



# The Green Sheet

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## News

Industry Update.....	14
Bill Me Later welcomes eBay – will you?.....	53
Duel in the Big Apple .....	55
Regulation under the radar .....	56
European interchange battle escalates.....	57
Gift card hijacker gets 10 years .....	58

## Features

<b>Industry Leader: Diana Mehochko</b> Returning to industry roots .....	32
<b>Book Review: Go for No!</b> Higher risks mean higher rewards .....	42
Ultimate distribution with Ultimate Game Card.....	46

## Views

Making cents of financial turbulence By Patti Murphy The Takoma Group .....	24
Positively cash advance By Mike Landau MaxAdvance .....	28

## Education

<b>Street Smarts<sup>SM</sup></b> Tough times pass, tough agents last By Jason Felts Advanced Merchant Services.....	70
Drip for success By Nancy Drexler SignaPay Ltd.....	78
POS goes hybrid By Dale S. Laszig DSL Direct LLC.....	82
Get organized – Part 1 By Vicki M. Daughdrill Small Business Resources LLC.....	86
The economy and your portfolio By Lane Gordon MerchantPortfolios.com.....	89

October 27, 2008 • Issue 08:10:02

## Fine-tune for year-end bonanza

**T**he holiday season is approaching, and we all know what that means: Despite somewhat lowered expectations, merchants still will be too busy to take sales calls, but they'll be on the phone fast and furious if they have POS problems.

When retailers are swamped with holiday shoppers, some ISOs and merchant level salespeople (MLSs) take the season off. Others spend the time setting 2009 goals, cleaning their desks, compiling leads, catching up on educational opportunities, and re-reading past issues of *The Green Sheet*.


Steve Slagle of South East Merchant Services Inc. said his leads ebb and flow throughout the year, but he consciously avoids starting anything new toward the end of the year in order to spend more time with his family. "The downside to this strategy is that residual income does not grow, but it does not have time to decline either," Slagle said. "One of the beauties of this business is the money and time it provides so we can spend more time with people that are important to us."

Sam Caine, President of Card Payment Services Inc., said when things slow down "during the final weeks of the year, we tend to do a lot of analysis and planning for the coming year." But if you, as ISOs and MLSs, expend a little effort now, you can help ensure that your merchant customers are ho-ho-ho'ing their way through the holiday season rather than bah-humbugging.

 **See Fine-tune on page 63**



Continued on page 3



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**Notable Quote**

**We made the decision to be successful before we ever experienced it. We had success in our journals in the form of goals with a subsequent plan of action before we had anything in our bank account. We understood our purpose for achieving success and could literally reach out and feel it before it was ever a reality.**  
See story on page 74



**Inside this issue:  
CONTINUED**

**Company Profiles**

**Veratad Technologies LLC**

A strong identity.....39

**New Products**

Manage merchants with inventive POS.....95

Ignite revenue with SMS spark .....96

**Inspiration**

Hi, um ... what's your name again?.....99

**Departments**

Forum.....5

Datebook.....102

Resource Guide.....104

Advertiser Index .....118

**Miscellaneous**

Sarcasm Sells – Editorial cartoon .....5

**QSGS:** Quick Summary Green Sheet.....8

Bottom Lines.....14

ISOMetrics.....69

Water Cooler Wisdom .....99

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# Check out the newest money saving machine!

## Turn to page 115



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# Forum

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## Sarcasm Sells



Rhonda from the front office just told me they're saving money on 2009 calendars by only giving us half a year. Do you want January to June or July to December?

### Congrats on 25 years

I want to thank you and your team for the many years of support. I have (like many) partnered with *The Green Sheet* for many years and have been very happy with our relationship. Continued success to you, Paul, Danielle and the team.

Audrey Blackmon, Tasq Technology

Audrey,

*Thanks for your comments. Companies like yours make it possible for us to continue serving the industry to the best of our ability year after year. We very much value our ongoing relationships with those like you who are dedicated to professional development and best practices in our ever evolving industry.*

Editor

### Bravo, Paul!

I just read your 25th anniversary article and wanted to reach out to say congratulations on making *The Green Sheet* part of my daily routine. It is the way that I get my industry news – every day. Basically, you track with my own career in this industry, which started with the early days of TeleCheck in 1976 and evolved through Tymshare, McDonnell Douglas, VeriFone, Ingenico and the rest. Visa was always the bull in the china shop.

You captured that in the article and reminded me of all of those memories; thus, the motivation to send you this note.

I'm still at it. We have two companies focused on the payments market. Critical Path Solutions is a consulting firm and enabling-software company. One of our noted clients is Eastman Kodak. We provide integration solutions for their Picture Maker Kiosks with top global merchants. VueMedia is another venture; here, we provide an in-store, one-to-one marketing solution for the first and second tier retail marketplace. I live in the Bay Area in Marin County. Again, congratulations on 25 years of service to our industry.

Jim Troy, CPSRetail

Jim,

*How nice to hear from you and to learn how much *The Green Sheet* has meant to you throughout your career. We hope to continue to be of service to you for the foreseeable future. If you ever have suggestions about how we can be of even greater assistance, please do not hesitate to get in touch.*

Editor

### Broader commentary, please

First, congrats on 25 years. It is no small feat, and you deserve all the kudos. I would like to make one small suggestion: I miss *The Green Sheet* commentary from Paul. I seem to remember editorials on holidays where he touched upon life outside merchant accounts. Always polite and positive, I remember them to be a bold (maybe even a risky?) statement on how life should be. I check in on holidays, hoping for news outside the news. I do not think it would hurt your professional image to inject some old-fashion common sense into the publication again.

Again, congrats on 25 years.

Eric Jenks, Total Merchant Concepts

Eric,

*Thank you for the congratulations and suggestion. Paul's Apex award-winning Inspiration series, which appears in each issue of *The Green Sheet*, is a logical place for the kind of commentary you seek. Your note served to remind us that it's been a while since we've run an article in that column that isn't loosely or directly related to business.*

Editor



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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

## Fine-tune for year-end bonanza

The holiday season is approaching, and despite somewhat lowered expectations, merchants still will be too busy to take sales calls. But they'll be on the phone fast and furious if they have POS problems. There are, however, many steps you can take now to prevent problems and enhance merchants' profits, as well as your own.

Feature

42

## Higher risks mean higher rewards

Which would you rather hear: yes or no? In sales, we all want to hear yes; it's our ticket to dollars, right? Well, maybe not, according to Richard Fenton and Andrea Waltz in their co-authored book, *Go for No: Yes is the destination; no is how you get there*. They propose you will get more sales by racking up noes than you will with yeses.

View

24

## Making cents of financial turbulence

These are unsettling financial times. But the merchant acquiring sector, nascent in the context of financial services, has seen its share of economic shocks, and each time it has rebounded, often stronger than before. Today's experts predict opportunities will continue to exist within the payments sphere.

News

53

## Bill Me Later welcomes eBay - will you?

eBay Inc., parent company of online debit payment giant PayPal Inc., is set to acquire credit-based online payment provider Bill Me Later Inc. The reported goal is to help eBay increase revenue and expand its footprint into the brick-and-mortar world. But does this acquisition mean increased competition for ISOs?

View

28

## Positively cash advance

Merchant cash advance companies and ISOs offering the product are sometimes viewed unfavorably. The high interest charged to business owners for providing them unsecured, high-risk advances is the culprit of this bad press. This article makes the case that cash advance is an asset to the industry, especially in this economy.

News

56

## Regulation under the radar

Two proposed amendments from the Financial Accounting Standards Board to the rules governing requirements by which banks secure loan assets could impact credit card profitability and reportedly cost financial institutions up to \$60 billion a year. Some say this could adversely affect the acquiring industry.





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News

57

### European interchange battle escalates

MasterCard Europe recently introduced a new interchange fee structure for MasterCard credit and Maestro Intra European Economic Area debit cards to merchant acquirers. But EuroCommerce said MasterCard raised its interchange fees as much as 160 percent, which violates a December 2007 agreement to eliminate interchange at the POS.

Education

70

### Street Smarts<sup>SM</sup>: Tough times pass, tough agents last

During tough times, salespeople need to stay motivated and – more than ever – increase their determination, dedication and productivity. Why? Each of us was born with the potential to be, do or have anything we want. This article provides guidance on how to live up to your potential.

News

58

### Gift card hijacker gets 10 years

Timothy Truong, who admitted in November 2007 he had cloned gift cards to hijack retail store gift card accounts, was recently sentenced in federal court to a maximum prison term of 10 years. He'd been hijacking gift cards across the country for years.

Education

78

### Drip for success

Done right, a deliberate, planned, varied series of marketing messages delivered over an established period of time through a number of different media can turn a prospect into a customer. This is called drip marketing. This article is designed to help you start such a campaign for your own business.

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

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Education

82

### POS goes hybrid

As credit card terminals and computers evolve, it's becoming harder to tell them apart. Inside both are hard drives, motherboards and modems – hardware that enables users to send or receive files, connect to secure Internet sites and manage financial data. What is causing this convergence, and how can merchant level salespeople capitalize on it?

Education

89

### The economy and your portfolio

ISOs have been contemplating lately how the current state of the economy will impact the value of their portfolios. This article compares the current downturn to past recessionary periods and discusses how to approach the portfolio sales process today.

Education

86

### Get organized - Part 1

Can you see the surface of your desk? Can you readily locate a client's file when needed? Does your office inspire confidence and reflect professionalism? Is it a place you eagerly anticipate visiting each morning? Or is it a dump? If you answered no to the first four questions and yes to the fifth, it's time to stop, assess and organize your space.

Inspiration

99

### Hi, um ... what's your name again?

How often have you been unable to remember the name of someone you've met before? Awkward, isn't it? Herein are several tips and tricks to help ensure the correct names will come to mind next time you're networking a room or otherwise expanding your circle of friends and acquaintances.

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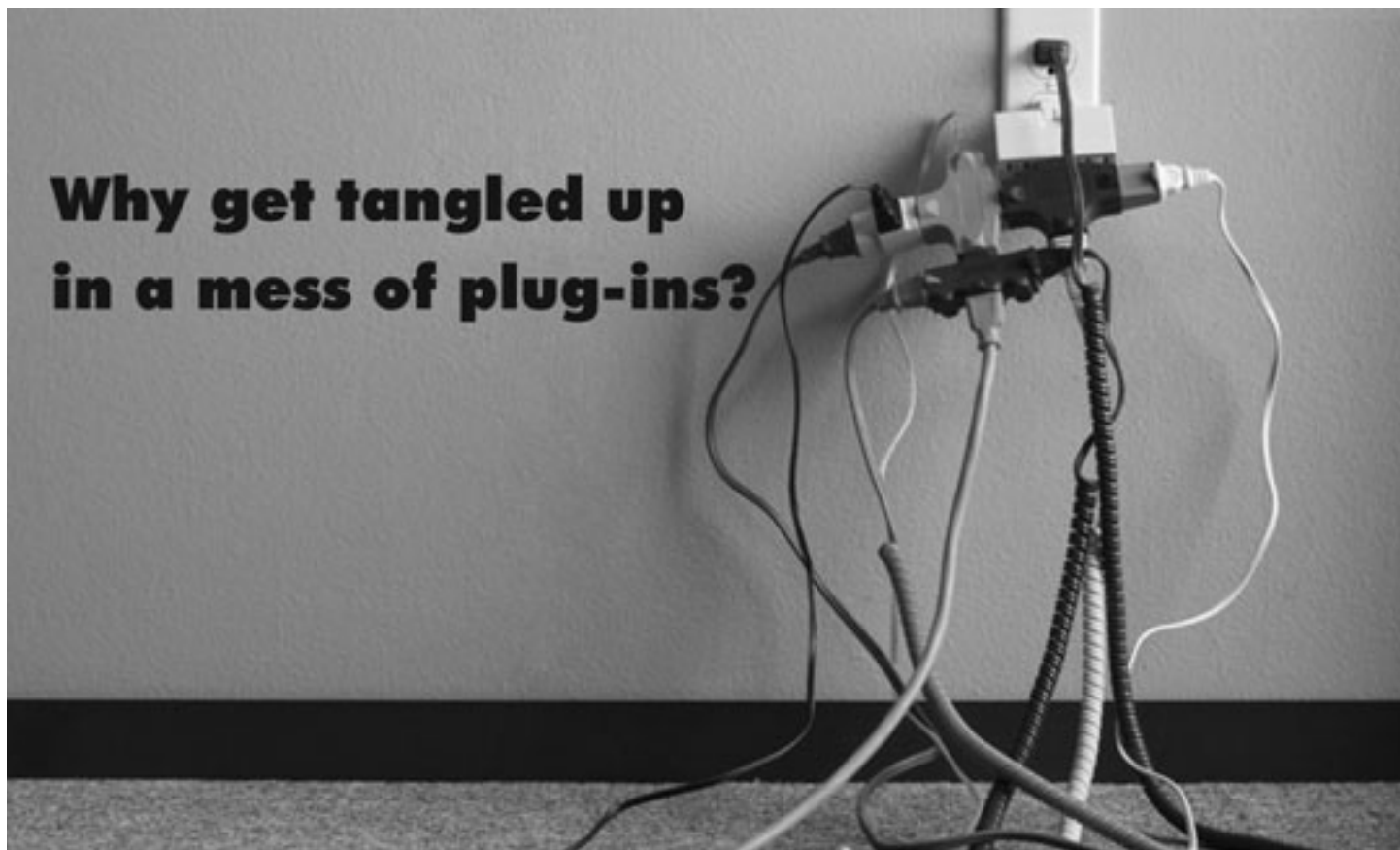
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# IndustryUpdate

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## NEWS

### Discover settles antitrust suits

**Discover Financial Services** reached settlement agreements in its antitrust lawsuits against **Visa Inc.** and **MasterCard Worldwide**. Discover sued the credit card giants in 2004 for roughly \$6 billion, alleging both companies had harmed Discover's business by forcing banks to choose between issuing MasterCard and Visa cards or issuing Discover-branded cards.

U.S. courts ruled that Visa and MasterCard's policies restricting banks from working with rival card brands was anti-competitive and broke antitrust laws. Judge Barbara Jones of the U.S. District Court in Manhattan said the three companies had reached a settlement. Details of the terms were not disclosed.

### A chink in chip and PIN

An organized crime syndicate is suspected of tampering with hundreds of chip and PIN machines in retail stores and supermarkets across Europe. The stolen card data was used to siphon money from cardholder accounts in what is reportedly one of the largest scams of its kind.

Dr. Joel Brenner, a spokesman for the **U.S. National Counterintelligence Agency**, said the cyber thieves used a "supply chain attack" in which criminals bypassed the devices' security measures, stole card data from thousands of consumer credit and debit cards, and transmitted the data via mobile phone networks to fraudsters in Lahore, Pakistan.

"The machines were opened, installed with a corruptive device, then perfectly resealed," Brenner said. "It

was impossible for anyone to know that they had been tampered with." **MasterCard** officials uncovered the scam and alerted stores to weigh tens of thousands of devices to find those that had been altered. The hacked devices weighed three to four more ounces than standard machines.

### RDC wide open

According to **State of Remote Deposit Capture 2008: Spring Becomes a Marathon**, a new report by research and advisory firm **Celent LLC**, two-thirds of all U.S. banks and 40 percent of all U.S. financial institutions will have adopted remote deposit capture by the end of 2008.

RDC has been strong among mid-size banks, community banks and credit unions in the past year. But it fell short of expectations with an estimated 382,000 users by year-end 2008.

"Celent finds the RDC market still relatively untapped, with no indication of overstatement in earlier estimates of market opportunity, as many as 5 million capture points by 2014," said Bob Meara, Senior Analyst with Celent's Banking Group.

### TMG's helping computers

**The Members Group** donated 20 computers and monitors to **Vatterott College** for an equipment drive dubbed PCs for Parkersburg, which was organized to help victims of the summer 2008 tornadoes and floods that swept through central Iowa. The 20 desktop computers were intended for resale to TMG employees, but the staff decided to donate them instead. "It's our hope that the computers will help the residents of Parkersburg in their

BOTTOM  
LINES

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- According to **Shop.org's State of Retailing Online 2008: Marketing Report**, the projected increase in 2008 retail sales is 17 percent year over year, for a total of \$204 billion. The two leading categories will be apparel, \$26.6 billion, and computers, \$23.9 billion.
- A 2008 **E-Tailing Group Inc.** consumer survey reported that, for the first time, multichannel consumers prefer shopping online. (Multichannel consumers combine online shopping with such options as in-store pickup, gift registries, store kiosks and online coupons.) Of the 1,000 adults polled, 49 percent plan to purchase holiday gifts online; 44 percent plan to shop for presents in stores.
- Based on the **American Farm Bureau Federation Marketbasket Survey**, retail food prices grew in the third quarter 2008: The total cost of a selected 16 staple items was \$48.68, an increase of \$2.01 over the second quarter 2008.

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## Industry Update

efforts to rebuild their hometown," said Gregg Rounds, TMG Manager of Technology Infrastructure. TMG's core products include credit, debit, ATM and prepaid solutions, as well as online reporting, item processing, automated clearing house and printing services.

## ANNOUNCEMENTS

### Apriva certifies Hypercom

Apriva Inc. certified Hypercom Corp.'s Optimum T4210 and T4220 payment terminals on the Apriva Intelligent Gateway. Apriva will offer value added services, including online reporting, order processing, real-time provisioning and customer management.

### NACHA council welcomes 3Delta

3Delta Systems Inc. joined the Council for Electronic Billing and Payment, a council of NACHA – The Electronic Payments Association. The CEBP promotes electronic consumer and business-to-business billing and payment programs and services.

### Comodo securing Wi-Fi

According to a recent study from the Cornell University School of Hotel Administration, most hotel wireless

connections are unsecure. Therefore, Comodo Group Inc. is offering a free seven-day trial of TrustConnect, which reportedly creates a virtual private network that puts a shield around a user's public wireless Internet connection.

