The Green Sheet

The Financial Services Industry Source for Education, Inspiration and Actionable Advice

November 26, 2001
Issue 01:11:02

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Notable Quote:

A professional appearance and eye-catching handouts aren't part of a seller's repertoire when teleselling. The manner in which you speak is what sets the tone of the presentation.

See Story on Page 57

In this issue, The Green Sheet announces the 43 members of its Advisory Board.

See who they are and what they're saying, beginning on Page 9.

Reaching the Right People, in the Right Way

We have had more than 18 years of meeting ISO needs, providing free services and answering endless industry questions.

Over this period, we have found that more and more of our readers use The Green Sheet's online capabilities, with more than 16,000 hits per day (502,695 in October 2001) and 3,344 unique page views per day (103,689 in October 2001).

In addition, The Green Sheet in its paper format has a subscription database with 18 years of history and more than 20,000 records, and we mail to more than half of the base monthly, either from our mailing house or in bulk.

This means that anyone in the industry can reach us anytime they like, and they do. In fact, because of Visa and MasterCard registration requirements, many bankcard salespeople are secretive and choose to fly under the radar.

One of the endless questions that we have received from advertisers is, "How many ISO/MSPs are there in the U.S.?" Two things make this question hard to answer. The first is that there is no clear definition of what an ISO/MSP actually is.

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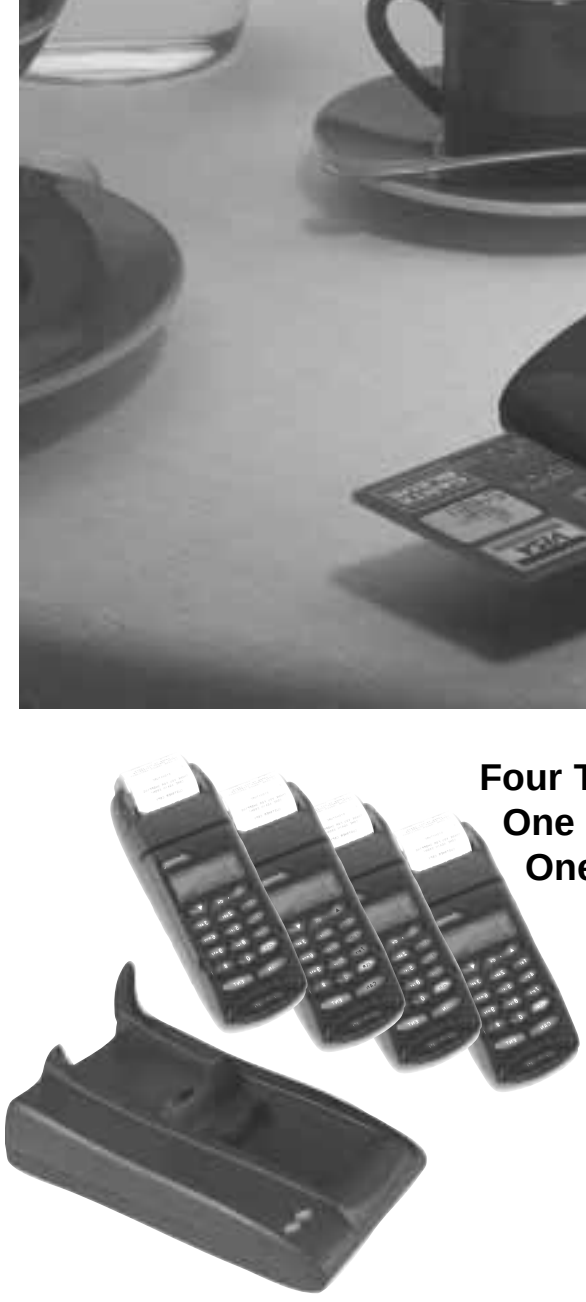
At the Table



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In fact, from some viewpoints, the correct answer is completely bankcard-centric. If it is any organization involved in bankcard acquiring that is not a bank, then First Data and Cardservice International are both ISOs, and they have thousands of employees.

From another vantage point, however, Heartland Payment Systems and Lynk are both undisputedly ISOs, and they also have a thousand employees.

Others would say an ISO/MSP is anyone selling anything in the industry. This is true because within the industry there are also thousands of salespeople selling check services and other services, exclusive of bankcard services.

So when the how-many-ISOs question is asked, the underlying question is, "Will any of these individuals respond to an ad or service offering when their programs are predefined by their employers?"

One other way to address the question of the number of people working in the industry, versus a selling ISO, is to look at the success that the ETA has had in reaching the ISO. When you use the ETA's 2001 Membership Directory as a measuring stick, you find that less than 30% of its members are actually ISOs (if you are a member, count them for yourself).

What this means is that organizations that use ISOs/MSPs and sell products and services to them outnumber them more than three to one, and these numbers are even worse when the registered numbers with Visa and MasterCard are used against total industry size.

The next issue is that turnover is high in the industry, and mailing to ISOs doesn't necessarily mean you reach them. The fact is that, unfortunately, only a small number of ISOs update their addresses as they move. Mail forwarding helps, but many leave the industry and simply throw away anything mailed to them.

The Green Sheet always has focused its efforts on the sales professional selling in the marketplace and always has had the timeliest information in the industry.

We continue to reach the market 28 times a year, more than twice that of any other publication, and we actually have a point of view rather than adopting the generic infomercial style of totally commercial publications.

