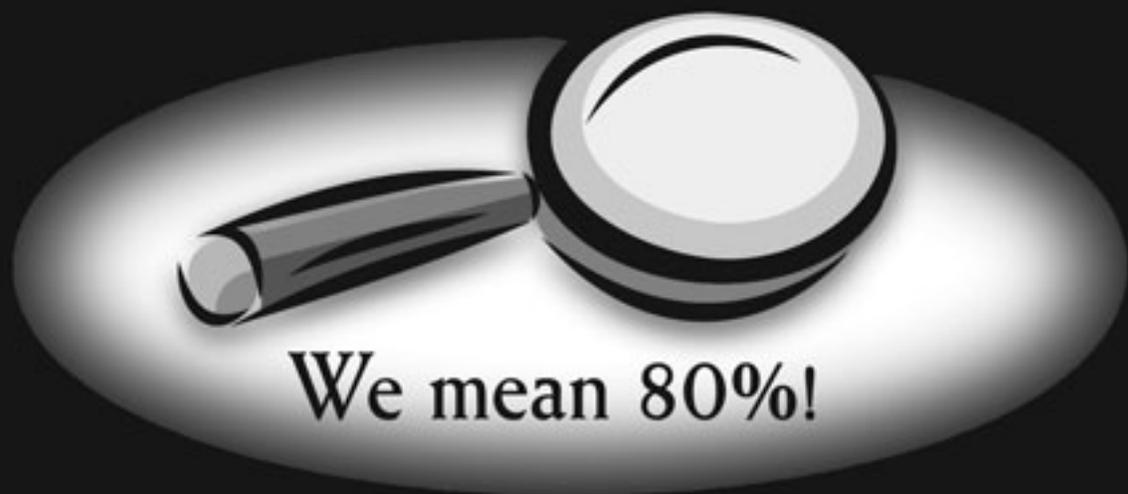
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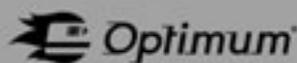
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