### CPI Card Group expands

CPI Card Group is expanding in the Canadian marketplace by acquiring a Canadian facility formerly known as Metaca Corp., located in Concord, Ontario. The new full-service facility will be named CPI Card Group – Canada. It will be led by Anna Rossetti as President.

### Discover's innovation recognized

For the third consecutive year, Discover Financial Services was named to the 2008 InformationWeek 500 list of the most innovative users of information technology. *InformationWeek* recognized Discover for its success with two projects: creating the technology behind the new Discover Motiva Card and testing the viability of mobile banking. Discover ranked No. 144 on the list.

### Fast Transact movin' on up

Fast Transact Inc. relocated its corporate office to the newly constructed Sixth and Woodland Building in downtown Lacey, Wash. Fast Transact will occupy 15,000 square feet of the 65,000 square-foot building's top floor.

### Global Payments hits jackpot

Global Payments Inc. will provide its VIP LightSpeed suite of cash access products and services to nine casinos in Illinois, California and Wisconsin. VIP LightSpeed provides cash access services for traditional and electronic check cashing, ATM check cashing, credit and debit card cash advances, and credit reports.

### InsideContactless lauded, offers mobile solution

Inside Contactless received the 2008 Frost & Sullivan North American Contactless Smart Cards Growth Excellence of the Year Award in recognition of its role in shaping contactless payment technology in the smart card industry. Also, the company's first MicroPass contactless stickers for use in mobile handsets for secure payments are now available for card manufacturers. The sticker technology combines the MicroPass 4003 contactless payment platform with a tuned antenna for payment sticker applications.

### MagTek grows

MagTek Inc. is moving to a new building with twice its existing capacity to meet present and future growth. The new address is 1710 Apollo Court Seal Beach, CA 90740.

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#### Does your accountant think that:

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- An MLS is a website for looking up real estate?*
- An Interchange Fee is paid at an expressway on-ramp?*

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

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

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### Canadians send, receive money via phone

RBC Royal Bank is testing a new service, RBC Mobex Mobile Payment Service, which allows users to send and receive money instantly using text messages via mobile phones. The service is designed for person-to-person payments. Amounts of up to \$100 per day can be sent to anyone with a mobile phone serviced by any Canadian wireless carrier.

### Venco, Northeast ATM honored

WRG Services Inc. recently recognized its top distributors. Distributor of the Year honors went to Venco Business Music and Communications, of Bland, Va., and Northeast ATM of Rochester, N.Y.

## PARTNERSHIPS

### Gander Mountain chooses Alliance

Alliance Data Systems Corp. signed multiyear agreements with Gander Mountain to provide private-label credit card and database marketing services. Alliance also signed a contract extension to continue providing co-branded credit card services. In addition, Alliance will build and maintain a multitender consumer marketing database.

### Allpoint Network goes international

Allpoint Network, a division of Cardtronics Inc., will expand internationally through the integration of Bank Machine Ltd.'s ATM network. Bank Machine will add 2,500 ATMs to Allpoint, bringing Allpoint's total to more than 37,000 surcharge-free ATM locations worldwide.

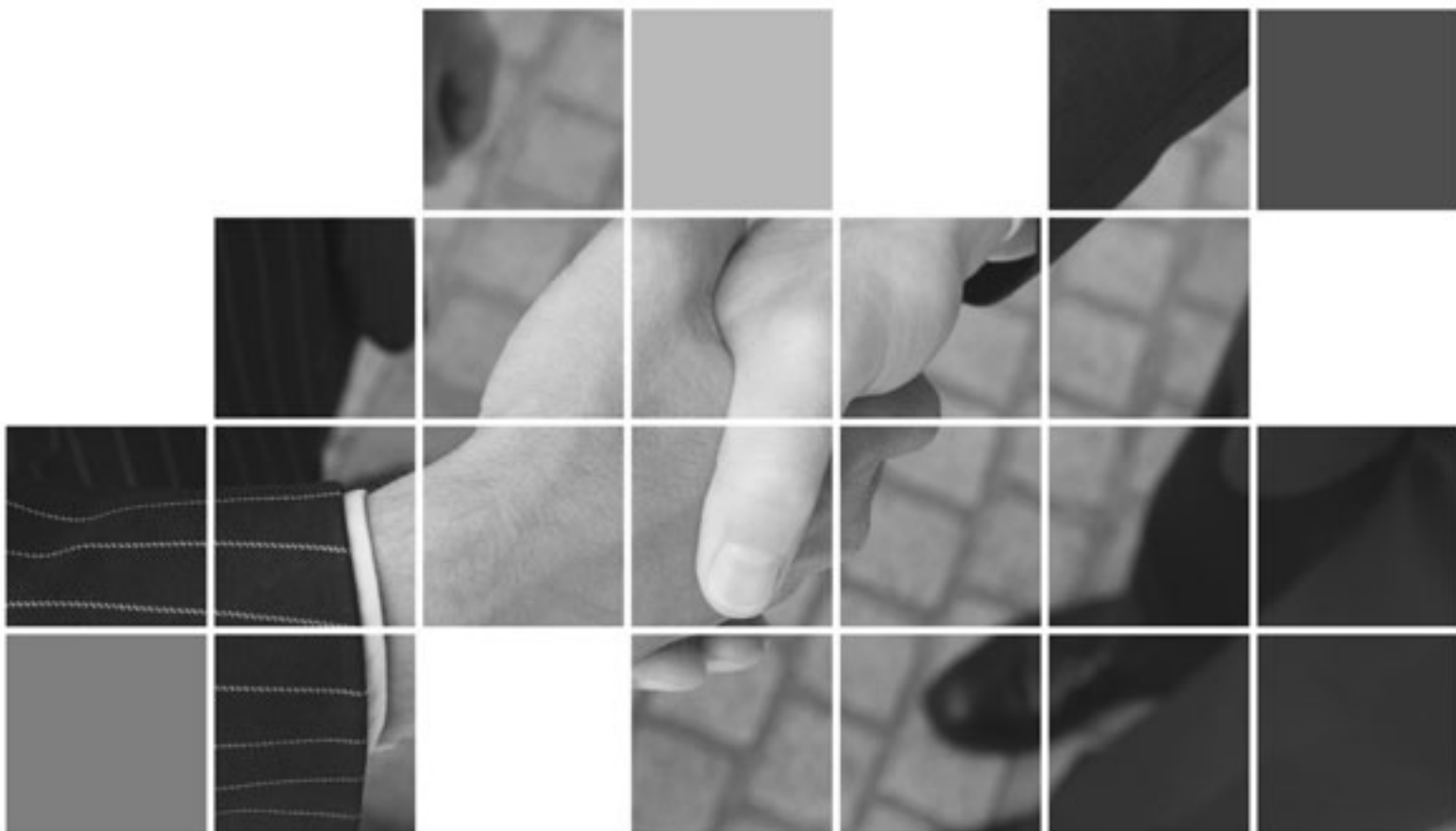
### Amazon at ATMs

Better ATM Services Inc. reached agreements with Automated Cash Management Systems Inc. and Aptus Financial to offer Amazon.com gift cards at ATMs. The two companies are part of a pilot program in which Amazon.com gift cards are distributed with a free \$25 Restaurant.com promotional card. Columbus Data Services LLC provides transaction processing for the program.

### Partnership offers PCI solution

CardWare International joined with ControlScan Inc. to help manage Payment Card Industry (PCI) Data Security Standard (DSS) compliance programs for small to mid-sized merchants. Through CardWare's acquirers, merchants have access to ControlScan's PCI compliance solution, which includes the PCI Self-Assessment Questionnaire and on-demand security scanning.

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## Industry Update

### CO-OP enters Buckeye state

CO-OP Financial Services partnered with OCUL Services Corp., a wholly owned subsidiary of the Ohio Credit Union League, to promote CO-OP's surcharge-free ATM network. It consists of 28,000 ATMs.

### Cynergy, PayChoice unite

Cynergy Data partnered with PayChoice to launch a low-cost payroll service. Cynergy is offering two programs powered by PayChoice: Payroll Street and Easy Street. Both include tax withholding calculation, free direct deposit and online access to pay stubs and W-2 forms for employees.

### PCI compliance in Germany

Elavon Inc. and Trustwave formed an alliance to offer PCI DSS compliance validation solutions to level 4 card-present merchants throughout Germany. Elavon will provide merchants with TrustKeeper, Trustwave's on-demand compliance management technology.

### ProPay alternative for eBay sellers

Merchant services provider ProPay Inc. is now fully integrated as an eBay Inc. checkout alternative. Buyers need not provide their banking information or sign up

for ProPay accounts. ProPay is also offering electronic merchant services for eBay sellers.

### RevolutionCard, Murphy offer gas discount

Revolution Money Inc.'s RevolutionCard is now accepted at Murphy USA and Murphy Express gas stations and offers a discount of 3 cents per gallon.

Also, starting Nov. 1, 2008, consumers who sign up for the card will receive a \$10 savings on each of their first five purchases of \$25 or more. RevolutionCard said it charges no interchange fees and a 0.50 percent processing fee per transaction.

### TSYS wins in U.K., partners with Paragon

TSYS Acquiring Solutions signed a multiyear agreement to service the closed loop, private-label store cards of Argos and Homebase, which are part of the U.K.-based Home Retail Group PLC. Argos and Homebase have an active cardholder roster of more than one million accounts.

In addition, TSYS Healthcare and Paragon Benefits partnered to roll out the My Care Card for flexible benefit payment processing. Subscribers will be able to pay up to 50 funding sources on one card. The card also includes flexible spending, health reimbursement, health savings, and credit and cash accounts.

## ACQUISITIONS

### Tata gets a piece of Citi

Tata Consultancy Services Ltd. will acquire all of Citigroup Inc.'s interest in Citigroup Global Services Ltd., Citi's India-based business processing outsourcing arm, for approximately \$505 million.

Citi also signed an agreement for TCS to provide outsourcing services to Citi and its affiliates in an aggregate amount of \$2.5 billion over 9.5 years.

## APPOINTMENTS

### Hypercom strengthens multilane

Hypercom Corp. appointed Lloyd Baylard Vice President and General Manager, Multilane Products, and Rod Hometh Senior Vice President and General Manager, Modular Payments Business Unit.

Baylard, formerly Vice President of Ingenico Group's Retail Solutions division, will lead Hypercom's multilane sales in the Americas. He takes over for Hometh, who is now responsible for building a business unit to drive sales of modular products to the "unattended" market.



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## Industry Update

### Behr joins Ingenico

Ingenico Inc. appointed **Jacques Behr** to the position of Managing Director, France. Behr was previously Director of Development at Experian.

Behr has more than 20 years' executive experience in electronic banking and managed services. He was also responsible for the creation of several companies.

### Solveras President promoted

Solveras Inc., a provider of electronic payment solutions for businesses, promoted **John S. Cramp** to the position of Chief Executive Officer.

### DeRodes joins First Data

First Data Corp. named **Robert P. DeRodes** as its Chief Technology Officer. DeRodes' information technology experience spans more than 39 years in a variety of industries.

He recently served as Executive Vice President and Chief Information Officer for The Home Depot U.S.A Inc. He also served as CEO for Delta Technology Inc. and CIO for Delta Air Lines Inc.

### It's Déjàvoo for Grossman

**Michael Grossman** joined Déjàvoo Systems as a founding member and Executive Vice President of Sales. Most recently, Grossman worked as Executive Vice President of Product Development with Cynergy. For nine years Grossman was a Senior Vice President at Lipman USA.

### ExaDigm taps McDonnell

**Jack McDonnell** is the new CEO of ExaDigm Inc. Previously McDonnell was CEO of PayLinx Financial Corp., which was later sold to CyberSource.

McDonnell serves as a member of ExaDigm's board of directors and as a director of DealerTrack Inc. and CyberSource Corp. He is also the founder of the Electronic Funds Transfer Association.

### Semtek adds senior management

Semtek Innovative Solutions Corp. hired three new senior executives. **Lance Nakamura**, **Jay Standiford** and **Roger Cooper** joined as Vice President of Product Development; Vice President of Engineering; and Vice-President, Senior Sales Officer, respectively.

Most recently, Nakamura was the CTO of WAY Systems Inc.; Standiford was the Vice President of Engineering for NetList Inc.; and Cooper was Vice President for National Accounts for Bank of America Merchant Services LLC.

### PCI SVA welcomes new members


The PCI Security Vendor Alliance added new members to its board and welcomed additional alliance members. New board members are **David Ottenheimer** of ArcSight Inc., serving as Secretary/Treasurer, and Ounce Labs' **Jack Danahy**. New alliance members include Alert Logic Inc., AEP Networks, LogLogic Inc. and Voice Print International Inc.

### eCommLink selects two

**T. Jack Williams** is the new CEO of eCommLink Inc. Williams designed and implemented one of the first prepaid gift card programs.

He also served as a Senior Vice President at Tier Technologies Inc., National Processing Co. and Stored Value Systems Inc.

Also, eCommLink named **Ennio Ponzetto** its President and General Manager. Ponzetto has more than 30 years' experience managing technology companies in the United States and abroad.

For news related to the prepaid sphere, please visit *SellingPrepaid E-Magazine* at [www.sellingprepaid.com](http://www.sellingprepaid.com). 

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Insider's report on payments**Making cents of financial turbulence**

By Patti Murphy

*The Takoma Group*

**T**hese are unsettling times. Equity markets have been gyrating like Elvis at a beach party. An entire sector of the U.S. economy, housing, is on the skids. And another sector, retailing, faces declining sales – even as the December holidays approach.

Meanwhile, at home and abroad, governments are taking unprecedented actions to spur lending and shore up faltering financial institutions.

As individuals and as a nation, there's probably no escaping some difficulties. But the merchant acquiring sector, nascent in the context of financial services, has seen its share of economic shocks, and each time it has rebounded, often stronger than before.

One reason is obvious: This is a transactions-based business; the more payment cards are used at the POS, the greater the potential revenues. But it's also a relationship business. And building good relationships is going to be more important going forward than ever before.

The good news is Americans are boosting their use of electronic payment methods, such as credit and debit cards, to the detriment of cash and checks. According to a new survey from the Bank Administration Institute and Hitachi Consulting Corp., electronic payments now dominate the three most common commercial venues: in-store, the Internet and bill payment.

Bill payment was the last holdout, Ajay Nagarkatte, BAI Research Director, said in discussing the survey, entitled 2008 Study of Consumer Payment Preferences. While cash and checks had dominated bill payment as recently as 2005, this year just 38 percent of bill payments were made using checks or cash, he added.

The fifth such study since 1999, it was sponsored by several big-name firms, including First Data Corp., MasterCard Worldwide, Metavante Corp. and Pulse (the EFT network owned by Discover Financial Services).

"I expect the shift from paper to electronic payments to continue as consumers increase their use of cards and new forms of electronic payments gain traction," said Chris Allen, Director of Financial Services Consulting at Hitachi. "Although the proliferation of payment methods increases the complexity of managing payments, it also creates opportunities for financial institutions and payment service providers."

**Mega-combinations like Wells Fargo & Co. and Wachovia, JPMorgan Chase & Co. and Washington Mutual Inc., and Bank of America Corp. and Merrill Lynch & Co. Inc., could, over time, shift acquiring preferences.**

Retail store purchases continue to account for the majority of consumer payments, BAI and Hitachi found. PIN and signature debit now represent 37 percent of consumer in-store purchases, up from 21 percent just a decade ago. The share of in-store payments made by check shrank from 18 percent in 1999 to 8 percent today.

"Looking forward, electronic payments will continue to erode the share of payments made using paper-based methods. As one young consumer observed when answering the survey, 'paper is so old school,'" Hitachi wrote.

While there is ample room for growth in the acquiring sector (albeit less than in past years), revenues and overall profitability will continue to vary by firm, vertical markets and other factors, such as customer service and investment strategies.

Even in the face of economic turmoil, ours is a growing business. Witness Visa Inc.'s initial public offering (IPO) in March 2008 – the largest such offering in U.S. history – just days following the near collapse of international investment bank Bear Stearns. The IPO went off at \$44 a share. On Oct. 15, when the rest of the market was on a rollercoaster ride, Visa's share price was hovering around the \$50 mark.

Among acquirers, First Data reported \$1 billion in second quarter 2008 revenues, on an 11 percent increase in transactions. But much of that growth was offset by increases in card usage at nationwide discounters (which typically can negotiate lower discount fees) and huge increases in debit card payments vis-à-vis credit cards, the firm said.

Global Payments Inc. reported its first quarter 2008 revenues were up 30 percent over the same quarter last year. And fiscal year 2009 revenues are on track to grow at least 29 percent over fiscal year 2008, Paul Garcia, Global's President and Chief Executive Officer, said in a statement. For the fiscal year ending Aug. 31, 2008, Global, the fifth largest acquirer in the country, reported revenues in excess of \$1.27 billion.

**Consolidation can breed opportunity**

The acquiring sector is host to several large compa-





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## View

nies. And with the latest round of government-assisted financial institution bailouts, some are poised to grow larger yet.

Mega-combinations like Wells Fargo & Co. and Wachovia, JPMorgan Chase & Co. and Washington Mutual Inc., and Bank of America Corp. and Merrill Lynch & Co. Inc., could, over time, shift acquiring preferences. More immediately, opportunities may arise to win over small businesses that want to keep their banking business closer to home.

Keeping up with the mergers and acquisitions in financial services these days is enough to make one's head spin. If folks like me who have spent their professional lives in financial services feel this way, imagine what it must be like for that local florist or restaurant owner you're trying to sign.

The market today presents an ideal opportunity for ISOs and merchant level salespeople (MLSs) to redouble efforts in helping merchants shift more transactions to electronic form. It doesn't matter if you're a multibillion-dollar acquirer or an MLS working from a home office, your customers and prospects are looking for the same thing: consistent, quality service that helps grow their bottom lines.

For example, in the face of tightening credit, some merchants might be well-served by prepaid card programs. These can be a boon to cash flow, since there's always a time lag between the purchase and redemption of cards.