Our Green Sheet rates are less than one-third the cost of our competition in half-page formats and less than one-fourth the costs of our competitor's full-page ads, and we get to the market twice as often.

In short, we reach the right people in the right way.

We also think that we have created the right economic mix for our advertisers – meaning that we also think that **we have the right cost for the right industry reach**. To do this, we have continued to use The Green Sheet as our primary information source.

This is because we can produce it in a timely fashion, getting most news and information to the street within two weeks rather than an eight-week lead time or longer, which is common among our competitors.

It also means that, in this format, an advertiser's ad campaign can be more specific to the current market, change directions on a dime, and keep the cost as low as possible. Our Green Sheet rates are less than one-third the cost of our competition in half-page formats and less than one-fourth the costs of our competitor's full-page ads, and we get to the market twice as often.

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Of course, the comeback to this point is that this is the difference in black-and-white ads versus full color ads, but that is also a choice that we made from the very beginning.

While we produce ads for some of the largest companies in the U.S. — J.P. Morgan Chase, First Data and many others — we have designed our ad program to meet the needs of small organizations that need to reach the market economically.

By having a black-and-white ad in an all-green newsletter (magazine), no one's ad is diminished in look, even when compared to more robust advertising budgets. In fact, with 24 issues a year and a message to the target audience twice a month, it is a very effective and economic vehicle.

While our efforts are focused on cost and efficiency, we also produce a color product with our GSQ magazine to meet any advertiser's needs. Our cost in this venue also is less expensive than our competition, and we will be increasing the number of GSQ issues in 2002 – we think that we can address in-depth many pressing and new subjects with this expansion.

While we know from previous surveys that The Green Sheet is circulated by the addressee to an average of four other readers, we want to be sure that everyone who is reading it receives their own paper copy, if they want one.

We already do bulk mailing to a number of organizations, and we want all readers to know that this is an option for your organization to consider.

Please watch for many more changes from us. Our Web site is growing, our content continues to focus on your questions and needs, and we continue to expand our efforts. In fact, you soon will see each Green Sheet in both the word searchable format that we have always had, with more than 5 million words currently searchable, and a full PDF format of each and every issue, including all advertising in perpetuity – creating even more value for our advertisers, who support our efforts to bring you the best "free" resources in the industry.

Finally, we look forward to working with the strong industry representation that we have been fortunate enough to gather in our new Advisory Board (see Page 9). Each Advisory Board member has volunteered to work with The Green Sheet to give back a portion of their time to those working as sales professionals in the payment services industry.

Our objective continues to be simple: Get the right stuff, to the right people, in the right way.

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Recommended Reading

The Green Sheet had a great review of my book, "Developer's Guide to Integrating Electronic Payments" (01:08:02 issue). I wanted to thank you for that review and let you know I received several orders I believe I can attribute to your publication.

I was wondering: If you believe this publication would be an asset to the ISO community, would you be interested in listing it in the Recommended Reading section of your Web site?

Thanks,
Bill Pittman
RichSolutions Inc.

Dear Bill,

You're welcome! We have added your book to this section with a direct link to your Web site.

Good Selling!
The Green Sheet Staff

Business Check Volume

I am searching for the number and dollar volume of business checks written in the U.S. (2000, annual, current year 2001, or monthly average would be preferable, although the time period is flexible), broken out by the following industries:

1. Utilities
2. Transportation
3. Brokerage
4. Health care
5. Telecommunications (including cable)
6. Insurance (escrow/title/mortgage)
7. Electronic Billing Payment and Presentment (EBPP)

Thank You!
Dave

Hey, that's a GOOD one! "Having your sales presentation reviewed by a committee IS like being nibbled alive by ducks!" Ha Ha Ha! But what does that have to do with me?

Dear Dave,

Our most recently published U.S. Check Study (1999) is available online at www.greensheet.com/CheckStudy/index99.html. This study has the best information we were able to compile on U.S. paper check usage.

Paul Green's book, "Checks at the End of the 20th Century and Beyond," is available at Amazon.com (a direct link is posted in our PUBLICATIONS section of the Web site). You also can call 800-757-4441 to purchase the book directly from us. This book is a collection of all six annual check studies with additional historical and forecast data.

Good Selling!
The Green Sheet Staff

PayPal Model Questioned

I have wondered about how PayPal can offer the program that they do, and now I find out that they are working on an $80 million IPO after already raising

something like $200 million. I am thinking that they may go belly-up, and it should be interesting to see if the IPO floats before they sink.

X.com/PayPal have raised somewhere in the order of $200 million. They probably have spent somewhere in the order of $30 million to acquire customers. Their asset base under management (that is, customer funds) resulting from this expenditure is $40 million.

Performing some quick calculations, we can determine that an average deposit at PayPal is $12.12. Once you subtract the customer acquisition bonuses that have been paid ($9.09 per customer), there is a net deposit per customer of $3.03. Essentially, their investors have poured $200 million into a company in order to acquire an asset base of $40 million. Not smart business ... and not smart when you need 400 employees to support the 3.3 million "customers" PayPal has obtained.

Exactly why has PayPal achieved such a small deposit base? Not only because their business model is fundamentally flawed, but because the economic architecture of the business is fundamentally flawed. By economic architecture, I mean the fundamental economic structures that govern people's decisions.

Although X.com does not yet realize it, it is in the "currency" business. Its customers provide dollars in exchange for PayPal liabilities. Despite the 3.3 million customers, PayPal liabilities are far less liquid than the general USD distribution. Not only are these liabilities far less liquid, but they are also far riskier. They are risky because X.com's asset base backing the company liabilities could be claimed by creditors in case of bankruptcy.

So the risk of holding PayPal liability is greatly influenced by the financial stability of the company. Because of this fundamental economic architecture, people exit their PayPal liabilities as soon as possible. This explains the abysmal $12.12 deposit per customer. Can you shed some further light on the numbers?

Bill Platt

Dear Bill,

I think that you have already done the heavy lifting. All I can say is that it is currently very hard to raise money, and, as you point out, the model may be flawed. We do all remember CyberCash, right?

Good Selling!
Paul H. Green
Editor-In-Chief

ISO List

Is there a list of ISOs that I would be able to obtain?

Susan Champion

Dear Susan,

No such list exists. We did publish a report on this sales channel in the February 2000 GSQ, "Feet on the Street." We can send you a complimentary copy of this report; it is not available online.

Good Selling!
The Green Sheet Staff

CORRECTION

The company name and URL for Authorize.Net were incorrectly reported on Page 7 of the 01:09:02 edition of The Green Sheet. The URL is www.authorizenet.com.

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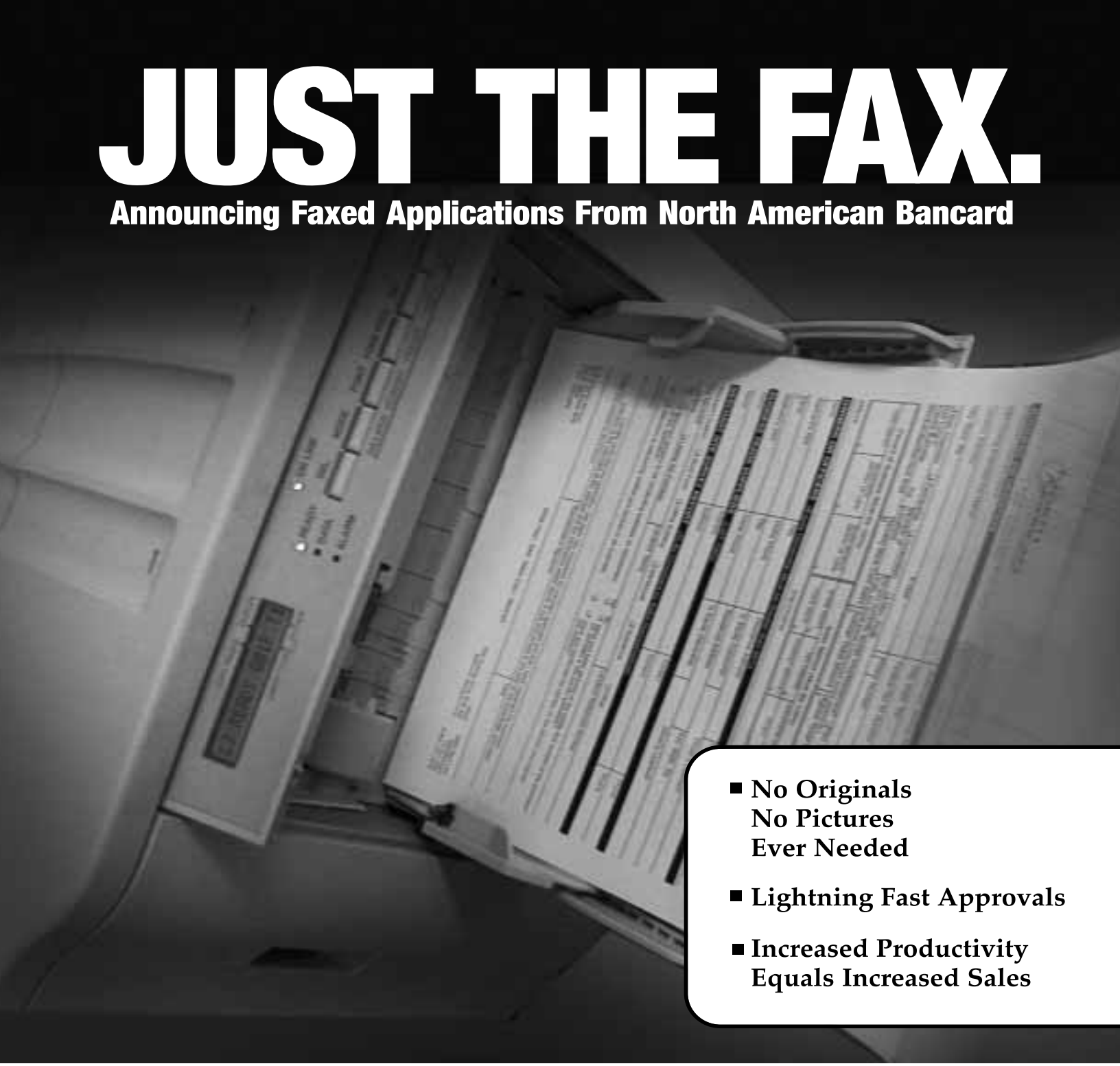

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GS ADVISORY BOARD

Green Sheet Names Board Members

In September 2001, The Green Sheet announced the formation of our Advisory Board with the following:

We believe that the strength of this industry is the Individual Sales Agent.

We are moving to enhance our ISO support in many new ways, the first of which is that we are forming a Green Sheet Advisory Board.