Michael Berman, Chief Operating Officer at Outside Ventures LLC, which owns and operates Tribul Merchant Services LLC, told me he's been able to show merchants cash flow improvements on the order of 75 percent within a year, using well-managed and effectively promoted gift card programs.

So, these may be unsettling times, but they need not be the worst of times. There are still opportunities to make cents on shifting consumer payment patterns. As industry consultant Paul Martaus noted during a presentation at the recent Western States Acquirers Association conference: "Smaller ISOs are finding they have to work harder to stay ahead, but most continue to do OK.

"Extremely large, publicly held companies are having a bit of a tougher time," which is difficult to hide "when your performance is a matter of the public record." ■

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

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## View

## Positively cash advance

By Mike Landau

MaxAdvance

**M**erchant cash advance companies and ISOs offering the product are sometimes viewed unfavorably. The high interest charged to business owners for providing them unsecured, high-risk advances is the culprit of this bad press. Well, I firmly believe cash advance is not a bad thing, and not all those who offer it are bad people. In fact, I maintain that the cash advance industry is a great thing, especially in this economy.

### In the dark

As we all know, the current U.S. economic environment is less than friendly to borrowers seeking to obtain traditional forms of financing. We are obviously in the midst of a major market correction; depending on who you ask, it may take anywhere from two to five years to regain market stability and the economic growth we experienced prior to the subprime mortgage and housing market meltdown. So what are small business owners to do when they need to procure financing for day-to-day

expenses, expansion, renovations, opening a new location or any of the umpteen things businesses require funding for? Two years ago they could have simply walked into their local bank and filled out a two-page line of credit application. As long as their Fair Isaac Corp. score was within reason, they would be approved within a week.

Unfortunately, times have changed, and even business owners with stellar credit and long-standing banking relationships are being turned down for much-needed funding. In essence, business owners have two choices: put plans for expansion and other goals on hold until traditional financing can be obtained or seek alternative forms of financing.

Most merchants have already exhausted the "friends and family" sphere for start-up costs or other business needs. And angel investors may be hard to come by. As such, cash advance provides an excellent venue for venerable small business owners to acquire the financial infusion they need.

The application process to attain a cash advance is simple, straightforward and requires minimal effort on behalf of merchants. The approval process is swift. A decision can be made within days of signing the application. The funding merchants receive can be wire transferred into their accounts via automated clearing house within a week of the application's submission. There are no personal guarantees – if merchants are not committing fraud – to be concerned about.

So, if the investments merchants make toward their businesses don't pay off and they are forced to shut down their operations, they will not be pursued personally by cash advance funders. Furthermore, the factor rate associated with the advance does not compound like interest would on a conventional loan. Some consider the factor rate to be high. But if you take into account the current economic conditions, lack of available lenders, the nonrecourse and speed with which the advance can be processed, it's a pretty good deal.

### Unshady deals

For example, an ice cream vendor contacted us for the purposes of an advance at the beginning of the summer. The merchant was seeking an advance to purchase a new awning that would facilitate placing tables outside her store, thus increasing the amount of people she could seat. The advance was not a large sum of money, but it was enough for her to complete the improvements she was looking for to take her business to the next level.

I got a call from her a few weeks later informing me that not only had the awning increased the amount of people she could seat, it had increased her profits by 35 percent. She felt the awning attracted additional foot traffic to her store. She immediately asked me if it would be possible to obtain an additional advance in order to purchase

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## View

a frozen yogurt machine. This merchant is a perfect example of how a cash advance enhanced her business and increased her revenues. Another example is an application we received from a Midwest merchant who had an existing line of credit and a quality banking relationship. His credit was good, and he had been a great customer of the bank for over 10 years. You can imagine his shock when he received notice in the mail that his \$250,000 line of credit was to be terminated within 14 business days. The only reason the bank furnished him with was that, based on the current economic climate, they could no longer keep his credit line outstanding. He was faced with the choice of going out of business, taking on an equity investor or receiving a merchant cash advance.

He weighed his options carefully and, after running the numbers, felt it made


significantly more sense to opt for the cash advance as opposed to "getting married" to an equity investor.

The cash advance enabled him to restructure the way he purchased inventory and set his business on firm ground for the future. These are just two examples of how unsecured funding, although expensive, assisted merchants in both enhancing their business and empowering them to continue operations. While they paid a high factor rate, the overall long-term benefit of the influx of capital greatly outweighed the cost of the funds.

### See the light

With the recent demise of Lehman Brothers Inc. and the buyout of Morgan Stanley, the credit markets are going to become even tighter. It is my opinion that even merchants with stellar credit histories are going to find it difficult to obtain financing over the next several years. From a lending perspective, the major financial institutions haven't yet begun to adjust to the current credit climate other than declining a large percentage of applications that come through the door.

This will further make the case for the cash advance industry to become more mainstream and part of the norm for small-business financing. Some unscrupulous ISOs and cash advance providers in the industry exploit merchants who are desperate for much-needed funding. These villains hit merchants with a slew of fees that will exceed normalcy. However, they are the exception. Most of the major funders believe the factor rate provides for adequate profitability.

As long as merchants adhere to best practices, the merchant cash advance industry is an alternate form of financing that can do wonderful things for small business owners and their bottom lines. 

*Mike Landau is President of MaxAdvance in Brooklyn, N.Y. You can reach him via e-mail at [mike@maxadvance.com](mailto:mike@maxadvance.com) or by phone at 212-405-1980, Ext. 201.*




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# IndustryLeader

## Returning to industry roots

**T**wo decades ago, Diana Mehochko worked as a Sales Manager for the First National Bank of Omaha in Omaha, Neb. Today, she is President of First National Merchant Solutions, the in-house processor for the bank. "I guess you could say my career has come full circle now that I'm back home at First National," she said.

In the years prior to her homecoming, Mehochko was Chief Operating Officer at Chase Merchant Services (a predecessor to what is now Chase Paymentech LLC).

As COO, she was in charge of business strategy and day-to-day operations, everything from implementing technical solutions to merchant problems to making sure merchants attained and retained compliancy with what were then card Association rules and best practices.

But her executive experience does not end there. Mehoc-

**"We all make choices every day," she said. "Some days we make the right ones, some days we make the wrong ones. If I feel good that I have taken everything into consideration, and I'm making decisions, then I am doing the right thing at that point in time."**

— Diana Mehochko  
President, First National Merchant Solutions

hko also founded a consulting firm, DMM Consulting Inc., in Parkland, Fla.

Having grown up in Illinois, Mehochko was always a Midwesterner at heart. And in the end she returned to her roots. "It meant a lot to me when the family owners of the bank said, 'Welcome home' my first day back," Mehochko said. "It was not only a welcome home from a working environment standpoint, but from a community and from a geographic standpoint. It was very important for me to be back in the Midwest."

### A skillful listener

Mehochko enjoys solving people's problems and considers herself a good listener. She explained that it requires actually listening to problems and issues individuals bring before her, and understanding that one size does not fit all in the solutions department.

"I have always had a knack for deciphering information and asking the right questions," she said.

Like a family doctor who carefully diagnoses a patient's illness before taking a course of action to get that patient well again, Mehochko dissects problems before attempting to fix them. She has found that many organizations want quick-fix solutions, without first making sure they are addressing the real problem. She helps her clients see that core problems must be identified before solutions can be created.

### Passion for the industry

Mehochko feels blessed to have discovered her calling with a career in the payments industry. "I have found you either love this business or you don't," she said. "There are no people who are middle of the road. Once you are in this business, you are in it for life."



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## IndustryLeader

For Mehochko, the industry's one constant is that nothing stays the same, which makes her days a constant challenge to stay abreast of the evolving landscape. "If anything is typical, it is change," she said. "I also like the complexity of the payments industry."

When choosing employees and business partners, Mehochko searches for professionals who love the business as much as she does and who understand the necessity of teamwork that goes hand-in-hand with any successful enterprise.

Therefore, she surrounds herself with individuals who grasp the concept of compromise that is essential to teamwork.

"Employees and partners have to appreciate the organization's goals and direction, and we have to appreciate theirs," she said. "If it is a one-sided arrangement, it will not work."

### Women and children first

Mehochko is dedicated to issues that affect women and children. She devotes herself to organizations in her community that serve those constituencies. She is a member of the board of directors and past President of Omaha's Rose Blumkin Performing Arts Center, the nation's third-largest children's theatre housed in a historic movie palace built in the 1920s.

She also serves on the board of directors and program committee for the YWCA. "Issues that are near and dear to me are related to children, and the YWCA is about empowering women and eliminating racism," she said.

Her dedication to women's issues doesn't stop there. Mehochko is past Treasurer and President-Elect of the board of directors of W.net, the business network supporting women in the payments industry. In that role, she has seen the success of women in the industry firsthand. She believes successful businesswomen are often great at forging coalitions with people.

"As mothers, daughters, sisters, aunts, we have a knack for building relationships," she said. "We have the patience to probe, listen and share a new perspective."

But Mehochko's activities encompass more than women's initiatives. She is a participant in Visa Inc.'s Acceptance Forum and a member of several committees: MasterCard Worldwide's Acquirers Committee, the newly-formed Discover Network's Acquirers Committee, Chair of the Electronic Transactions Association's Strategic Leadership and Networking Forum and the ETA's Industry Relations subcommittee.

### A success in love and work

Mehochko has enjoyed many pro-

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## IndustryLeader

fessional successes throughout her career and is quick to share the accolades with others. "I am proud of the contributions I have had the opportunity to help make over the last 20 years," she said. "Many have come during my time at First National Merchant Solutions and are the result of the hard work and dedication of the incredible team of industry experts I work with."

Specifically, she is pleased with the aggressive approach First National Merchant Solutions has taken in regard to complying with the Payment Card Industry Data Security Standard.

However, Mehochko defines success in multiple ways. Years ago, a co-worker

gave her a gift to coincide with one of her many promotions. It was a framed poster titled "21 Suggestions for Success," and those 21 gems of wisdom have guided her ever since. The first suggestion is to marry the right person, and the last suggestion is to not do anything that wouldn't make your mother proud.

"Both of those go back to the family," Mehochko explained. "Family is very important to me. I am fortunate enough to have married my high school sweetheart and my best friend."

If it makes your mother proud, Mehochko said, you know you are doing the right thing – a goal not always easily achieved. "We all make choices every day," she said. "Some days we make the right ones, some days we make the wrong ones. If I feel good that I have taken everything into consideration, and I'm making decisions, then I am doing the right thing at that point in time."


For Mehochko, it is important to be decisive. "Sometimes the hardest thing in life is making decisions," she said. "But the worst thing you can do is not make them. We often struggle with the 'what ifs' in life."

Life is about moving forward, not about second-guessing yourself at every turn, she added.

For Mehochko, success means being passionate about work and having fun while doing it.

"People denote success with achievement," she said. "And there are a lot of people out there who have achieved many things and are considered successful, but if they are not happy in what they do, then I don't consider them successful."

Mehochko believes she has achieved success on a personal and professional level, all while remaining true to herself and her Midwestern roots.

That is sure to make her mother proud. 

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# Company Profile



## Veratad Technologies LLC

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### Company address:

500 Frank W. Burr Blvd.  
Teaneck, NJ 07666  
Phone: 201-510-6000  
Fax: 201-510-6036

### ISO/MLS benefits:

- Build residual income
- Access industries and merchants subject to 2008 FACTA Red Flag Rules
- Guide online merchants in reducing chargebacks and identity theft
- Help merchants reduce shopping cart abandonment
- Expand offerings to online merchants who sell age-restricted products

## A strong identity

**T**he Nov. 1, 2008, FACTA Red Flag Rules deadline is right around the corner, and Veratad Technologies LLC is primed to help businesses gain compliance, thereby reducing the risk of identity theft.

According to Pattie Dillon, President of Veratad, identity theft is rampant. She said the New Red Flag Rules Regulations and Guidelines, which amend the Fair and Accurate Credit Transactions Act of 2003 (FACTA), are the government's way to prevent identity theft.

"Red Flag Rules apply to financial institutions and creditors such as banks, credit unions, auto dealers, mortgage brokers, utility companies and telecommunications companies," Dillon said. "Our solutions are ideal for meeting the identity verification and address discrepancy requirements of Section 114 and 315 of the FACT Act."

Dillon went on to say that Veratad's applications provide merchants with an easily deployable solution that authenticates user identities at many levels, so merchants can better manage risk.

In addition, Veratad offers a Red Flag Rules document generation and employee training module, as well as identity restoration services, which create a complete Red Flag Rules compliance solution. Financial institutions, card issuers, merchants and others who are subject to the regulations have until the Nov. 1, 2008, deadline to implement a Red Flag Rules identity theft prevention pro-

gram. Veratad's flagship products, Age Match, IDMatch and IDMatch+ Plus, include features that balance protecting businesses against unauthorized access while safeguarding consumer privacy.

"We verify age and identity with as little information as a name and address, while providing the user an opportunity to use as much input information as is necessary to mitigate their risk for their particular business model," Dillon said.

Veratad's mission is to provide customers with solutions that meet their needs while respecting and protecting personal cardholder privacy.

### Walk the line

Veratad recognizes the balance that must be struck between verifying identity and protecting consumer privacy. Even when those two elements are in harmony, consumer perceptions must also be considered and handled appropriately. If consumers are comfortable entering e-mail addresses but not dates of birth, it is up to Veratad and its merchant clients to put consumers at ease so they feel secure enough to complete transactions.

When merchants sell high-dollar items, they desire a greater level of security. However, Dillon stated her company realized customers begin to feel uncomfortable after two verification questions. Veratad specializes in creating solutions so all parties feel protected. For example, when asked for full Social Security numbers, most consumers will, at the very least, hesitate before continu-

## CompanyProfile

ing with the transaction. Many will abandon the sale. Even entering the last four digits of Social Security numbers can make some shoppers uncomfortable enough to end transactions. To put online shoppers at ease, Veratad created IDR Calc. Instead of asking for Social Security numbers, the sum of the digits in Social Security numbers is requested from consumers. Veratad then combines those numbers with consumer names and address information to verify identities without exposing sensitive personal information to the requester or the requester's employees.

### Protecting the young

Issues of privacy and identity verification usually involve identity theft and Payment Card Industry (PCI) Data Security Standard (DSS) compliance. However, another aspect of ID verification is just as important – age verification. In the world of social networking Web sites and Internet chat rooms, Veratad considers it vital that children's identities are protected. "Veratad's proprietary data for younger age groups, not available from competitive age and ID verification companies, gives us an obvious advantage," Dillon said. Veratad's data coverage of age groups 14 through 18 supplements billions of data records for legal adults.

### A choice of protection

Veratad's customers can choose from three platforms:

1. A virtual terminal for individual transactions
2. An application program interface (API) Web service, which integrates with existing Web Sites
3. A batch process

"All Veratad's secure platforms are designed to maximize successful verification of an individual's identity and/or age while maintaining a low level of transaction abandonment and a high level of consumer privacy," Dillon said.

### On the fly

As ISOs and merchant level salespeople (MLSs) know, mobile payment is becoming more and more popular, as it is a quick and flexible payment alternative. However, transactions that require keying in large quantities of identity verification information into consumers' handheld mobile devices can be slow and frustrating.

So Veratad designed a solution specifically for this milieu. "We built a reduced entry option that still gives us the confidence that the identity was verified, without having the person feel like they are all thumbs," Dillon said.

Information such as first name, last name, home address or AIP code can be used to identify users, without the need to enter a lot of text.

### Inclusive, not exclusive

Just as merchants need to protect customer privacy while operating within FACTA and complying with the PCI DSS and other regulations, they must also maintain accurate records as well. Veratad helps merchants and processors do just that.

For example, Veratad can isolate individual transactions without divulging customer names, addresses or other sensitive information.

Dillon said this reporting system provides a "footprint of the transaction," which is stored for audit purposes for up to seven years. The sensitive data from that transaction is eliminated from the stored information.

"This approach eliminates the possibility of a data breach by internal or external intruders, or the sale of data

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to marketing companies or competitors," Dillon said.

### ISOs, MLSs welcome

Veratad's services are employed by online retailers. But Veratad caters to a variety of other industries as well. Financial institutions, call centers, auto dealers, check cashers, age-restricted content providers, wireless providers and utility companies also benefit from Veratad's FACTA compliance and age and identity verification services.

Veratad helps these and other companies create a FACTA compliant identity theft prevention program document, with customized online employee training modules, identity verification and recovery services.

ISOs and MLSs can represent Veratad's solutions to any of these industries through the company's gateway and reseller programs. Resellers are eligible for initial and residual commission compensation while processors may opt for its buy rate program. Buy rates are based on protected tiered volumes.

### Branching out

According to Dillon, Veratad, of course, helps ISOs and MLSs increase revenue with low-risk merchants. Veratad's name and address verification services can be used by all businesses to reduce and prevent chargebacks. But ISOs and MLSs who wish to pursue higher-risk merchants, now may be the time, with Veratad at their side.

Adult content providers, massage parlors and travel agencies are examples of high-risk merchants – businesses with a greater potential of canceled orders and chargebacks. Though the level of risk in processing transactions for these businesses may be elevated – with increased levels of identity fraud being part of that heightened threat – the potential residual income is equally high.

Veratad believes its solutions are a way to mitigate potential risks with

"problem merchants," so ISOs and MLSs feel comfortable taking them on. "Those that are concerned about going to high risk or medium-high risk can feel more confident and increase merchant acquisitions," Dillon said.

ISOs and MLSs can review their client lists and identify any industries or specific merchants struggling with fraud. Perhaps those struggling merchants wish to diversify their products or the markets they service but haven't done so because of chargeback risks. With a solution that verifies identify and/or age, such risks can be lessened to a point where merchants feel confident in taking on that new business.