We are looking for a representative cross-section of the retail financial services industry.

We are now pleased to announce the members of that "representative cross-section."

Board members have agreed to answer industry-specific questions to broaden the scope of our publications with their expert opinions. For starters, each of our Advisory Board members was asked the following two questions:

• Why did you join the Advisory Board?
• What would you like to see GS do differently?

We want to share some of their answers with you...

Neal Anderson
President, Payformance Corporation

Clinton Baller
President, PayNet Merchant Services

John Beebe
Chairman & CEO, Global eTelecom

Stacy Bell
VP, Operations, Advanced Payment Technologies

Audrey Blackmon
VP of ISO Channel Sales, POS Portal Inc

Jason Burgess
VP, Business Development, Artaban Solutions

Robert Carr
President, Heartland Bank

Steve Christianson
President, Transpay Processing

Todd Davis
President, Nobel Electronic Transfer, LLC

Tom DellaBadia
Regional VP, NOVA Information Systems

Steve Eazell
Nat'l Sales Director, Secure Payment Systems

Mike English
Director, Marketing & Communications, Ingenico

W. Ross Federgreen
EVP, CSRSI

Jon Frankel
President/CEO, Certified Merchant Services

Ed Freedman
President, Total Merchant Services

Patrick Gaines
President, LML Payment Systems

Alan Gitles
CEO, Merchant First Bankcard

Russ Goebel
Nat'l Acct Mgr, Horizon Group-The Hypercom Co.

Tom Haleas
Chairman, Bridgeview Payment Solutions

Larry Henry
President, L. Henry Enterprises

Holli Hobbs
Mktg Coordinator, Thales e-Transactions

Robert Joyce
President, Alliance Payment Systems

Allen Kopelman
V.P., Nationwide Payment Systems

Lee Ladd
President, LADCO Leasing

Gary LaTulippe
President, Schmooze

Mitch Lau
President, Money Tree Services

Dan Lewis
VP Nat'l Sales & Mktg., Electro-Check

Douglas Mack
Regional Mgr, Card Payment Systems

James Marchese
VP, IRN Payment Systems

Paul Martaus
President, Martaus & Associates

Craig Millington
Sr. VP, Compass Bank

Patti Murphy
President, The Takoma Group

Steve Norell
President, US Merchant Services

Christopher O'Hara
President, Profitscentric

Bill Pittman
President, RichSolutions

Brian Rogers
Mgr/Group leader, PurchasingPower

Stuart Rosenbaum
CEO, U.S. Merchant Systems

Paul Sabella
President, Next Day Funding

Dave Siembieda
President/CEO, CrossCheck

Matthew Swinnerton
Merchant Services Direct

Jeff Thorness
President & CEO, ACH Direct

Scott Wagner
Sales Director (FDMS), Hypercom

Dan Wolfe
CEO, US Bankcard Merchant Sales

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GS A B SOUNDS OFF

"Why did you join the Advisory Board?"

"What would you like to see GS do differently?"

Scott Wagner, Sales Director (FDMS), Hypercom

"I look forward to contributing to The Green Sheet. … I've been in the credit card business, in one shape or another, for 10 years. During that time I've learned a lot about the industry. If in any small part I can give some feedback that might help someone along the way — well then, that would be great. … The Green Sheet is widely read and respected."

Patti Murphy, President, The Takoma Group

"…I respect what you ... are doing and the way you're doing it. I've worked for countless pubs over the years, and while publishers paid lip service to helping their respective industries, when it got down to it, it was just about filling pages. 'All the news that fits, we print,' I used to say. In answer to your second question, I can't think of anything in particular. I think what you're doing is quite beneficial. And, of course, it might help to provide more educational forums — online and conference type."

Jason Burgess, Vice President, Business Development, Artaban Solutions

"As a member of the financial services community, I feel that information contained in The Green Sheet is second to no one and provides rewarding information to its readers. By serving on the board, I believe that I can contribute my views on certain issues that are facing the financial services industry and have a positive impact on the future of the marketplace. The Green Sheet seems to have a primary goal of providing information to the ISO community with an emphasis on sales. I would like to see more information on products and services geared toward the 'back office' operations of the ISOs."

Ed Freedman, President, Total Merchant Services

"The Green Sheet has been the only publication that covers our industry – the merchant acquiring business. Over the past five years, I've been looking forward to every issue, and I've been reading every issue from cover to cover. … I look forward to working with The Green Sheet Advisory Board to contribute on the topics that are of interest to salespeople. … I think that The Green Sheet does a good job of making the ISO community aware of their options for merchant bankcard programs, leasing programs, terminal equipment providers, software providers and check service companies."