### Identifiable integrity

Teaneck, N.J.-based Veratad dates back to 2002, when its current IDresponse Platform was developed. Veratad has been recognized by many institutions and organizations as being a vital service to protect businesses from identity fraud, including the federal government and state agencies like the State of Michigan Liquor Control Commission and the Motion Picture Association of America.

"We provide unique data," Dillon said. "We are very customer service oriented in helping our customers service their clients. We can sculpt the type of data that will benefit them the most." Verifying identity and age is about keeping people honest. For Veratad, honesty is paramount to their business on all levels. Dillon summed it up when she said, "Honesty, integrity and unequivocal excellence in product development and service will be the guiding principles upon which we build our future." 



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# BookReview

## Higher risks mean higher rewards

**W**hich would you rather hear: yes or no? In sales, we all want to hear yes; it's our ticket to dollars, right? Well, maybe not, according to Richard Fenton and Andrea Waltz in their co-authored book, *Go for No: Yes is the destination; no is how you get there*. They propose you will get more sales by racking up noes than you will with yeses.

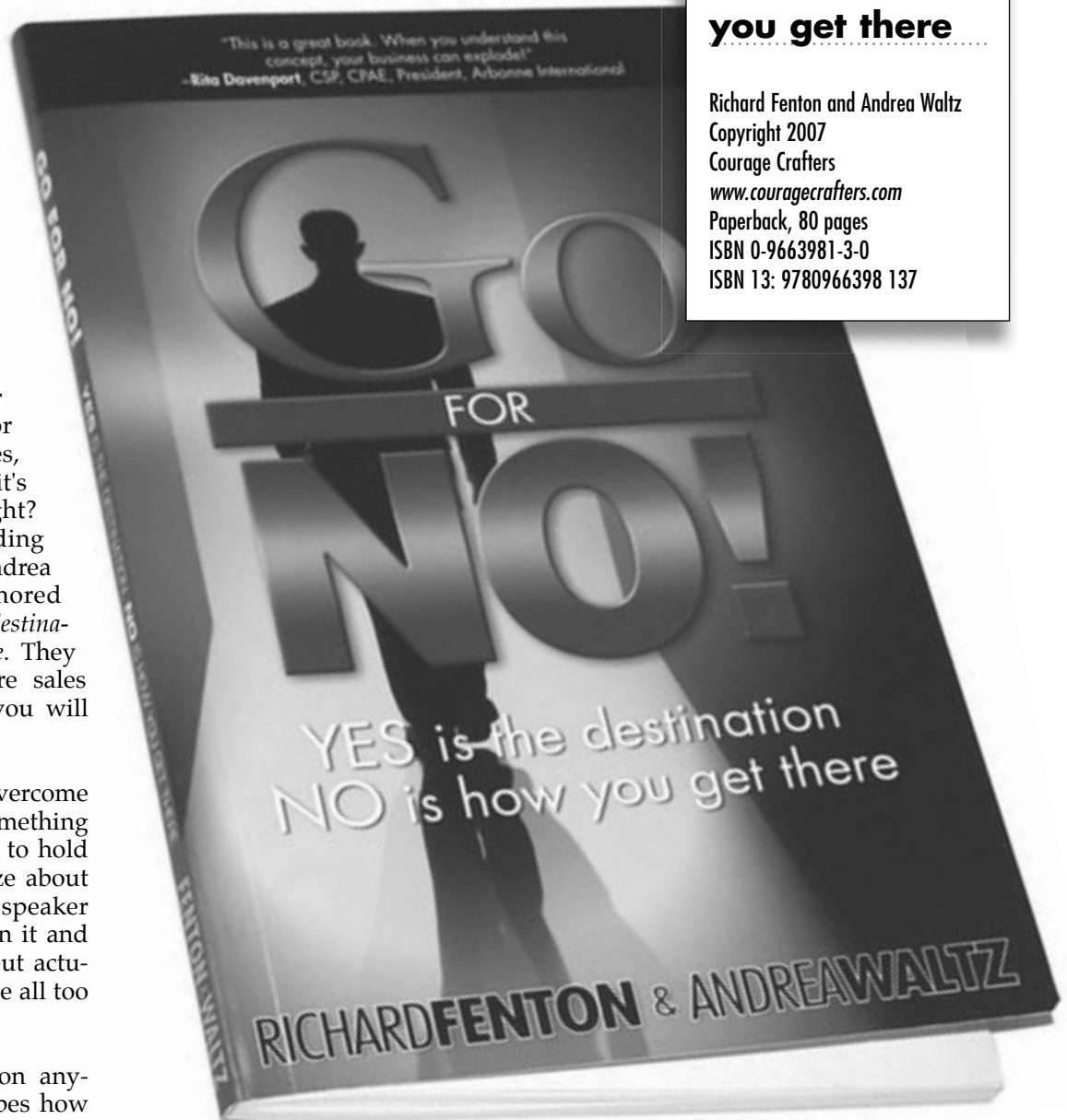
To do this, you have to overcome your fear of rejection, something Fenton acknowledged used to hold him back. "I would fantasize about becoming a professional speaker from time to time, dabble in it and flirt with it ... everything but actually do it." The problem? The all too common fear of failure.

But this doesn't stop Fenton anymore, and this book describes how he turned his career around by pushing through his fears, setting different goals and leaping out of his comfort zone.

The spark that led to Fenton's transformation occurred when the district manager of the men's store he

**Go for No:  
Yes is the  
destination;  
no is how  
you get there**

Richard Fenton and Andrea Waltz  
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## Book Review

worked for came by just when Fenton was making his biggest sale ever. Expecting kudos from the manager, he was surprised when he was asked instead what the customer had said no to. Fenton listed off all the things the man bought. Then the manager asked him a question: If the customer didn't say no to anything, how did you know he was done?

Fenton didn't quite understand the manager's point at the time. But musing over the incident 10 years later, he had an epiphany. He suddenly understood how many sales he had lost simply by not asking more questions. He had been deciding by default that his customers didn't want certain things simply because he didn't give them a chance to consider them. And his "go for no" principle was born.

He then thought of how profitable it would have been if his older, enlightened self could have gone back in time to shake the shoulders of his oblivious, younger self.

Thus arose the story of Eric James Bratton, a salesman who always makes his quota but never strives to exceed it. He starts out three for three, closing three sales with three presentations the Monday on which we meet him. He's ahead of the game, he thinks, so he begins to coast and procrastinate.

On Thursday, Bratton hits his head on the nightstand and wakes up 10 years later. He finds himself in an unfamiliar house overlooking a golf course. Downstairs, a maid tells him it's his house – meaning the Eric who immediately put the district manager's wisdom into practice, not the Eric who never attempted to exceed his quota.

The rest of the book is Eric's older self teaching the "go for no" principles to his younger self.

The first lesson, seek out noes, rejection and failure, is given by older Eric after he puts his plane on autopilot for a trip with younger Eric to Monterey, Calif. They have an early tee time at Pebble Beach before heading to San Francisco for a meeting.

Older Eric says at one point, "You still think that failing leads to failure. Failing ... and becoming a failure ... are two very different things." And "I fail big and I fail often."

On the green, they join two of Eric's salespeople who have found success by aggressively seeking that small word no. Young Eric is wowed by his older self's philosophy and can see the principles older Eric is outlining really work. He learns that running from failure has him running from success: Higher risks achieve higher rewards.

The book includes a diagram of the five levels of failure: We all begin at level one because each of us has the ability to fail; at level two, we become willing to fail; at level three, we want to fail. The few who reach level three can go up the levels to "failing bigger and faster" and "failing exponentially."

The authors claim if you set a goal for how many noes you're going to get in a week, instead of how many closes, you'll keep going no matter how many yeses you get.

Too many salespeople, they say, slow down after success. To put it in older Eric's words, "Would a manager of a baseball team keep his star player out of a game because he was on a hot streak?"

*Go for No* is a quick read. The fictional, time-travel angle will hook you (Who among us has never wanted a do-over?) and propel you forward.

At the back of the book, the authors describe resources available on their Web site, [www.goforno.com](http://www.goforno.com).

These include a training program, which is for purchase, as well as free offerings such as a monthly e-zine, screen saver and 20-question personal assessment designed to help you test your perceptions regarding success and failure.

Fenton's and Waltz' principle is simple, but sometimes simple works. 📖

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## Ultimate distribution with Ultimate Game Card

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

To capitalize on the growing market for prepaid game cards for online role-playing games, PayByCash, a wholly owned subsidiary of PlaySpan Inc., launched a reseller channel for the Ultimate Game Card.

"The prepaid card market is, of course, just really exploding," said Kevin Higgins, President and Chief Executive Officer at PayByCash. "And this is a unique product that was enabled by the fact that we have really great and widespread adoption throughout this fast growing vertical."

Through PayByCash's Web site, ISOs and merchant level salespeople (MLSs) worldwide can purchase at a discount a batch of physical game cards or codes for virtual cards and then resell them at face value.

"So, what it enables is gaming cafes, Internet cafes, small businesses and, frankly, micro entrepreneurs anywhere where they may have or know of a nexus of gamers who are looking for a convenient and fast way to pay for games online, whether this is an entrepreneurial young adult or a mom-and-pop convenience store operator," Higgins said.

"They can take an immediate delivery of codes or they can take physical cards that we can have drop-shipped right to them and immediately go to business selling the Ultimate Game Card," he added.

### Global focus

The cards are available for resale globally, where opportunities abound for new, untapped verticals.

"So if you operate an Internet café in Turkey where a lot of gamers play from a café rather than from home, this is an additional revenue stream," he said. "And you can sign up and gain access to it and take your codes literally in a matter of minutes."

Higgins said that, beyond the borders of the United States, in many places there is no infrastructure to accept physical cards at the POS. Thus, the virtual game cards – which are redeemed directly at gaming Web sites – give PayByCash more flexibility in reaching the global game card market.

In the United States, POS integration at many retailers – such as at the big-box discount stores – has been achieved, and the physical Ultimate Game Cards can be activated at checkout. But for smaller U.S. merchants, integration still might be lacking.

"Let's say you take the codes online, you buy a batch of codes and those cards are hot [already activated]," Higgins said. "What we will be providing to them is really a Web UI [user interface] that lets the reseller manage their code inventory and basically click and print, and they can just print out a code, hand it over to the consumer in exchange for cash and the consumer goes on his way."

"It's obviously a protective and secure UI that the reseller can log onto. If they take a physical card, those cards are delivered hot, so they do have a responsibility for security."

"But if they ever decide that the program is not for them, they can return unused cards for a credit. So it's really a low-risk proposition for business owners and entrepreneurs."

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## Bill Me Later welcomes eBay - will you?

**E**Bay Inc., parent company of online debit payment giant PayPal Inc., is set to acquire credit-based online payment provider Bill Me Later Inc. for \$945 million. The reported goal of the acquisition is to help eBay increase revenue and expand its footprint into the brick-and-mortar world. But does this acquisition mean increased competition for ISOs and merchant level salespeople?

Theodore Svoronos, Certified e-Commerce Consultant for Irvine, Calif.-based Group ISO, said credit cards are the main crux of the payments space, but he sees Bill Me Later as a viable secondary payment methodology. "The upside for us, in the short term, is minimal. But this could create an unexpected competition that will force acquirers to change some of their marketing strategies and tactics."

Matt McDowell, Vice President of Merchant Services and Sales for CardinalCommerce Corp. said Bill Me Later is tied into 60 percent of the 500 largest e-commerce merchants, making it a significant player in the alternative payment market. But eBay could use ISOs to sell the Bill Me Later service to brick-and-mortar merchants.

"It would make sense for them to ultimately go through an ISO channel because we have the feet on the street," McDowell said.

CardinalCommerce, which facilitates the processing of PayPal and Bill Me Later transactions, has a software pipeline that sends Bill Me Later transactions to processors Fifth Third Bancorp, First Data Corp. and Chase Paymentech LLC.

### Acquirers left behind

Victor Newsom, Senior Vice President of Operations for prepaid processor eCommLink Inc., said it is inevitable that Bill Me Later, with eBay's backing, will implement value added consumer and credit services.

"The Bill Me Later solution is one way of increasing throughput and adding value to their customer base, so you're going to start seeing more effect and impact on the acquiring side," Newsom said. "The marketplace is more fluid, and acquirers should look at more nontraditional methods of expanding their reach. Simply having a relationship with the retailer isn't the solution because it's simply no longer the only game in town."

Newsom feels acquirers can now go on the offensive and expand their reach in ways that were not possible in recent years. "There is a threat because the rules have changed,"

he said. "Acquirers have an opportunity to go into the issuing space, cut costs and improve their own business models. The folks who don't change what they do today are the ones who are going to get hurt the worst."

Newsom believes there is nothing to stop acquirers from forging their own relationships with Bill Me Later, creating their own card products and cutting direct deals with payment institutions.

### Outside looking in

"Acquirers just need to think outside the box," Newsom added. "The value here is in information, the value of knowing who you are servicing. Acquirers are in a unique position to leverage those opportunities. They know their demographics and are closer to the end cardholder, and you would think [acquirers] are in the best position to create a new product or take advantage of a new opportunity."

But Svoronos noted that ISOs have leverage in the relationships they have already developed with banks and merchants.

"Consumers feel more comfortable when they are offered alternative payment options, and this bolsters spending," Svoronos said. "I don't think [eBay] will ever take the



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## Duel in the Big Apple

**T**he battle between Citigroup Inc. and Wells Fargo & Co. for control of Wachovia Corp.'s banking operations is, for the time being, over. On Oct. 14, 2008, the Board of Governors of the Federal Reserve approved Wells Fargo's application to merge with Wachovia. Under the agreement, Wells Fargo acquires all of Wachovia for \$15.1 billion. The merger is expected to be completed by the end of 2008.

Citigroup and Wells Fargo were competing for control of Wachovia's \$448 billion in assets. On Sept. 29, Citigroup intended to acquire the Charlotte, N.C.-based financial institution in a transaction facilitated by the Federal Deposit Insurance Corporation. But on Oct. 3, Wells Fargo presented Wachovia with an offer to purchase all of its banking and business operations and stated it would need no FDIC assistance to complete the takeover.

### Suitor spurned

After Wachovia broke off negotiations with Citigroup and accepted the Wells Fargo offer, a chain reaction of legal maneuverings was set into motion. On Oct. 4, New York Supreme Court Judge Charles Ramos granted a request from Citigroup for additional time to complete the Wachovia deal. The next day, an appellate of the same court dismissed Ramos' order.

Simultaneously, Wachovia was in federal court asking U.S. District Judge John Koetl to declare the Citigroup deal invalid because provisions in that agreement restricted Wachovia from considering other bids or negotiating with other firms. Wachovia indicated that it only agreed to the Citigroup deal "with the understanding that the FDIC would seize its assets" unless it accepted Citigroup's proposal.

In the four days between the agreement and its breaking, Citigroup said it provided Wachovia with \$1.2 billion in liquidity to keep the bank operating and that the company lost \$20 billion in stock value on Oct. 3 after the Wells Fargo announcement.

### Interests opposed

"Citigroup exposed itself to substantial economic risk by publicly committing to rescue Wachovia with less than 72 hours' due diligence, as well as the risk that it would be used as a stalking horse for other bidders who might come in later after Citigroup's action prevented Wachovia from failure," Citigroup said.

A Wachovia spokesman called the arrangement with Wells Fargo "proper, valid and in the best interests of shareholders, employees, creditors and American taxpayers. Additionally, it imposes no risk to the FDIC fund." Robert Steel, Wachovia's Chief Executive Officer, said the deal with Wells Fargo will allow the company to remain "intact, preserving the value of an integrated company without government support."

Wells Fargo Chairman Dick Kovacevich reiterated that "the two companies have a firm, binding merger agreement and we are confident the merger will be completed."

According to a Citigroup spokesman, the company dropped out of the settlement talks on October 9 and will not challenge the merger. However, Citigroup said it will seek up to \$60 billion in punitive and compensatory damages from both Wells Fargo and Wachovia, alleging a "bad-faith" breach of contract.

"This lawsuit adds nothing to the issues already joined by the parties in court," Citigroup said. "Citigroup believes strongly that the deplorable conduct of Wells Fargo and Wachovia here gives rise to substantial legal liability, and we look forward to contesting this case fully and vigorously." Wachovia and Wells Fargo representa-



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tives declined to comment. But on Oct. 13, 2008, Wells Fargo countersued Citigroup, asking the New York State Supreme Court in Manhattan to rule the original agreement between Citigroup and Wachovia invalid, which would relieve Wells Fargo of liability for damages sought over its acquisition of Wachovia.

### Countdown to compromise

All parties involved anticipate a quick resolution because a prolonged court battle could further diminish Wachovia's stock value, which, according to Wachovia officials, has already been weakened by billions of dollars lost from failed mortgages. ■

## Regulation under the radar

**T**wo proposed amendments from the Financial Accounting Standards Board to the rules governing the requirements by which banks secure loan assets could impact credit card profitability and reportedly cost financial institutions up to \$60 billion a year.

Dennis Moroney, Tower Group's Research Director, Bank

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Cards Division, said these amendments could adversely affect acquirers, processors and ISOs who depend on credit card transaction revenue for a majority of their profits.

"The FASB amendments essentially would require the assets that banks sell to investors be placed back onto the lenders' books," Moroney said. "The banks were getting the benefit of not having to secure those reserves. But the new rules would eliminate those outstanding reserves and require banks to match that capital with in-house assets.

"This means that banks have less money for loan investment, and consumers have less credit available to them. The unintended consequence here is that consumers will spend less on their cards, affecting acquirers and processors who depend on those transactions for much of their revenue."

The proposed methods of reporting and accounting for loan asset securitization – including credit card loans – could eliminate a significant portion of card revenue generated by interest and late payment fees.

### Independent but interrelated

FASB is charged with establishing and updating standards of financial accounting and reporting. Amendments to its asset securitization accounting rules, FAS 140 and FIN 46R, would require additional disclosures and higher transparency of unsecured trusts, known as off-balance-sheet assets.