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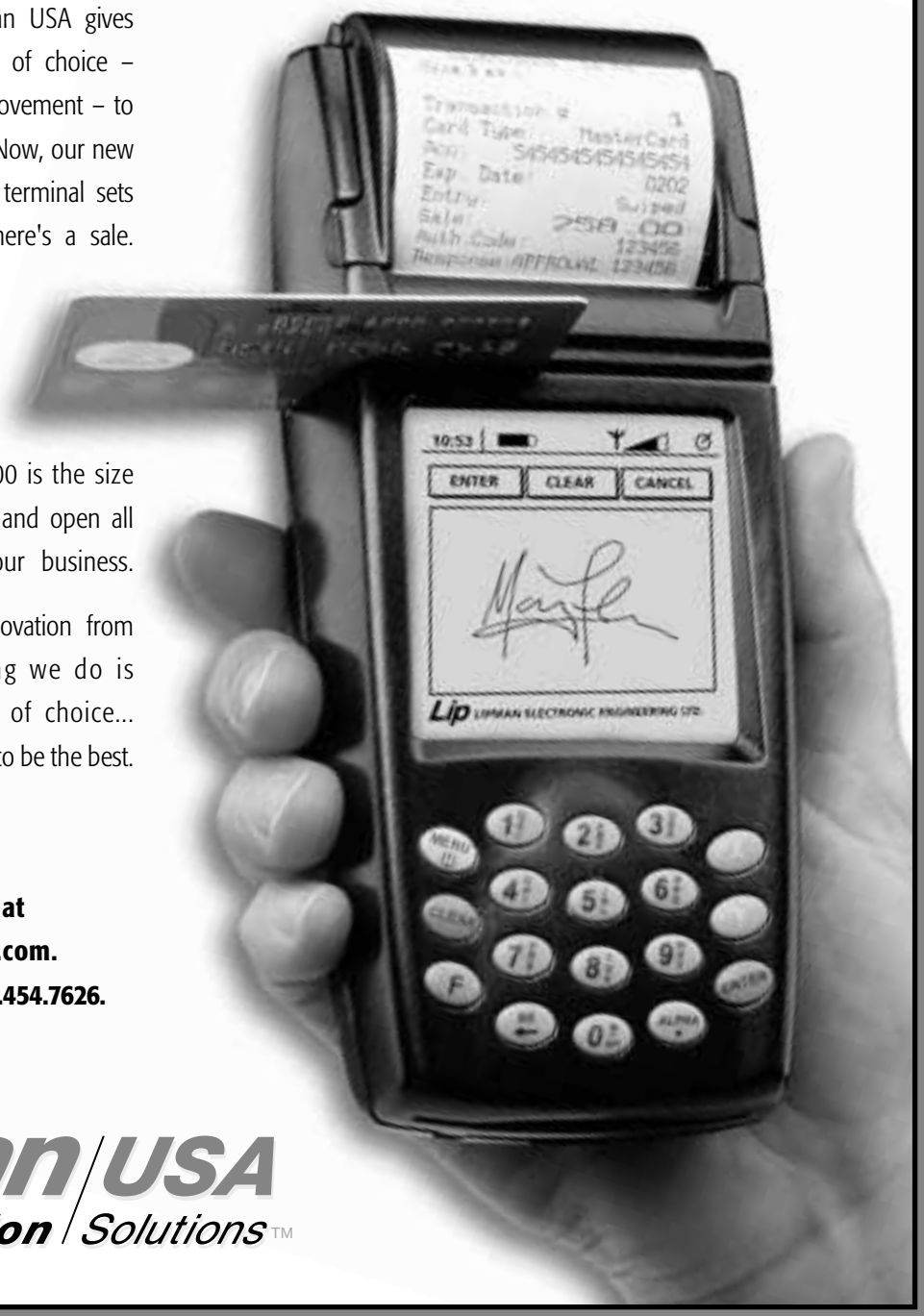

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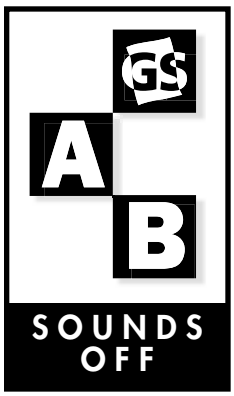

Russ Goebel, National Accounts Manager, Horizon Group-The Hypercom Co.

"Personally, I felt it imperative to be part of the leading publication's advisory board in our industry. This is an opportunity to be part of a team to learn how to better partner with ISOs and listen to their needs. … The Green Sheet is well known and easily the leading publication in our industry. One of the many strengths is the straightforward articles. Continuing this philosophy is a valuable tool for all ISOs and related partners. In addition, continue to perform extensive due diligence on new technologies and processes that benefit all."

Audrey Blackmon, Vice President of ISO Channel Sales, POS Portal Inc.

"As a reseller and service provider to the ISO channel, I feel it is imperative I keep abreast of what is going on in this arena. Things are constantly changing in the ISO channel and in order to properly service the channel, you need to be right in the mix. I have always found the GS to be a fantastic vehicle into the ISO market. If I had to choose anything, it would be to continue expanding your ISO education by including articles on all facets of the industry."

Alan Gitles, CEO, Merchant First Bankcard

"I chose to join the board because I have known Paul Green for years. … Paul is one of the most knowledgeable and respected persons in our business."

Holli L. Hobbs, Marketing Coordinator, Thales e-Transactions Inc.

"The Green Sheet as well as GSQ plays an important part in our marketing strategy. I have enjoyed doing ads for the GS/GSQ and would like to eventually participate with editorial contributions. I look forward to the growth of this relationship through my participation on the Advisory Board."

Steve Eazell, National Sales Director, Secure Payment Systems

"I have a passion for this industry and because I believe that The Green Sheet shares that passion and speaks to the

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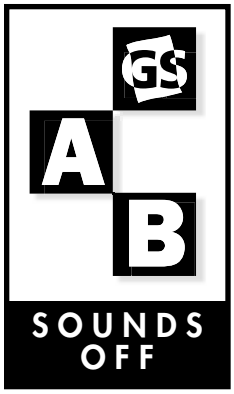

industry to address its concerns, I thought this would be a way to contribute to the overall mix of both. I think that you guys are on the right track. I like the articles from the outside industry experts that are contributing. I would like to see: the comparisons or examples of the bankcard programs for the salespeople to see. … I would like to see a comparison of the different value-added services available for merchants and ISOs such as checks, smart cards, etc."