The Office of the Comptroller of the Currency believes these proposals take away flexibility for issuers to use risk-based pricing, forcing lenders to reduce credit card availability and borrowers' credit limits. This most directly affects higher-risk consumers who rely on revolving credit.

Risk-based credit card users pay higher interest rates because of a greater probability of delinquencies or chargebacks. The FASB amendments would strictly forbid changes and rate increases in this area.

"All of these factors, plus the Fed changes to credit terms and the Maloney Bill [HR 5244, the Credit Cardholders Bill of Rights] merely exacerbate events that seem independent but are really quite interrelated," Moroney said.

### Holding our breath

Moroney feels that continued lobbying by the financial services industry is the best way to combat these proposed amendments. And merchant stickiness and budget controls should be priorities in light of potential losses the FASB amendments might bring.

With an increase in the number of consumers falling



behind on credit card payments, Moroney sees issuers suspending or eliminating credit or reducing credit limits substantially. Such actions, he said, affect consumer purchasing patterns.

"I think everybody is holding their breath as we go into the most important time of year for retailers because projections right now for holiday spending look bleak," Moroney said.

### Time for action

Moroney believes restrictions will only increase due largely to rising delinquencies, chargebacks and anticipation of potential interest rate changes.

"We see the way the winds are blowing; there's a lot of activity on the Hill, but this is an election year so everybody wants to look good," he said.

"You've got a series of events [from years of legislation] all converging now. They [Congress] believe their intentions are good, but the outcome – if all these fall into place over the next year or so – could cause collateral damage that is very bad for the markets in general.

The proposed FASB amendments will be open for public comment from financial institutions beginning Nov. 1, 2008. "The interesting thing, in my opinion, is no one is talking about this FASB change," Moroney added. "This is a big deal and I'm wondering why more folks aren't reacting to this." ■

## European interchange battle escalates

**M**asterCard Europe recently introduced a new interchange fee structure for MasterCard credit and Maestro Intra European Economic Area debit cards to merchant acquirers.

But EuroCommerce, the governing body representing the retail, wholesale and international trade sectors in Europe, said MasterCard raised its interchange fees as much as 160 percent, which, according to EC, violates a December 2007 agreement to eliminate interchange at the POS.

The European Commission and the EC are trying to determine if implementation of this new and reportedly unexpected fee structure is a violation of antitrust law.

Additionally, EC said merchants and consumers realized no savings during the fallback (period of no interchange for POS purchases) because banks refused to renegotiate acquiring contracts with merchants to reflect savings from lack of interchange.

### Down Under dilemma

"Our merchants complained about the variety of excuses banks gave for not passing on the savings to them," said Xavier Durieu, Secretary General of the EC. "MasterCard said that the zero rate was only provisional and under appeal, so banks subsequently refused to pass fee reductions onto merchants and, ultimately, the consumer."

MasterCard cited Australia's decision in 2003 to eliminate interchange as a justification for its rate increases in Europe. The card network said eliminating interchange Down Under was a boon to merchants, but consumers have paid almost \$1 billion more since then as a result of increased annual fees and reductions of rewards programs.

### Broken promises

The EC disputes MasterCard's position.

"We see such fee increases as a clear attempt by MasterCard to circumvent the Commission's decision against their cross-border interchange fees," Durieu said. "[MasterCard] is trying to recoup lost revenue by increasing fees without justification.

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Area – the consolidation of European payments into one platform], we need full transparency on all card fees; MasterCard's fee increases contradict European financial institutions' promises that SEPA would prevent price increases for cardholders."

MasterCard applied to the European Court of First Instance in March 2008 to annul the Commission's suggested interchange rates and said it reserves the right to change its rates at any time.

MasterCard's concerns with the Commission's decision focused on:

- The Commission's failure to recognize that four-party payment systems (issuer, acquirer, cardholder and merchant) cannot operate without settlement terms between the issuing and acquiring banks, which require interchange fees.
- The Commission's refusal to recognize the efficiencies of four-party systems and the fairness of MasterCard's interchange rates.
- The Commission's inaccurate conclusion that MasterCard's interchange fees restrict competition under the EC treaty rules.

Javier Perez, President, MasterCard Europe, said "MasterCard firmly believes that market forces, not regulation, should drive interchange rates, as well as give retailers' choice over which payment forms to accept." ☐

## Gift card hijacker gets 10 years

**T**imothy Truong, 43, pled guilty in November 2007 to grand theft, admitting he had cloned gift cards to hijack retail store gift card accounts. On Oct. 15, 2008, Truong was sentenced in a Sacramento, Calif., federal court to a maximum of 10 years.

Since 1992, Truong has been accumulating convictions for gift card hijackings in Nevada, Nebraska, Pennsylvania, Georgia and Utah, according to Assistant U.S. Attorney Matthew Segal.

At the time of his arrest in the Sacramento case, Truong was also facing additional charges related to gift card fraud in New Jersey, Segal said.

### Madness to the method

Truong shoplifted cards from gift malls in retail stores.

He then captured the card and personal identification numbers on a skimmer – a small electronic device used to swipe and store victims' card numbers – and downloaded the card information onto a computer to manufacture duplicate cards. Truong replaced the cards in the same gift malls after cloning them.

Truong hacked into stores' activation files and, with the stolen data and duplicate cards, accessed account balances post-activation and spent the cards' balances, leaving the consumers who had purchased the tampered cards with no funds remaining on the cards.

### Gift mall on wheels

In Truong's abandoned vehicle, officers found more than 3,800 gift cards for retail outlets including Safeway Inc., Lowe's Companies Inc., Borders Group and Wal-Mart Stores Inc.

Authorities also confiscated two laptop computers, an electronic card reader, a card printer, acetone, maps marked with the locations of all the stores from which he stole cards, 4,000 gift card numbers, recently purchased merchandise – and \$7,000 in cash.

Truong was reportedly known to retail security personnel. In 2006, police were called in Yuba City, Calif., when Truong was spotted in that city's Wal-Mart.

He was arrested and has been in custody since then. ☐



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**Fine-tune from page 1**

## Speeding the lines

System upgrades or replacements that will speed shoppers through checkout lines faster are particularly useful to merchants this time of year. Self-service kiosks, curbside and pay-at-the-table options can help speed transactions. But these should be in place well before the holiday rush.

If a merchant inquired about enhancements that speed checkout in the past – but didn't commit – an immediate follow up call is in order.

"The time to sell value adds for the holiday season is now," said Doug Small Assistant Vice President of Business Development for National Processing Co. "Do not wait until November/December because retailers will be very busy, and that is not the right time to sell/add additional services. They all need to be set up ahead of the holiday rush."

Matt Hoskins, Chief Executive Officer of Payment Processing Technologies LLC, said his company is ramping up sales efforts to make a final push for the year. "That includes gift cards, multi-app terminals and supplies necessary for retailers to maximize their prime season profit potentials."

Once the optimum selling season for value adds is over, take note during the thick of the season of merchants who do not have full-featured terminals or adequate POS systems and determine what each one's average wait time seems to be. Approach them after the season with a quick analysis of how much faster they could have served their customers had they been properly equipped.

## Readying the team

This is also an opportune time to burnish your customer service operations so they are totally up to speed. For most retailers, this will be their busiest season, so they'll need to have all of their POS and back-office equipment in good working order. Any new equipment or systems should be installed, and people must be well-trained before the rush.

According to TSYS Acquiring Solutions, a processor serving banks and ISOs, during a typical holiday season, transaction volumes can increase by as much as 25 percent. ISOs should have extra service reps on hand. With increased business volume, there will be additional breakdowns, some during peak times – all called in with an extra note of desperation. The holiday season can make or break retailers, and no merchant wants to let even one customer walk out the door without a purchase due to an equipment failure.

Lombard, Ill.-based Premier Payment Systems ramps up its customer service starting in October. "Our first step is to call each merchant processing with PPS to ensure

that their equipment is functioning properly and processing is fast and efficient," said Executive Vice President Angela Ross.

She noted that sometimes an issue is so small at the time that the merchant doesn't think to call. "For example, we may find out that they are using a splitter which is causing a 'comm error' or 'time out' on every few transactions," she said. But something that seems insignificant on a typical business day can halt the POS cash flow like a disabling migraine when a merchant's traffic increases.

"We like to verify that our merchants feel confident that their merchant services will meet their needs for the upcoming shopping season," Ross added. "Reaching out to our merchants before they have a need to call in provides them with assurance that their processor will be there for them, whatever and whenever a need may arise."

Peggy Olson, Vice President of Marketing at TSYS, said that to maintain "a seamless and flawless transaction flow during the holiday season" TSYS institutes a "system freeze" from Nov. 17 to Jan. 7 each year. The system is overhauled before Nov. 17, but during the freeze, no new programs are installed, and routine maintenance is put off to ensure that the system is speedy and stays reliable during the holiday crunch.

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As part of the overhaul, TSYS conducts a series of audits to determine system readiness for increased workloads, performs transaction trending, and monitors the impact of increased volume and usage on system performance and capacity.

Olson also said that because TSYS boards most merchants from spring to fall and pushes gift card programs and equipment updates to occur well before the seasonal rush, the company has more employees on hand to monitor day-to-day operations during the holiday season to respond quickly to any problems.

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## Stocking up

In addition, it's a good idea to assume that anything that can run out (paper or blank gift cards, for example) will run out. And busy, anxious merchants are likely to blame their suppliers when that happens – even if it happens because they forgot to restock.

"Make sure your merchants are stocked with supplies ahead of the holiday season," Small advised. "A merchant running out of paper in the middle of the holiday rush is not a good thing."

## Selling by season

Very early in the season, some ISOs and MLSs target seasonal retailers like shops selling Christmas ornaments and decorations, Christmas tree lots, vendors at holiday fairs, or calendar shops. Residuals can be uneven in this sphere, but the competition for these types of retailers is typically less intense.

Others target retailers who are likely to be unaffected by a seasonal rush: automobile dealers, granite and tile dealers, tobacco stores, business-to-business enterprises, plumbers, roofers, electricians, medical professionals, or summer holiday merchants like hotels, marinas and campgrounds.

"From mid-October until January we avoid retail and restaurant, concentrating on automotive, medical and anything else that does not have holiday-affected spikes in business," said Bob Dickerson, CEO of Money to You EPI LLC."

This may also be the perfect time to sell prepaid payroll or employee benefit cards. "Our payroll business has its best months in the last three months of the year," said Bob Carr, Chairman and CEO of Heartland Payment Systems Inc.

And some ISOs add sales incentives to help boost sales in what might otherwise be a flat season. "We add promotional monies, production monies and bonus dollars to make



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## CoverStory

the holiday season most enjoyable for our sales channels," Hoskins said. "All of these incentives coupled with our [residual] programs allow our agents to end the year with a bang."

Merchants who believe they are underserved by their equipment or processing providers will feel the pinch more acutely during the holidays, even if they can't take action during the rush. Keeping this in mind, some ISOs and MLSs identify merchants who are dissatisfied with their providers during this time and prepare for post-season sales calls.

"We look for the other processors who are debiting "peak season fees" (or other ridiculous fees some of them steal from merchants so they can meet their year-end promises to their owners after another failed year of performance) from their merchants, and we solicit their business," Carr said.

### Fostering loyalty

It's not news that gift card usage is growing dramatically, and merchants who don't have gift card programs will likely lose out on some sales during this important time. According to JupiterResearch, 71 percent of consumers under the age of 35 received a gift card during the 2007 season; 50 percent of them redeeming the card by the

end of January. Also, in 2007, gift card recipients spent an average of \$27 above the face value of the cards.

In a weak economy, gift cards may be even more important to merchants. Some have suggested there will be more gift cards given because anxious consumers don't want to waste their money on merchandise recipients may not like.

"In 2008, companies such as Wal-Mart have noted that their customers are using gift cards to purchase necessities like groceries rather than gift-oriented items – most likely due to the economic issues currently facing U.S. consumers," said Patti Freeman Evans, author of a JupiterResearch report, Gift Card Sales: Exploiting a Post-Holiday Retail Sales Opportunity.

"However, if retailers are proactive in their messaging about use of cards across all categories of merchandise, they may still get the incremental dollars customers spend as they redeem their cards," she added.

Of course, these programs should be put in place now so all the bugs can be worked out before shoppers are swarming stores in search of ideal gifts. Some of your clients who don't yet have gift and loyalty programs in place may be thinking of adding them. Why not see if you can help them get these programs up and running?

### Reducing losses

Chargebacks and fraud (as well as shoplifting) tends to increase this time of year, mostly as a result of rushed and distracted retail employees. If any of your merchants are having problems with chargebacks now, this is likely to escalate over the next month or two. Now, while it's relatively quiet, is the time to help merchants protect against chargebacks and remind them of steps they can take to avoid fraud.

"It is PPS' year-round policy to assist our merchants in disputing chargebacks," Ross said. "We always, regardless of the time of year, encourage our merchants to ask to see an ID for all credit card purchases; we encourage our merchants to keep all signed receipts for no less than one year from the date of sale; we emphasize the importance of having a clear refund policy that all consumers are made aware of before or at the time of purchase.

"Any of our merchants following our recommended processing procedures, which are suggested solely with the intention of protecting them from chargebacks, will not see a spike in chargebacks due to the holiday season."

According to Jeff Fortney, Director of Business Development at Clearent LLC, the simplest enhancement merchants can make during the holiday season is to not lose their diligence.

"Don't rush just to move the line along," Fortney said.

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"Do all the basic steps they do all year long, and the ratio of chargebacks won't increase. If there is a product or enhancement that will reduce chargebacks, and chargebacks are an issue with a merchant, then the holiday season shouldn't be the reason to install them. They should have them now – and throughout the year."

### Solidifying relationships

This is the season that brings out etiquette angst: Will your merchant customers expect or appreciate gifts? Will presents cause merchants to wonder just how much profit you're making off them anyway? Will holiday cards please or offend recipients? Are cards just a waste of time and money, going unnoticed in the holiday hubbub?

It can be hard to decide just how to celebrate the season – and with whom. But it is an appropriate time to show you appreciate your merchants and employees. And a small gesture, unaccompanied by a sales pitch or demand, can go a long way in cementing relationships well into 2009.

"Offering gifts to merchants is difficult if you have been telling them it's a penny business," Fortney said. "However, acknowledging all good clients is always wise. How that is done can vary, but the statement 'it's the thought that counts' really comes into play here."

Patrick Fitzsimmon, President of NWBC LLC, sends out handwritten Christmas cards to each of his merchant customers. NWBC also purchases cookies, which agents can hand-deliver to their largest accounts.

"My first year, I made the decision to send out cards that carried a Christian message regardless of the 'cost,' and some of our agents were concerned since we deal heavily within the Petroleum market, which can be largely non-Christian," Fitzsimmon said.

"As we were visiting our merchants after the cards had been delivered, it was amazing the compliments we received from the merchants we feared to offend; many of them displayed the cards we sent to them – we do always send a very attractive card," he added.

Small advised ISOs and MLSs to send "gifts or cards to your most valuable customers. The more personal the gift for your large customers, the better. If they are local, stop by and deliver it in person."

Lazaros Kalemis, CEO of Alpha Card Services Inc., said he buys gift baskets for all of ACS' active sales groups and the top 10 percent of the company's merchants (by volume). He also invites employees and any MLSs who can make it out for dinner and drinks to celebrate the season.

Even small gestures of thoughtfulness can stand out. MLS David Hanlin personally signs and hand-addresses cards for his merchant customers every season.

He also drops in a Florida lottery ticket or two. He said this simple act always engenders a significant number of favorable comments.

This holiday season may be more nerve-wracking than others in the recent past. But a little preparation can go a long way toward easing anxious merchants' speed bumps.

And a relaxed egg nog and exuberantly iced gingerbread man shared with friends and family can go a long way toward easing the pain of residual watching in a recession.

So go on out – now – and prepare for a splendid holiday season. ☑



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# ISOMetrics

## The indomitable holiday spirit

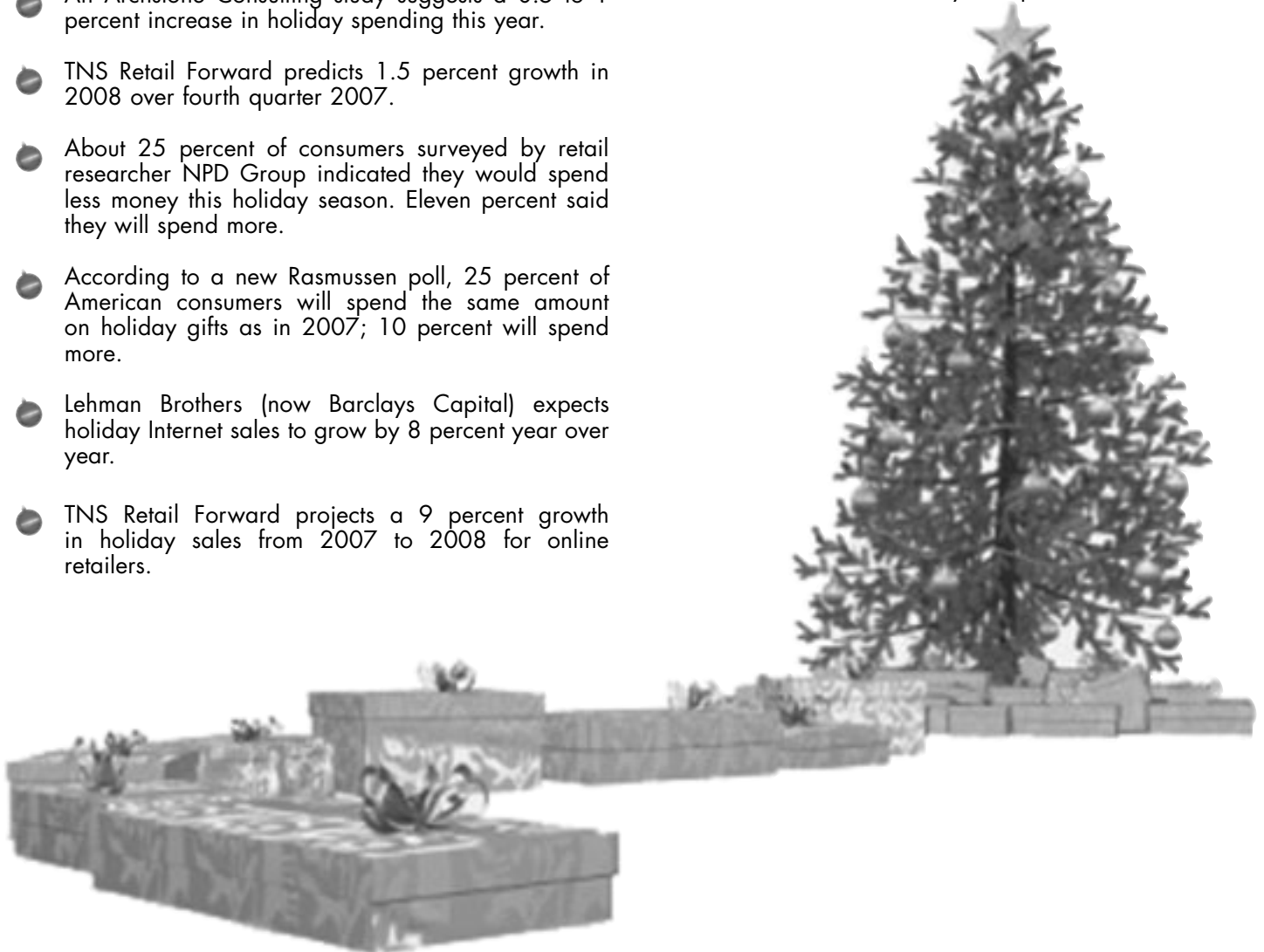
**H**ome prices are down, the economy is flagging, but U.S. consumers are ready to shop for the holidays – more than last year. Some will alter their habits, shopping smarter by looking for deals, shopping online and, with gas prices what they are, shopping closer to home. But they're still opening their wallets. The numbers in the studies vary, but they project an overall 2008 holiday spending increase.