Stacy Bell, Vice President, Operations, Advanced Payment Technologies

"I thought it was important to hear from an organization that concentrates on the sales end of products/services as opposed to the processing end. Our organization reads The Green Sheet to learn about products/services, but it doesn't concentrate on how to best sell the particular product/service."

Tom DellaBadia, Regional Vice President, NOVA Information Systems

"I chose to join the advisory board to share some of my experiences in this industry with others. …"

Steve Norell, President, US Merchant Services

"I chose to join the advisory board because it is obvious to me that The Green Sheet is the most read and circulated publication in our industry. Therefore, I wanted to be able to impart my ideas and feelings on key issues to all ISOs through this venue."

Bill Pittman, President, RichSolutions Inc.

"I love technology and the payment industry. I think if you have a good understanding of both you can create true value-added application that offers businesses a competitive advantage. I am hoping that by being part of the Advisory Board I will be in a position where I can help make a difference. I think The Great Sheet is doing a great job. I am impressed with your new Web site Forum and I have a lot of respect for Paul Green. The only thing I think you could expand on is helping merchant service providers become more technical and expand the partnership oppor-

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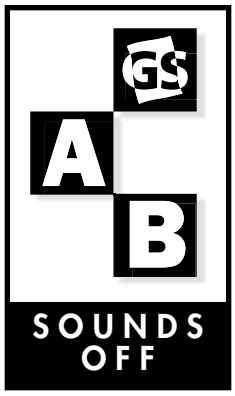

tunities between the merchant service providers and other industries selling to the same customers. For example, point-of-sale, time and attendance, telephone services, etc."

W. Ross Federgreen, EVP, CSRSI

"The reasons that I asked to join the GS Advisory Board are: greater participation in the industry, contribution of our experience, (and a) desire to help increase the level of education of the participants in our industry. Clearly, the recent changes in the format of the GS have increased the information flow. GS has evolved as the industry has over the years. I believe it is a continuing process of development. GS should continue to reflect the industry and be a beacon of unbiased information. The only suggestion at this juncture for a specific addition would be to develop a detailed demographic of who an ISO is. This would include training, experience, income range, etc."

Brian Rogers, Manager/Group leader, PurchasingPower

"The Green Sheet is the only publication in the terminal merchant account field that I know of that deals mainly in ISO sales issues and development. … I would like to give something back …"

Dan Lewis, VP National Sales & Marketing, Electro-Check

"Why did I choose to join the Green Sheet Advisory Board? …Who wouldn't want to be a part of the Advisory Board of the only publication that deals with the real issues that concern us and informs us of new products and services in our industry! What can The Green Sheet do differently to better serve the ISO? You just did it by forming this Advisory Board and by increasing the number of pages of The Green Sheet."

Mike English, Director, Marketing & Communications, Ingenico

"First, may I state that I perceive it to be an honor. Second, The Green Sheet is viewed by the ISO community as the Wall Street Journal is to investors and business people.

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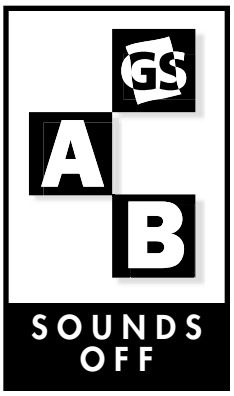


The opportunity to both contribute to the magazine's direction and content is a commitment to the industry itself. …What it may lack is a fresh format that cries out to the reader to pick it up and read from cover to cover."

Tom Haleas, Chairman, Bridgeview Payment Solutions Inc.

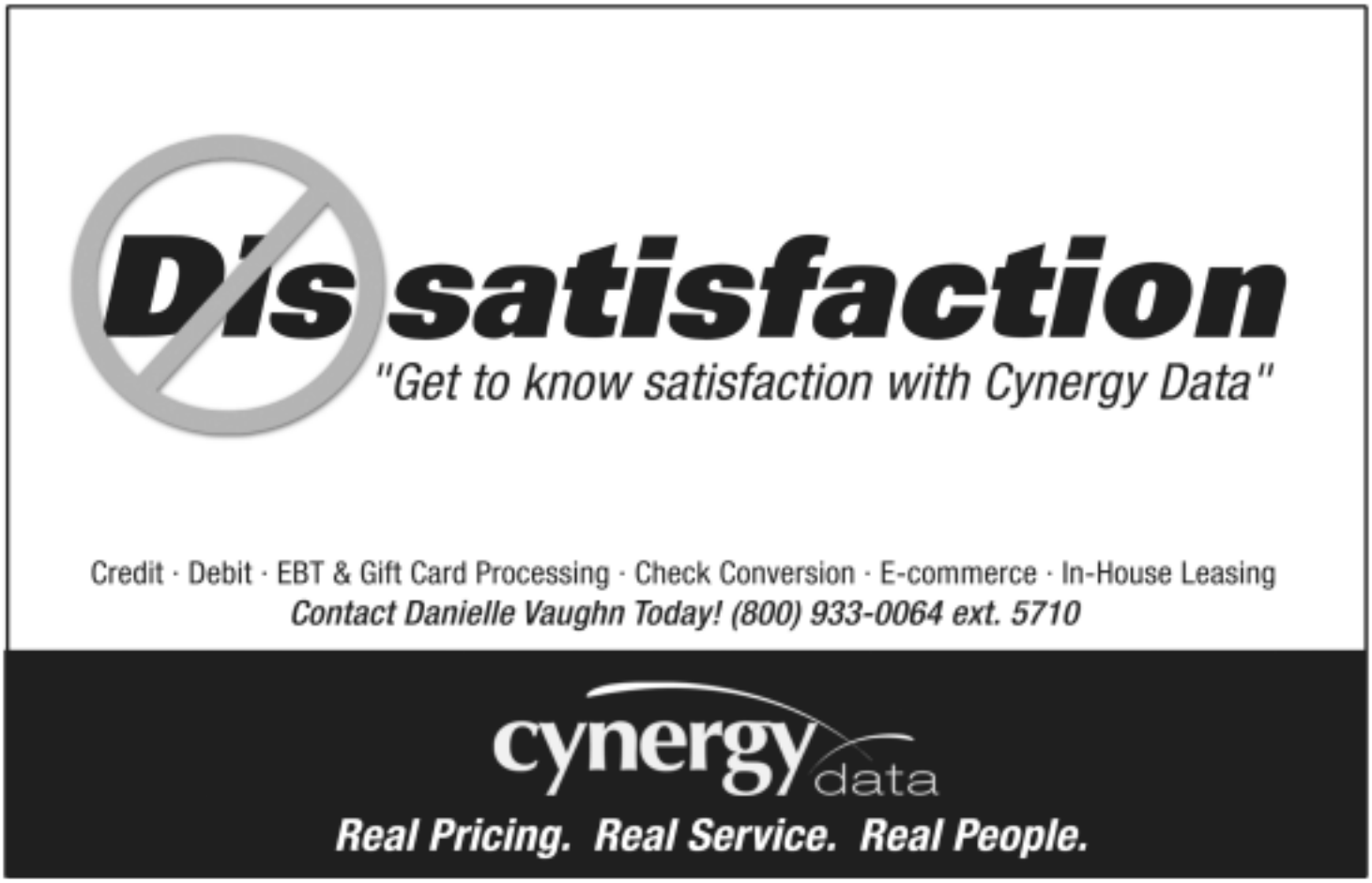
"I chose to join the Advisory Board to offer information and advice to the ISO community from the perspective of a financial institution (and principal member of the card sponsors). Things the Green Sheet can do differently to better serve ISOs: Change the appearance. Sometimes change is good. Although I like the "no-nonsense" look of the Green Sheet, I think a slicker-looking publication will stir up more interest. I know a lot of people that now just skim through the contents because each issue looks so similar and everything just begins to blend together. …I like a "point/counter-point" analysis of issues, rather than articles written by industry insiders who often write solely from the perspective of their own industry. I think it would be good for The Green Sheet to obtain different perspectives on some issues."

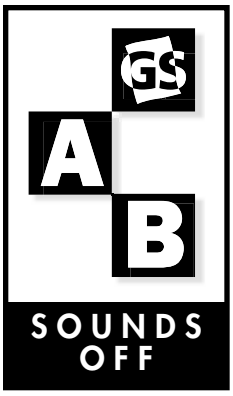
Lee Ladd, President, LADCO Leasing

"… I feel I may have something to contribute to the industry from a lessor's perspective. I have been in the POS business from the very beginning and have witnessed some great as well as horrid situations that could be reflected upon. I am certain many of the newer ISO groups have no idea the role leasing has played in the POS/ISO success story. We have all known the good times of recent years, but few of the current POS people know what it can be like when money dries up and the prime goes to 21% and what was the normal, easy, everyday transaction becomes an impossibility. Regarding question No. 2: I don't want to blow Paul's horn too much, but I don't know of a thing I would change."

John Beebe, Chairman & CEO, Global eTelecom

"… I like what you are doing with the publication – new changes, the recent evolution, the wide-ranging content that is provided, the visibility level that The Green Sheet has with ISOs, and the wisdom and unique perspective that Paul brings to the table, which I admire and respect (even though I do not exactly agree with all of his viewpoints). Many ISOs look at the Green Sheet as their 'industry bible'."





James F. Marchese, Vice President, IRN Payment Systems

"Since The Green Sheet is considered the bible of the industry, I felt IRN had everything to gain by joining the advisory board, while the committee would gain 14 years of knowledge from IRN."

Robert Carr, President, Heartland Bank

"I agreed to give some time to The Green Sheet Advisory Board because I admire Paul Green so much for his commitment to the entrepreneurs in our industry and his long and consistent efforts to communicate and build the knowledge of all of us. Did I mention his incredible (manic?) energy level?"