- Deloitte Research, a subsidiary of Deloitte Services LP, predicts holiday sales, not including motor vehicles and gas, will increase 2.5 to 3 percent between November 2008 and January 2009.
- The National Retail Federation projects an increase in holiday spending of 2.2 percent year over year.
- An Archstone Consulting study suggests a 0.5 to 1 percent increase in holiday spending this year.
- TNS Retail Forward predicts 1.5 percent growth in 2008 over fourth quarter 2007.
- About 25 percent of consumers surveyed by retail researcher NPD Group indicated they would spend less money this holiday season. Eleven percent said they will spend more.
- According to a new Rasmussen poll, 25 percent of American consumers will spend the same amount on holiday gifts as in 2007; 10 percent will spend more.
- Lehman Brothers (now Barclays Capital) expects holiday Internet sales to grow by 8 percent year over year.
- TNS Retail Forward projects a 9 percent growth in holiday sales from 2007 to 2008 for online retailers.

## Trend watch

**T**he following 2008 holiday shopping trends were identified by Iconoculture, a research company studying how the current economic climate will affect holiday shopping:

- Bargains: Shoppers won't pay as much per purchase in 2008; they are looking for discounts at the POS.
- Ship it later: Due to increased air travel costs, more people will stay home for the holidays. Smart shoppers will buy gifts for distant loved ones at post-Christmas sales and ship them after the rush.
- Gift cards: Gift cards may hold smaller dollar amounts than in 2007, but they will still be a popular gift in 2008.
- Me too: Weary shoppers will reward themselves for sacrificing throughout the year by getting a few things for themselves at holiday sale prices.



# Education StreetSmarts<sup>SM</sup>

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## Tough times pass, tough agents last

By Jason Felts

Advanced Merchant Services

**W**hatever your own circumstance or however you feel about the current economic condition of the United States, I think we can all agree we've seen many market corrections, and we've already lived through a significant slowdown in our economy. More than likely, you've felt it in your own community or family.

During tough times, salespeople need to stay motivated and – more than ever – increase their determination, dedication and productivity. Why? I believe each of us was born with the God-given potential to be, do or have anything we want in life.

Zig Ziglar, author, salesperson and motivational speaker, said, "In order to be the winner you were born to be, you must plan to win and prepare to win. Then, and only then, can you legitimately expect to win."

### More than talent

Research shows that the talent or lack of natural talent that we were born with is irrelevant to great success. Numerous studies have concluded that *nobody* is great without practice, experience and hard work. Planning and preparation are the foundation for any level of achievement.

Michael Jordan, one of the greatest players in National Basketball Association history, practiced intensively long after team practices were over.

Tiger Woods began honing his golf skills when he was 18 months old. He became the youngest player ever to win a U.S. Amateur Championship at age 18, and he has never stopped trying to improve his game. He still devotes many hours a day to conditioning and focused practice.

The planning and preparing-to-win strategy works the

### Education index

Nancy Drexler .....	78
Dale S. Laszig .....	82
Vicki M. Daughdrill .....	86
Lane Gordon .....	89

same for sales, sports or any aspect of business. However, if you want to win at sales, how do you practice?

Sales elements such as presenting, negotiating, evaluating, gaining product knowledge, increasing education and modeling others' successes can be studied and perfected.

Learning more qualifying questions and interview questions, attaining greater understanding of the bankcard industry, and mastering more closing techniques and ways to ask for an order are all things you can practice.

On many occasions, Michael Jordan and Tiger Woods likely became "tired" prior to ending their practice. Do you think they quit early? How many times have you been selling or prospecting and called it an early day because it was too hot, too cold, too rainy or you just felt like knocking off early?

The difference between success and failure almost always lies within the little decisions made every day magnified over many years. Are those little decisions going to lead you to significant success, mediocrity or failure?

The truth is you can have any of the three. Are you tough enough to do what it takes to get what you really want?

When salespeople see evidence of success, they always love it and want to experience it. They want to ride in the yacht, cruise in the sports car, fly in the private jet, take

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***Most salespeople don't seek feedback; they wait around, hoping to avoid it. But without feedback, you don't know how good you really are. If you don't know how good you are, how can you become better? Perhaps your only problem is that you aren't asking for the close properly or more than once.***

the nice vacations, eat at the finest restaurants, and give to needy individuals or charities.

Despite this, the majority will not make the right everyday decisions required to attain their own success. Therefore, unless they are tough enough to make the extra calls, visit the required number of merchants or invest in their own training, they will only experience success vicariously.

The good news is you can be the positive statistic. You can be the next Michael Jordon or Tiger Woods in bank card sales. You can break the records, achieve your goals and change your life for the better.

You have the opportunity; you live in the most amazing,

capitalist society on the planet; it still offers more opportunity for astounding success than anywhere else in the world.

Success is not easy. But remember, tough times will never last for tough salespeople. As the cream rises to the top, so do diligent salespeople. The key is putting in the extra effort and making the right decisions every day in the face of pulling desires that can distract you.

### **Beneficial feedback**

While you can practice your performance, practice alone doesn't guarantee success. Many people work hard for years without achieving significant winning results. So what's missing? Inspection with feedback. Feedback means you analyze your performance and then have others analyze your performance.

You also compare your results to others in your profession, and you measure your own results against projected expectations.

Most salespeople don't seek feedback; they wait around, hoping to avoid it. But without feedback, you don't know how good you really are. If you don't know how good you are, how can you become better?

Perhaps your only problem is that you aren't asking for the close properly or more than once. Maybe you are building relationships but not writing deals.

Invite a fellow merchant level salesperson (MLS) in your company to ride with you. Ask the MLS's opinion of what you did right and wrong. Putting yourself on the spot to be inspected is a "tough" thing to do, but isn't that what you are – tough?

Once you receive feedback, start practicing on improving key areas that will enhance your performance. Maybe you are failing to build rapport in the beginning of your presentations and just jumping right into business. Maybe you are talking way too much and not listening enough. Perhaps you are pushing your prospects as opposed to leading them.

Whatever it is, inspection with a hunger for feedback will make you stronger. Remember, it's making the right

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## StreetSmarts

decisions that leads to success. Some MLSs have told me they wouldn't be comfortable having someone watch them. Remember, you will never find success in your comfort zone.

I'd rather press through discomfort than be broke. Get tough. Let someone critique you, and then return the favor. Just make sure you are compassionate, but very honest, when you diagnose your colleagues.

### Diligent preparation

The final step is to prepare yourself mentally. This means rehearsing your performance from A to Z in your mind. Your mind doesn't know the difference between something you visualize and something you actually do in reality.

When I began my sales career I was young, inexperienced and flat broke. I quickly realized if I wanted to compete with the top producers and earn the big bucks, I had to improve my selling skills. So I set specific targets, and I focused on improving my sales techniques. Failure was not an option.

I practiced my presentation and closes over and over and over again. I'd wake my wife up, closing in my sleep. It was ridiculous but I was not going to fail. I painfully listened to myself on audios and watched myself on videos.

I studied the techniques of the very best in the sales field. I went to any and every sales training class offered.

My car was a selling university on wheels. I would listen to tapes and CDs every day, all day and kept my head pumped with education and positive affirmations, realizing the marketplace was going to dump negatives on me. Then, I applied those skills in real life and in front of real prospects. I would analyze the results and make slight adjustments.

Kelley, my wife of over 15 years, has been actively involved in Advanced Merchant Services from the very beginning and has truly been a wonderful teammate. Together, we visualized the results we desired. Even when we were flat broke, we saw ourselves as successful.

We made the decision to be successful before we ever experienced it. We had success in our journals in the form of goals with a subsequent plan of action before we had anything in our bank account. We understood our purpose for achieving success and could literally reach out and feel it before it was ever a reality.

Because of these things, coupled with tireless determination, we've had to rewrite our early goals, increasing them dramatically many times.

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## StreetSmarts

### Commitment in practice

This leads us to the biggest question about winning in sales. If we can mold ourselves into champions, why don't more people achieve winning results?

Most people don't win because hard work, commitment, discipline and focused practice are not easy. It's the smallest of improvements – those you can't even see – that separate superstars from average performers. Remember, the horse race is often won by a nose, not a full head.


Most people constantly look for a magic bullet that will lead to success. When people fail, they refuse to look in the mirror. They want to blame outside circumstances instead of looking inward.

They don't want to admit they could have succeeded if they had just worked a little harder and a little smarter. A wise man once told me, "You can either make a boatload of money or excuses ... but it is impossible to make both."

So, as we enter the final quarter of 2008 with high hopes, great expectancy and a burning desire to succeed, take time to identify specific areas of your life and business

you want to improve, set definitive targets and take massive action.

Don't focus heavily on the economy around you and buy into the doom and gloom. Sure, it's painful for many, but this tough time will surely pass; better days are on the horizon. Will you do what it takes to be one of the tough salespeople who make it through, or will you quit in the middle?

When you determine to be tough regardless of what your circumstances, the marketplace or the competition throws at you, you will indeed succeed. Many think success is a destination; I think success is a decision followed by determination. 

*Jason A. Felts is the founder, President and Chief Executive Officer of Florida-based Advanced Merchant Services Inc., a registered ISO/MSP with HSBC Bank. From its onset, AMS has placed top priority on supporting and servicing its sales partners. The company launched ISOPro Motion, its private-label training program, to provide state-of-the-art sales tools and actively promote the success and long-term development of its partners.*

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## Education (continued)

### Marketing 101

## Drip for success

**By Nancy Drexler**

*SignaPay Ltd.*

In marketing, the "law of 29" teaches that the average prospect will not turn into a customer until he or she has seen at least 29 marketing messages. Most of us deny that the number is really so high.

We tend to agree, however, that to get a prospect to take action based on marketing efforts, one message is not enough, but an average of 12 to 15 will usually do the trick.

Done right, a deliberate, planned, varied series of marketing messages delivered over an established period of time through a number of different media *can* turn a prospect into a customer. And this is called drip marketing.

The concept is based on drip irrigation, a method of watering plants and fields with small amounts of water over a set period. Similarly, marketers drip messages repeatedly until they take hold in the minds of people in the market. The theory is that the value of repetition, and a slow build, can be as powerful (if not more so) than a concentrated burst of messaging. And here is why.

### **An obvious fit**

Excepting new businesses, the need for merchant services is difficult to time. Some merchants only look to make a change when their current processors anger them. Many will switch simply because a salesperson walks through the door at the right time with the right offer. Any merchant who tells you no is really just telling you not right now.

Because of this, blitz marketing, which is the launching of a large, concerted marketing effort at one time (the opposite of drip marketing), runs the risk of being an expensive failure. Drip marketing, on the other hand, lets you keep your messages out there, building your brand awareness and exponentially increasing the opportunity to reach a given prospect at the right time.

Drip marketing also benefits small businesses because it delivers new customers over an extended period rather than in a sudden burst. This steady flow makes it far easier to manage resources and give new customers the attention they deserve.

And while blitz marketing requires an initial outlay of dollars, drip marketing lets you drip in money over time and recoup some of those dollars in new business at the same time you are spending them.

Best of all, drip marketing allows you to alter strategy and tactics as you go, refining your message as you get results.

### **Learn to drip**

Successful drip marketing requires thoughtful, careful planning.

As with all good marketing, planning a drip campaign requires a thorough understanding of your target market and how to best reach it. Using the drip irrigation analogy, think about your prospect base as a field, and consider which patches have the greatest chance of yielding profitable crops. Most of your effort and budget should be directed to that part of the acreage.

This is not to say you want to ignore less fertile patches, but the focus of time, resources and dollars should be balanced accordingly.

If you already have an extensive database containing addresses for members of a certain industry or group, you may want to tailor your entire drip campaign to that group. On the other hand, if you have an exciting new product or service, you may want to build a drip campaign around that and build lists according to likely prospects for your new introduction.

Budget can also play a major role in your planning. Your drip strategy will include a mix of media, but the specific media you choose will often depend on your budget as much as your goals.

### **Vary the media mix**

Once you have a handle on your audience and your budget, you'll have to select the media you'll use to communicate, and the frequency of your communications.

Drip marketing can include any combination of printed materials, e-marketing and telemarketing. The key is that you use a variety of media. This will increase the likelihood that prospects will view each piece as something uniquely fresh, rather than something boring they've already seen or heard.

Using multiple media also requires different expenditures. On the print side, oversized postcards or letters can cost far less than glossy brochures, overnight packages or premiums.

Nevertheless, sending print materials does require the expense of printing and postage. If your budget is limited,

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## Education

you may want to use print materials more sparingly or target them to prospects in the fertile areas of your irrigated field.

Technology has created a number of new ways for us to drip market more effectively at a lower cost. While e-mails are the obvious drip method, blogs, podcasts and video clips have been merged into the multichannel mix as effective ways to get a message across. Articles or e-newsletters can also be e-mailed, and these can be made more effective by delivering targeted messages to unique audience groups.

Again, a good budget-management strategy may be to reserve higher-cost media for market segments that have the highest revenue potential, or it could be to use costly media more sparingly, with less frequent drips.

### Tweak the message

No one wants to see the same approach from the same company at the same time each month again and again.

To keep your marketing fresh and interesting, you will want to vary not only the media mix, but also the look and feel of your messages – even the content of the messages.

Whether you are marketing a single product or tailored

messages regarding several products to targeted audiences, you need to be creative. Change your message based on the season or something in the news. Create new offers. Highlight new tips.

Some drip marketers will even alert their targets upfront that they'll be sending a series of messages over time, giving recipients reasons to read and letting uninterested individuals opt out before they start to consider their messages a nuisance.

### Make it meaningful

It is important to deliver real value in your communications and make sure your message is useful, not merely promotional. At the same time, your brand should remain consistent from drip to drip. Your audience should recognize immediately that a communication comes from your company, for this is what creates the slow and steady building of awareness that drip marketing is all about.


Keep in mind that a fine line exists between persistence and annoyance, so make sure your prospects have an easy way to opt out, and make sure you respect their requests. At the same time, some recipients may find your messages useful or entertaining and want to share them. What marketer isn't thrilled when his or her "creations" are shared with others or kept in sight or close at hand?

Creating interesting visuals, pretty photographs or even cartoons may increase the odds that your printed piece will remain on a desk, wall or bulletin board, or be shared within an office. The same is true of e-mails. You will expand your market reach and lower your per-customer cost every time you make it easy for someone to send you the address of others who might be added to your list.

### Measure and adjust

Drip marketing works because it entails consistent, well-timed messages. If you develop a full-year plan, stick to it. Put systems in place upfront that are simple to execute, so you don't have to stop running your business to focus on that next step in the campaign.

You'll need to execute an entire plan to accurately measure your success. But remember, one advantage of drip marketing is that if you don't get your irrigation system right at first, you can move your hose. So track responses carefully and, if an approach is not working, try to determine whether it is your market, your message or your media choices that are at cause. Then rethink, readjust and fine-tune as necessary.

Once you get it right, drip marketing is sure to work for you. 

*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)

### POS goes hybrid

By Dale S. Laszig

DSL Direct LLC

**W**hat do credit card terminals have in common with computers? Inside both you'll find hard drives, motherboards and modems – hardware that enables users to send or receive files, connect to secure Internet sites and manage financial data. In fact, as these products evolve, it's becoming harder to tell them apart. What is causing this convergence, and how can merchant level salespeople (MLSs) capitalize?

Consumer demand is the driving force behind technology convergence. In a wired world, we want to stay connected with safe and reliable mobile devices. In an office environment that's increasingly virtual and paperless, we expect to log in from anywhere on the planet and e-mail proposals and contracts with a touch of the button or click of the mouse.

In a society that's increasingly transient, we don't even want to lug around a laptop anymore. We want to travel light, with simple, integrated software and smaller, more portable – but just as powerful – hardware.

The same desire applies to our merchants. They are looking for ways to do more with less. Rising costs, increasing competition and an unstable economy are motivating business owners to find ways to reduce overhead and simplify operations.

The next time a merchant asks you for a rate review, offer a consultative analysis of the merchant's entire processing system. Does it meet the requirements of the digital age? Here's a look at some current market trends and how they can be leveraged to help keep merchants happy and profitable.

#### Bundled services

As broadband and cellular protocols gain popularity, Internet service providers, as well as phone and cable companies are competing for market share with multiplay packages that combine phone, television and Internet services for low bundled prices. These bundles benefit consumers with discounts and simplified billing and help service providers increase customer retention.

Banks know the value of bundling and continually market an array of services such as checking, loans and investment products to their customers. MLSs who bundle value-added solutions (such as gift card, check guarantee and bill payment applications) with traditional credit card processing will earn customer loyalty as well as increased residual income streams.

#### Integrated applications

Convergence has created a new generation of hybrid hardware and software solutions. Computers now come with built-in and peripheral card readers. Smart phones double as hand-held POS terminals that employ Bluetooth-enabled card readers. Other handheld devices with barcode and magstripe readers enable delivery people to process sales and track packages.

The consumer experience is changing, too. Scanners chat with us in checkout lanes and streaming videos entertain us while we're waiting for receipts. Shopping is becoming more interactive: smart coupons at the POS that target our personal tastes, buying profiles and recommendations; retailers enticing us to shop at their online outlets in addition to their brick and mortar stores.

Analog, single-use devices can no longer meet the demands of our merchants. Today's business owners need credit card processing systems that connect them more closely with their businesses and customers. They can save time and improve operations by integrating credit card processing with accounting software, inventory management systems and secure Internet portals where they can view real-time transaction data.

ISOs have begun to answer these demands with customized POS systems for large retailers and personal computer solutions that support card readers and PIN pads for smaller merchants.

#### Mobile payments

Both the Internet and credit card processing have become portable. Following are several ways wireless handheld terminals are being used:

- Clerks approach customers standing in checkout lines and process payments with wireless handheld devices.
- Servers bring credit card readers to restaurant tables and curbside delivery areas, speeding up transactions while keeping credit cards within view of cardholders.
- Consultants process payments and print receipts using smart phones with attached or peripheral printers.
- Quick service restaurants accept card payments for fast food from outdoor PIN pads.
- Airline attendants sell small-ticket items such as headsets, food and drinks on flights using satellite-enabled devices.

Mobile payment technology is no longer a niche market; it has become as widespread as cell phone use. Merchants who had once considered these devices frivolous now see them as necessary for their businesses to remain competitive.



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## Education

### Going paperless

"Visit us online" is a popular expression for businesses running television and radio ads. We routinely receive e-mail offers for discounts and two-for-ones from our favorite restaurants, stores and credit card brands. Even small merchants have online presences today. Whether we're visiting brochure sites or virtual stores with shopping carts and live chat features, the Internet is increasingly where we go to manage our day-to-day activities.

Research, travel, shopping, banking, e-mail, entertainment and reservations are all accessible at the touch of handheld screens. Consequently, search engine

optimization has become critical. The language used on Web sites and keywords entered into search engines help buyers and sellers find each other in crowded retail cyberspace.

In addition to the expanding use of Internet advertising, e-commerce and mobile solutions, merchants are beginning to opt out of monthly paper statements. By going paperless, with online tools to help track daily activity and consolidate transactions from a variety of devices, merchants can forgo monthly statement fees, saving time and money in the process.

### Security

Computer security is a necessary component in our technology-driven industry. Cardholders and merchants routinely go online to check accounts and monitor credit card activity. For additional assurance, security alerts and sales haloes are programmed into credit card accounts maintained by card processors and issuers. These measures flag transactions that don't fit typical consumer or merchant profiles.

The Payment Card Industry (PCI) Data Security Standard (DSS) was originally developed to combat computer hacking and identity theft. The PCI DSS regulates how to build and maintain secure networks, protect cardholder data, manage security vulnerabilities, implement access control measures, routinely monitor and test networks, and maintain information security policies.

ISOs and MLSs would be wise to inform merchants about these best-of-breed POS hybrid systems – a vital way to keep merchants (and their processors) profitable. ☐

*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)

# Get organized - Part 1

By Vicki M. Daughdrill

*Small Business Resources LLC*

**T**he end of 2008 is rapidly approaching, and 2009 will be upon us before you know it. As you prepare for the new year by creating budgets and setting goals, take a few minutes to scrutinize your office.

Can you see the surface of your desk? Can you readily locate a client's file when they call with a question? Does your office inspire confidence and reflect professionalism? Is it a place you eagerly anticipate visiting each morning? Or is it a dump?

If you answered no to the first four questions and yes to the fifth, it's time to stop, assess and organize your space. Managing your business by getting organized will simplify your life, maximize the time you spend working, lower stress and ultimately help you make more money.

### Steps

So, how do you do it?

First of all, be reasonable about your expectations. It's not realistic to think you can solve all of your organizational woes in a few hours or days. Making changes requires time and effort. Acknowledge that this process can take weeks to complete.

Once your expectations are in check, create a plan of action. Take a sensible approach to the tasks that need to be accomplished, determine the tools you will need, acknowledge the obstacles you need to overcome (including your own attitudes and behavior) and establish a timeline to complete the activities on your list.

Then write down your plan, breaking it up into small, manageable steps. Be realistic as you budget the time necessary to get each step done.

If you are a morning person, make an appointment to organize your office for an hour each morning. If you are a night owl, set aside an hour each night. But be careful about your time budget. Not giving enough time to complete tasks will only generate frustration.

### Put it in action

Once you make your list of what needs to be done, it's time to roll up your sleeves and get busy. Focus on areas that will give you the biggest visible result quickly to provide positive reinforcement and encourage you to continue the process.

For example, clearing the piles of paper on your desk (or the floor) is more important than organizing the bookshelf.

But everything should have a place. Your client files should be in a central area – consolidated, readily available and enabled with the appropriate security, such as locks on the cabinets.

Your work tools should all be in one spot, so you can pick them up quickly as you prepare to call on a prospect. Keep your briefcase fully stocked at all times, so you can grab it and go at a moment's notice.

Not only should everything have a place, everything should be *in* its place. Keep the things you use every day – pens, notepads, calendars – on your desk. File or put away all completed projects. Label everything including your in/out boxes, filing boxes, file folders, file cabinet drawers and shelves. Labeling obviously helps you easily find things when you need them.

Remember, as you work through your plan, complete each task. One of the easiest ways to get disorganized is to begin multiple projects and complete none.

But you cannot do it all by yourself. Engage co-workers (even family and friends if possible) to help you make the changes required to get and stay organized.

### The paper trail

Now that we've looked at some general tips to help you clean up that office, let's look at specific ways to arrange your papers, filing systems and computers.

It is said workers spend an average of 22 minutes a day looking for things around or on their desks. Wouldn't you rather spend time talking to clients and finalizing sales?

Workers waste time primarily by shuffling and sifting through the mounds of paper that accumulate on their desks. A key to avoiding this avalanche of useless paper in the first place is to ask, Where does it all come from?

Subscriptions, catalogs, ads, coupons, memos, faxes, letters, reports and bills are just a few of the obvious forms. Once you know where the bulk of unnecessary paper is coming from, you can take preventive measures to reduce the flow.

For example, cancel subscriptions, request your name be removed from mailing lists and have people send you e-mails instead of memos.

Once you know where all the paper originates, then build

an effective paperwork system. Begin immediately by following the Three D's:

- Do it.
- Delegate it.
- Dump it.

Make a decision on each item at hand – either it's important and you take care of it yourself, or it's lower priority and you give it to someone else to handle, or you deem it useless and dump it in the trash.

This process will help you eliminate all those piles of papers, magazines, flyers and ads that eventually end up in the trash.

By instantly discarding unnecessary pieces of paper, you reduce the clutter and allow time to focus on the items that really matter. Start the process by placing a large trash can next to your desk. Throw away – or shred – everything you possibly can.

Remember, you can always scan documents into your computer for safekeeping rather than holding onto the actual piece of paper.

### Organizing paperwork

Here are some tips for organizing the paperwork you want to keep.

- **Triage:** Determine which items require your immediate attention, and separate them from items that can be completed later, whether that means tomorrow, next week or next month. Sort them into file folders, file boxes or appropriately labeled trays.

If you use file folders, select a color, such as red, for those really important action items. Select a single color folder you can find easily and know immediately that any items in the folder require top priority.

Create a labeling system that is descriptive, meaningful to you and easy to remember, such as Prospects, Marketing, Proposals, Bills and so forth. Use expandable file folders (sometimes called file pockets) for projects with a larger volume of paperwork.

Remember to keep it simple. The more complex your system, the less likely you are to maintain it on a daily basis.

- **Storage:** Take a trip to the office supply store and look around. You will find filing cabinets (vertical and lateral); storage boxes of all types, sizes, and materials; trays; and plastic lockers.

Try to color-coordinate your filing system, if possible. For example, one color container for all your client files, one color for general office files and one color for private items such as employee files and bills.

Different types of containers are available to suit every budget. So don't be lured into thinking this will cost a large portion of your yearly budget.

- **Geography:** Once you see what types of containers are available, go back to the office and determine a layout. Give some thought as to how you will organize your files – alphabetically, numerically, geographically or chronologically.

Then decide on exactly how you will arrange your space, based on what files you will create and how you will use them.

### Electronic files

Not all clutter is in hard-copy form. Following are some pointers for tackling your electronic data:

- **Hardware:** Let's talk about your computer. Is it a current model running the latest operating system and programs? Do you have data files organized

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## Education

into folders? Do you utilize a regularly scheduled maintenance program? If not, now is the time to clean up your computer and prepare it for 2009.

If your computer system is not functioning optimally, efficiency is reduced. If you are not skilled in computer maintenance, hire an expert to assist you. The increased productivity will more than cover the expense.

- **E-mail:** Is your e-mail system clogged with old and outdated information? Is it just one big list of received e-mails? Here are some tips to help create an effective e-mail system. Again, work under the "keep it simple" philosophy.
  - Reserve your in-box for action items. Once handled, items can be deleted or transferred to other e-mail folders. Keep it clutter-free and current.
  - Set up e-mail file folders. Create subfolders that reflect people, activities, projects, companies or any other system that will work for you and allow you to swiftly access stored information. Purge unnecessary e-mails so the really important data is readily available.

- Use specific, detailed subject lines for all your e-mails. This habit will help both you and recipients prioritize the actions and help you file e-mails into the proper folders once actions are resolved.
- Understand that e-mail management is an ongoing process. Most organizational experts believe constantly reading and responding to e-mail is disruptive and can sabotage your data.
- E-mail experts recommend allotting no more than two hours a day to reviewing, answering and filing e-mail. Download and respond to e-mail no more than twice daily.

You can't effectively manage your time until your office is organized. Clutter and disorganization in the workplace are counterproductive. So take advantage of my strategy now. Then you will be up and running – and ahead of the game – for a more productive and prosperous 2009. ☑

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## Education (continued)

# The economy and your portfolio

**By Lane Gordon**

*MerchantPortfolios.com*

I'm sure most ISOs have been contemplating lately how the current state of the economy will impact the value of their portfolios. In past recessions, the payments industry has always taken pride in what it believes is a recession-proof business.

Many ISOs believe when times get tight, consumers shift from cash to credit cards and, consequently, merchant processing volumes tend to be stable, sometimes even growing during recessionary periods.

However, this recession may be unlike any we've seen before. In prior recessions, varying degrees of commercial credit were available, and people had the ability to take out equity lines against their homes.

In the current recession, credit is extremely tight, and many people's homes are worth less than the value of their mortgages, so home equity lines of credit are not an option.

### Precautionary adjustments

Some merchant processors and ISOs are already reporting mild declines in consumer charge volumes, although no one wants to talk about it.

This leads me to ask what happens to my portfolio if consumers have no equity in their homes, can't get conventional bank loans, credit card issuing tightens up, and unemployment and foreclosure rises?

Well, I'd say if the bulk of your portfolio consists of jewelry stores, high-end spas, and upscale retail,

you might be out of luck. But if the bulk of your portfolio consists of value retailers and value grocers, you may be the beneficiary of a current trend consistent with personal downsizing.

Some people are moving from the high-end organic supermarket to the low-end, value-based food market. In the current economy, individuals realize they might not have the ability to obtain additional credit, and they are planning accordingly: They are reducing their spending.



However, sellers, be advised that your work will continue after the sale. These days *all* portfolio sales include some form of seller maintenance post-transaction in which the seller is required to offset attrition by booking additional accounts.

Under normal economic circumstances, this would keep the seller busy, depending on the attrition numbers which were agreed upon by buyer and seller.

In the present economy, attrition may be accelerating faster than it has historically. Sellers need to prepare to work harder than normal to offset attrition for buyers for 24 to 36 months *if* they want to receive their earn outs.

So, what the change in economic times means is you may be able to get the same multiples, but you will have to work the accounts substantially harder than before.

Sellers will need to be prepared to effectively "marry" the buyer for two to three years. If you don't think you will be able to get along with a prospective buyer, regardless of the price, don't sell to that buyer; the reality is you will be working with that party to maintain accounts for the foreseeable future.

### Desirable income streams

There is more interest today in small residuals and portfolios than in the last 12 months. Anyone who tells you there are no buyers out there is misinformed.

Anyone who panics while watching the current economic news and concludes that because some banks are closing, buyers

### Portfolio and ISO values

What does all this mean for portfolio and ISO valuations? Well, it doesn't take a rocket scientist to figure out it doesn't enhance values. The contracting economy will manifest itself in the form of revenue attrition in your portfolio.

What does this mean in terms of selling your portfolio? Interestingly enough, I believe the multiples paid for portfolios will actually remain somewhat constant.

## Education

don't exist for residuals, portfolios, and ISOs is, again, misinformed.

There are always buyers in every marketplace. And, if anything, I've seen an uptick in the amount of people looking to purchase a residual or portfolio.

If you think about it, a buyer for a residual or portfolio is buying an income stream. And depending on the level of attrition guarantees involved, it could be a very predictable revenue stream. There will always be buyers for revenue streams.

### Prime selling time

Many of you think your portfolio, ISO or residual stream is an annuity, and you should weather the storm and sell when times are better. I respectfully disagree on many levels.

First, if your objective for selling is to put money back into your

sales operation and to substantially increase the number of new accounts you are signing, there is no time like the present to expand your sales efforts.

Why work the next two years adding 100 merchants a month when you can sell your portfolio, double or triple your sales efforts and be signing 300 merchants a month? You can do the math. In this business, sitting still is a losing proposition.

For those who think they are going to get a bad price for selling now, again, I would argue that for certain portfolios, residuals and ISOs, there are plenty of buyers. And with the appropriate attrition guarantees, buyers are still paying premiums.

### Ripe residuals

It actually might be a great time for you to start buying back your agents' residuals and consolidating your portfolio.

In the current economic duress, many agents may be more than happy to take a lump sum payment from you in exchange for selling the rights to their residuals.

These are not easy times, but promise exists in every type of economy. Savvy buyers and builders of merchant account portfolios will seize the day; they will find this to be a marketplace of opportunity. ☒

*Lane Gordon is managing partner at MerchantPortfolios.com, a company that specializes in marketing ISOs, portfolios and residuals for sale. Prior to MerchantPortfolios.com, Gordon spent a number of years working in the merchant processing industry. Mr. Gordon holds degrees from the Massachusetts Institute of Technology and Carnegie Mellon. He can be reached at 866.448.1885 x301, lane@merchantportfolios.com, or fax 508.638.6444.*

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\* Same and next day transmission of funds is guaranteed by CREDOMATIC. Actual posting of all deposits to merchant account is determined by merchant depository bank.

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# NewProducts

## Manage merchants with inventive POS

### Product: InvenTrak v3.0

Company: *InvenTrak Point of Sale Products*

**T**imes are changing. Merchants can't just open their doors and expect customers to come pouring in anymore. Merchants must focus on offering quality products and services and operate leaner, more efficient businesses at the same time.

One solution that may help them do just that is InvenTrak v3.0 – a POS software as a service application recently launched by Concord, Calif.-based InvenTrak Point of Sale Products.

After merchants sign up for InvenTrak online, software is downloaded to merchants' POS systems. Merchants can then process electronic payments, but all the data is stored off-site, on InvenTrak's servers. InvenTrak manages and packages that data for the benefit of merchants who can access it online and in real time.

Merchants control the parameters for reporting in order to manage labor costs and margins based on time-frames, as well as on the number of employees, number of stores and so forth.

Its customer relationship management tool, for example, allows merchants to recognize which of its customers are most valuable. Culling data from transactions, InvenTrak can tell merchants that customer A came into a merchant's store 700 times and purchased \$700 worth of merchandise, while customer B came in only 10 times but made \$650 worth of purchases.

With that information, merchants can focus their marketing efforts on customer B.

InvenTrak also gives merchants enterprise-wide communication capabilities. If a business owner with 10 stores recognizes a certain in-store item is overstocked, a message can be sent out instantly via InvenTrak to every POS system in every store to discount that item 25 percent to move it out the door.

"For merchants that have seven, 10 locations, typically

they have seven, 10 ways of doing things," said Kevin Colaco, President of InvenTrak. "It depends on each store manager. And so applications like this really tend to standardize what you do and how you do it."

### Simple solution

InvenTrak developed its service after gathering input from clients about what they wanted in a POS application.

"We took the basic approach of there are things that people do in their everyday operations that make money, there are things that affect their cost of money, and how do you create simple tools in which they can identify what aspects of their business are productive and what are not," Colaco said.

"Merchants just simply run a report and it tells them, here's some of my most productive employees in terms of sales: These are my most productive stores, these are the hours I have overruns. So if I'm really looking at cutting back hours, here's where I cut back."

### Navigating the channel

InvenTrak has been distributing its service directly to merchants. But now it wants to generate a reseller channel through ISOs and merchant level salespeople. Colaco believes the service is as much a merchant manager as it is a business management tool.

"We think there's some synergy with the ISO market," he said. "Typically what we've found out is that an ISO develops a customer. And as the customer starts getting successful and starts growing, they look at POS applications and, at that point, they leave the ISO that got them to that point.

And so InvenTrak allows ISOs to have a really detailed, very comprehensive tool that doesn't require a lot of technical knowledge to sell or to support or to implement."

For more information about this opportunity, contact Eric Kirk, Director of Sales and Marketing, at [ekirk@inventrakpos.com](mailto:ekirk@inventrakpos.com) or at InvenTrak's 800 number. ☐

### **InvenTrak Point of Sale Products**

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

## NewProducts

## Ignite revenue with SMS spark

### Product: SMS Gift Card Portal

Companies: SparkBase and Inspiron Logistics Corp.

**A**ccording to the National School Safety and Security Services, 15 school shootings took place on U.S. campuses in the 2005 to 2006 school year, resulting in 27 deaths.

In response to that tragedy, Inspiron Logistics Corp. developed the wireless emergency notification system (WENS) – a system that sends out emergency warnings in the form of text messages to individual cell phones and other wireless handheld devices.

Leveraging that technology, Cuyahoga Falls, Ohio-based Inspiron began marketing Inspiron Mobile as a short message service (SMS) business application in mid 2008. Like WENS, SMS sends out and receives text messages wirelessly – not as warnings for emergency situations but as ways for businesses to reach new customers and retain existing customers.

Recently, Inspiron teamed with private label gift and

loyalty card processor SparkBase to offer the SMS Gift Card Portal as a valued added service to clients in SparkBase's merchant portfolio.

The portal allows SparkBase's customers to deliver electronic coupon codes, special offers and rewards messages directly to their customers, which SparkBase puts at over 2 million cardholders.

According to Scott Dettling, founder and President of Inspiron, SparkBase chose Inspiron's SMS engine because Inspiron's system was "battle-tested" through its WENS experience.

"It's one thing if you're sending out 200,000 messages to let everyone know that this team beat this football team," Dettling said. "And if you have a certain failure rate, well, I guess that's not too serious. But when people's lives are at stake, there's no room for lack of speed or delivery."

### Inspired spark

Dettling believes Inspiron's SMS solution has that. "We intentionally reengineered WENS to have so few moving parts," Dettling said. "It was all predicated on the experience that we've learned in the wireless notification end where it has to be able to notify hundreds of thousands of people in extremely short periods of time.



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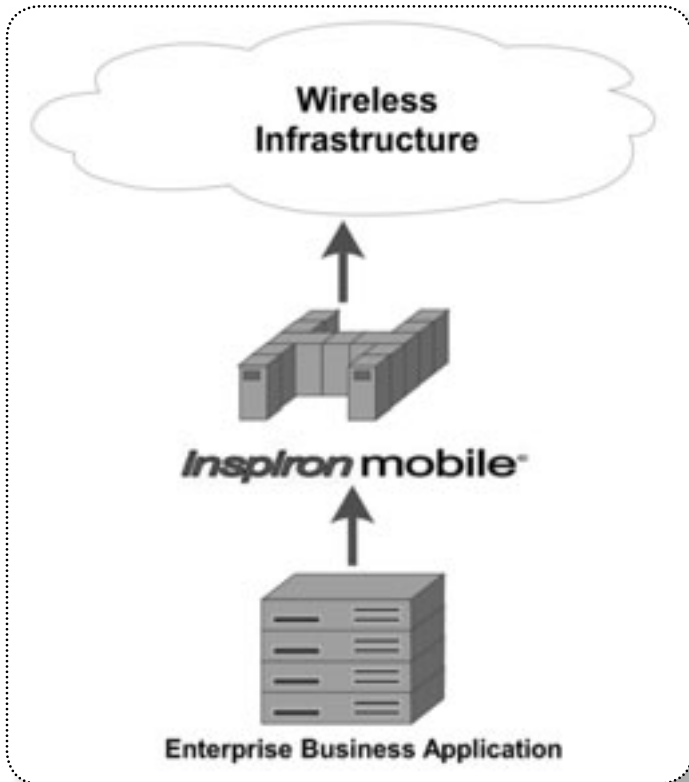
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"And getting that level of throughput and reliability just made us an ideal solution for large business applications like SparkBase."

SparkBase said the SMS service tied to prepaid stored value cards delivers a competitive advantage for ISOs and merchant level salespeople in boarding and retaining merchants.

"This is going to push the reward aspect of our merchants' business," said Doug Hardman, Founder and Chief Executive Officer of SparkBase. "The texting for a balance is pretty simple, but we wanted to offer something special."

When a merchant wants to reach out to 1,000 cardholders instantly with a last-minute promotion ... they can do it in a matter of seconds." 

### **SparkBase**

216-867-0877  
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# Inspiration

**WaterCoolerWisdom:**

**A good name, like good will, is attained by many actions and may be lost by one.**

- Anonymous

## Hi, um ... what's your name again?

**Y**ou've accompanied your daughter to the opening of her first art show. When you return to her side with two glasses of punch, she's speaking to a gentleman who's just bought a picture. He looks up. Your eyes meet. "Jesse, I didn't know you had such a talented daughter," he says. He's the merchant you've been trying to land for months. Perfect, right?

But you can't remember his name.

You shake his hand and say, "Good to see you. ... I didn't know you were an art lover." He gives you the look. He knows. Your heart is in your shoes as he turns his attention back to your daughter, dismissing you as the insincere salesman you never want to be.

Many of us claim to be terrible with names. Does that excuse our lapses?

Here's the good news. You can improve – without the benefit of seminars or self help books. For a small investment of time, you can overcome this stumbling block to winning people over.

### Form clear intentions

Enter a meeting determined to remember everyone's name. Commit to observe and listen completely. If you're thinking of what products a client may need during an introduction, you're sunk.

Remembering names takes commitment and practice. You can only remember what you observe

or really hear. If you give something your full attention, you're more likely to remember it. When you're tired or distracted you can read words in a book but be unable to absorb their message.

Likewise, if you're listening while thinking about something else, you're hearing words but not taking in their full meaning.

At a party, you may think you're never going to see half of the people in the room again, and you can only remember so many names, so why not focus on prospective customers?

The problem with this is that it encourages bad habits and sets an arbitrary limitation on your potential. And you may be wrong about who the best prospects are.

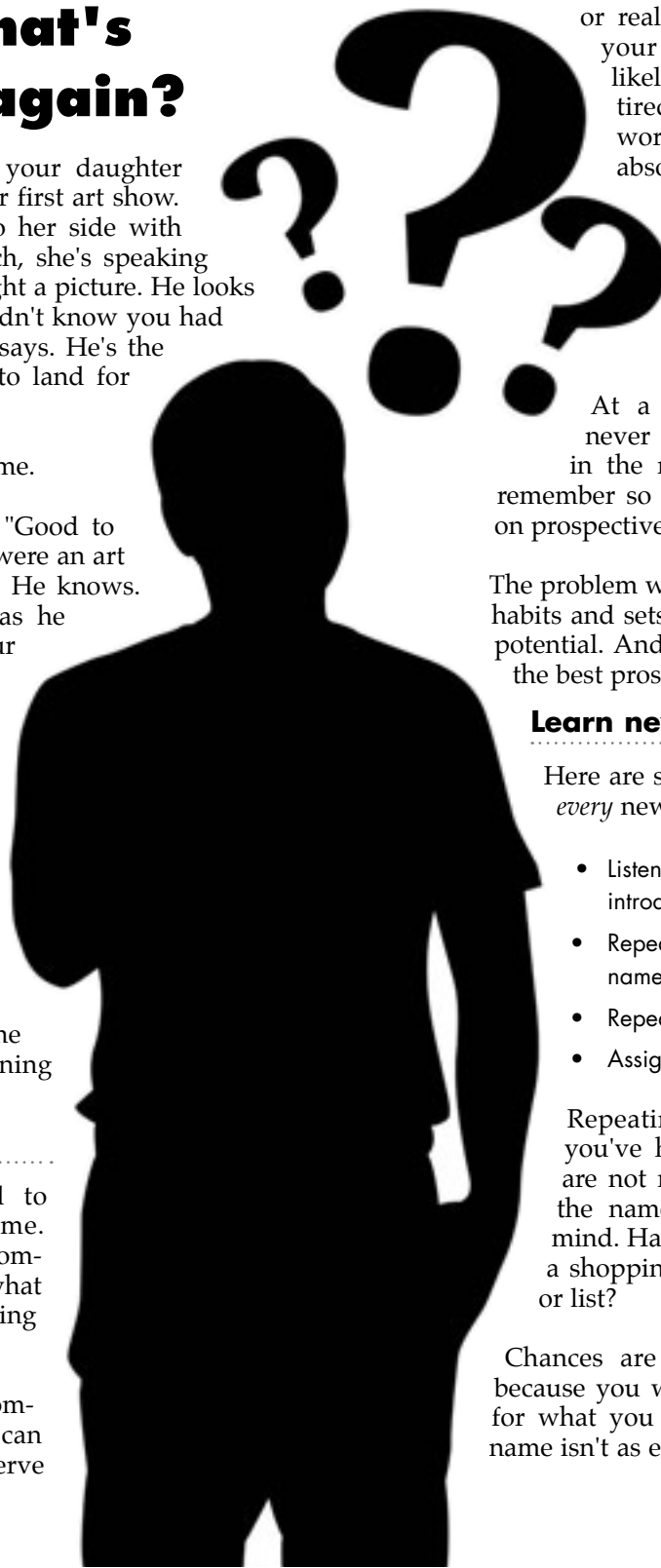
### Learn new tricks

Here are some easy tricks to practice with *every* new person you meet:

- Listen carefully when you are introduced.
- Repeat your new acquaintance's name aloud right away.
- Repeat the name silently to yourself.
- Assign the name a mental picture.

Repeating someone's name ensures you've heard it correctly and that you are not mispronouncing it. It also gives the name more of a foothold in your mind. Have you ever taken notes or made a shopping list, then misplaced the notes or list?

Chances are you remembered much of it because you wrote it down. The same is true for what you verbalize. Silently reiterating a name isn't as effective as saying it aloud. But if



## Inspiration

your merchant contact takes a call during your meeting, you can mentally review the name as many times as you like, and this will help reinforce your memory.

### Make associations

Of course, all is lost if you remember a name but not the face it belongs to. This goes back to observation. Make note of a new acquaintance's unique attributes to make the mental link between the person and the name.

Also, many people will have the same names as acquaintances or famous people with whom you can associate them. If not, notice a physical characteristic you can connect to a name. Bill Lancaster may possess a large upper lip (a bill) and be lanky. Or conjure your own image. Picture Jeff Steele, for example, welding steel with a name patch on his coveralls that says "Jeff."

Here are some other examples of how this can be done:

- Lisa Cartwright = Lisa sells leases + "Bonanza" (the vintage television show)
- Phillip Dalton = Picture Phillip filling up (his tank) in doll town
- Jason Sheriton = Your son, Jason + the Sheraton hotel near the airport

## Work on it

As soon as you can, write down the names of people you've just met – several times. Next to each name, jot down something interesting you're sure to remember about the person's appearance or remarks made when you met.

Practice on everyone. Get the whole office to play the name game. Every day when your coworkers come in, have them introduce themselves with new names. See who can remember them the next day.

If it's all about who you know in this world, dare to know people's names – backwards and forwards and three weeks later.

Your skill in remembering names will replace awkward pauses or tired excuses, and you'll make lasting positive impressions.

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## Loyalty Expo

2008 Loyalty, Incentive and Reward Expo

**Highlights:** This year's expo brings together industry leaders who will share insights on building strong customer relationships to create stellar loyalty and rewards programs, as well as offer tips on how to develop the most effective business practices.

The event will provide opportunities to share success stories, pain points, challenges and ideas for future growth.

In addition, loyalty, rewards, incentive and analytic veterans will participate in discussions, present case studies and exhibit leading-edge technologies. Slated topics include full-circle marketing, loyalty trends, points programs, marketing strategies, and the three R's of loyalty: relationship, rewards and recognition.

**When:** Nov. 2 – 4, 2008

**Where:** The Omni Orlando Resort at ChampionsGate, Fla.

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



## Electronic Transactions Association

Compliance Day 2008

**Highlights:** The ETA's Compliance Day provides a forum for banks, processors and ISOs to get up-to-date information directly from top executives of the card brands. This daylong event is an opportunity to get accurate information on card company rules and mandates to ensure industry compliance with the Payment Card Industry Data Security Standard.

Representatives from all major card brands will be on hand to provide answers to frequently asked questions regarding merchant risk assessment, guidelines for marketing materials, potential fines and penalties for noncompliance, and more.

Through a discussion of actual case studies, attendees will learn the role ISOs play to ensure merchant compliance.

**When:** Nov. 5 – 6, 2008

**Where:** Hyatt Regency DFW, Dallas

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

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## NACHA – The Electronic Payments Association and the Global Payments Forum

*The Institute of International Payments 2008*

**Highlights:** This annual event is geared toward helping professionals understand the payments industry in a global context. This year, it will include two and one-half days of workshops that encompass the key principles, concepts, infrastructures, practices, issues and developments in global payments.

The curriculum includes global clearing and settlement, foreign exchange and currency principles, risk management for the global environment, market trends and developments, the legal and regulatory environment, and international formats and applications.

New this year is a Nov. 17 preconference workshop that will explore the responsibilities and opportunities pertaining to international automated clearing house transactions.

**When:** Nov. 18 – 20, 2008

**Where:** Federal Reserve Bank of Atlanta, Ga.

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



## International Quality and Productivity Center

*IQPC PrePaid Conference*

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

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

**When:** Dec. 2 – 4, 2008

**Where:** Venue TBA, Miami

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

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# Advertiser Index

2GS LLC.....	46	iPayment Inc. ....	23
ACH Direct Inc.....	63	JR's POS Depot .....	84
Advanced Merchant Services .....	77	Ladco Leasing.....	44
Advanced Payment Services.....	15	Lease Source Inc.....	80
Alpha Card Services Inc. ....	30, 88	Merchant Management Systems, Inc. ....	35
AmericaOne Payment Systems.....	9	Merchant Warehouse .....	109
Apriva Inc.....	96	MLS Direct Network .....	113
ATT Services.....	58	Money Movers of America.....	17
Authorize.Net.....	10	Money Tree Merchant Services .....	71
Blue Bamboo.....	22	myARCworld Inc.....	38
CardWare International.....	72	National Bankcard Systems .....	67
Charge Anywhere LLC.....	73	National Transaction .....	56
Charge Card Systems.....	117	Nationwide Payment Solutions .....	83
CoCard Marketing Group.....	11	Network Merchants Inc.....	68
Credit Cash.....	40	North American Bancard .....	2, 6, 7
Credomatic.....	94	NPC.....	59
Cutter LLC.....	101	OnePay.....	25
Discover Network.....	64	Optio Solutions.....	54
Electronic Merchant Systems.....	97, 102	Paul Dominik & Co. CPA.....	16
Electronic Payment Systems.....	29	Pay By Computer .....	28
Electronic Payments Inc. (EPI).....	119	Payments Gateway.....	81
eProcessing Network LLC.....	87	PayPro Tec.....	37
Equity Commerce .....	65	Pivotal Payments.....	52
EVO Merchant Services .....	49	POS Portal Inc.....	79
EXS - Electronic Exchange Systems .....	21	RDM Corp.....	12, 74
EZCheck .....	100	Reliant Processing Services.....	75
First American Payment Systems.....	91	Secure Payment Systems .....	47
First Data Corp. ....	111	SignaPay Ltd.....	31
General Credit Forms.....	45	Signature Card Services.....	36
Global Payments .....	48	TASQ Technology .....	33
Graphite Payments .....	107	Teledraft.....	20
Greystone In Advance.....	32	The Phoenix Group.....	53, 55, 57
Harbortouch .....	92, 93	Total Merchant Services.....	60, 61
Humboldt Merchant Services .....	26	TransFirst.....	19
Hypercom Corp.....	120	TRIBUL.....	62
Imax Bancard.....	85	TriSource Solutions LLC.....	90
Impact MD .....	76	United Bank Card Inc.....	50, 51
Impact PaySystem.....	103	United Merchant Services .....	27
Ingenico .....	105	USA ePay .....	18
Innovative Merchant Solutions.....	13	VeriFone.....	43
International Bancard .....	98	Virtual Payment Solutions .....	66
International Leasing .....	41	WAY Systems Inc. ....	34



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**NO RESTRICTIONS! ALL MERCHANTS QUALIFY!**

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

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

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

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

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**IF  
YOU  
CAN  
READ  
THIS  
YOU  
CAN EARN  
HIGHER COMMISSIONS.**

**HELL, EVEN IF YOU CAN'T.**

# TAKE A GOOD LOOK AT THIS



**Now that Total Merchant Services has partnered with AdvanceMe, you won't believe your eyes...**

Everyone knows that Total Merchant Services has the best compensation plan – with free terminal programs, upfront bonus payments, and it's amazing residual commission program.

AdvanceMe has the best and most flexible merchant cash advance program in the business.

Together, we now have the most-lucrative commission payment program in the business — for any sales partner setting up a merchant with a merchant cash advance.

**You saw that right — more money for you**

Total Merchant Services is paying a 6% - 8% commission on the initial merchant cash advance — and up to 5% on renewals.

**So easy you can do it with your eyes closed!**

You don't have to do anything to receive commissions on subsequent merchant cash advances. AdvanceMe will initiate and handle the renewal and YOU collect the commissions.

**Seeing green already?**

We thought that might happen.

**STOP WHAT YOU'RE DOING RIGHT NOW.  
START SENDING ALL YOUR  
MERCHANT CASH ADVANCE DEALS TO US.**

For more information on our program,  
call (888) 848-6825, ext. 9411  
or visit us at [www.upfrontandresiduals.com](http://www.upfrontandresiduals.com).