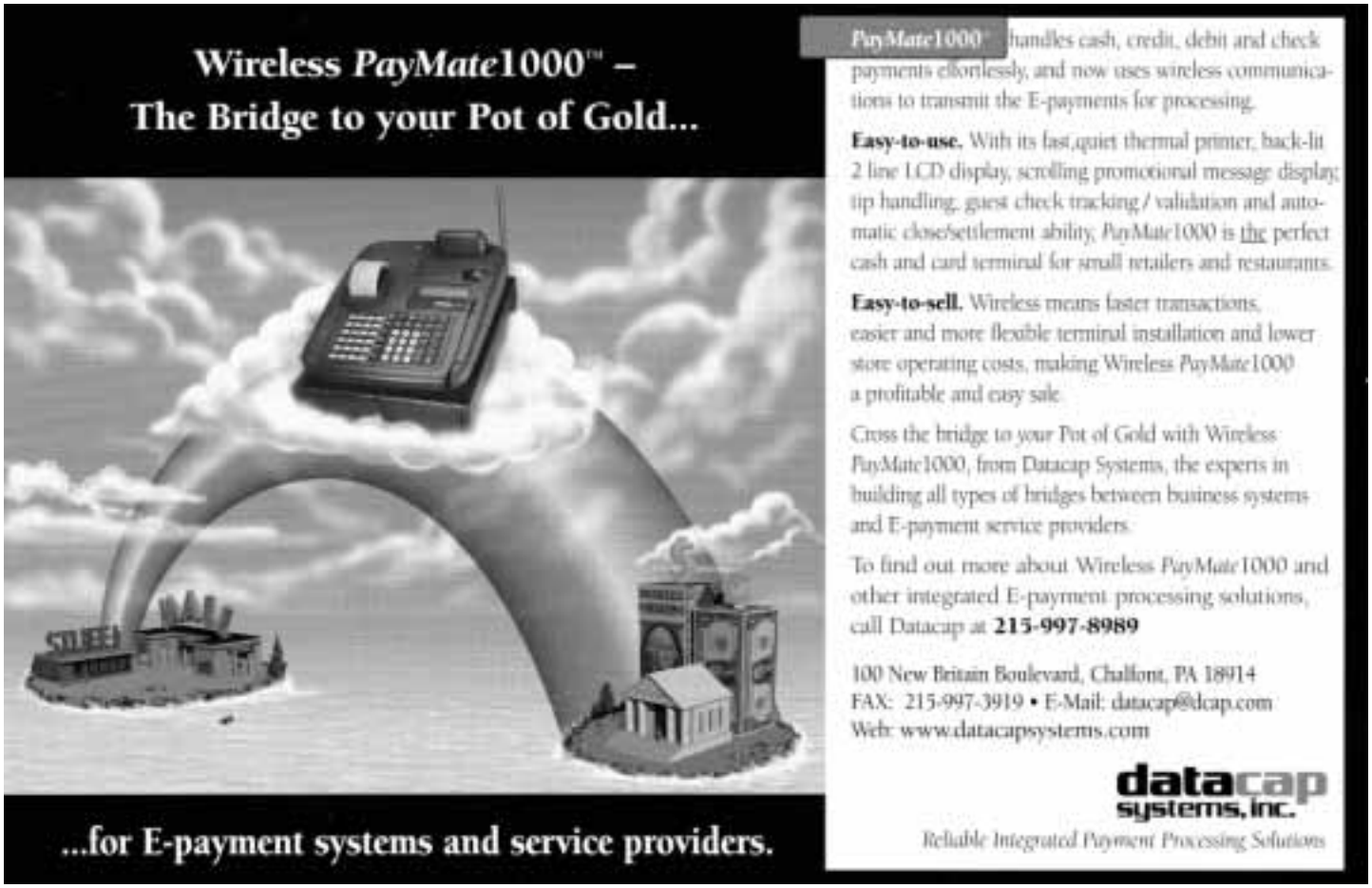
Jon Frankel, President and CEO, Certified Merchant Services

"I wanted to take the opportunity to become a more active participant in the electronic transaction processing industry. I believe that by sharing my experiences over the past 11 years with others, I may be able to provide some benefit to those who are less familiar with the industry. I also wanted to have the opportunity to voice my opinions regarding the direction of the industry, current events and business in general. The Green Sheet has truly become an excellent publication, and I like being affiliated with companies like The Green Sheet. I believe The Green Sheet has improved its outlook, its audience and its effect on the industry over the past several years. This trend should not stop. I would encourage The Green Sheet to continue on this course." GS

We believe that with the inception of the Advisory Board, we have moved into the next chapter in our life as a publishing company. This naturally corresponds to many personal and professional changes that I am making, allowing me to focus more of my time and energy on this publishing company and the community of ISOs that it serves.

Good Selling!

Paul H. Green



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GS0901

Cash In On Financial Professionals' Knowledge

By Brandes Elitch

The Association for Financial Professionals (AFP) was formed as a resource for corporate cash managers, but, in an ironic twist of fate, a large percentage of its members are now bank calling officers and vendors who sell cash-management services to their corporate clients. In this respect it is similar to the Electronic Transactions Association, the ISO organization, where it is rare to actually spot an ISO in the crowd of vendors.

The AFP evolved from what originally was called the National Corporate Cash Management Association (now that's a mouthful). It later was changed to the Treasury Management Association and then to the AFP. There are about 14,000 members, most of whom work in the world of cash management with titles like CFO, Treasurer, Assistant Treasurer and Cash Manager. Like all respectable associations, it has a certification (Certified Cash Manager) and an organized body of knowledge.

Make no mistake, this is a big business; banks sell billions of dollars of cash-management services to the corporate market annually. The products are sold under names you might recognize (lockbox, ACH processing, check clearing, cashletter, controlled disbursement, wire transfer, account reconciliation, cash handling, etc.). All companies with more than $100 million in sales (and a lot of smaller ones with large transaction volume) need them and are billed via an "account analysis."

I just returned from the AFP's annual conference, which featured more than 150 sessions divided into 13 categories. The three areas of most interest to Green Sheet readers would be e-commerce, financial reporting and accounting, and information technology strategies.

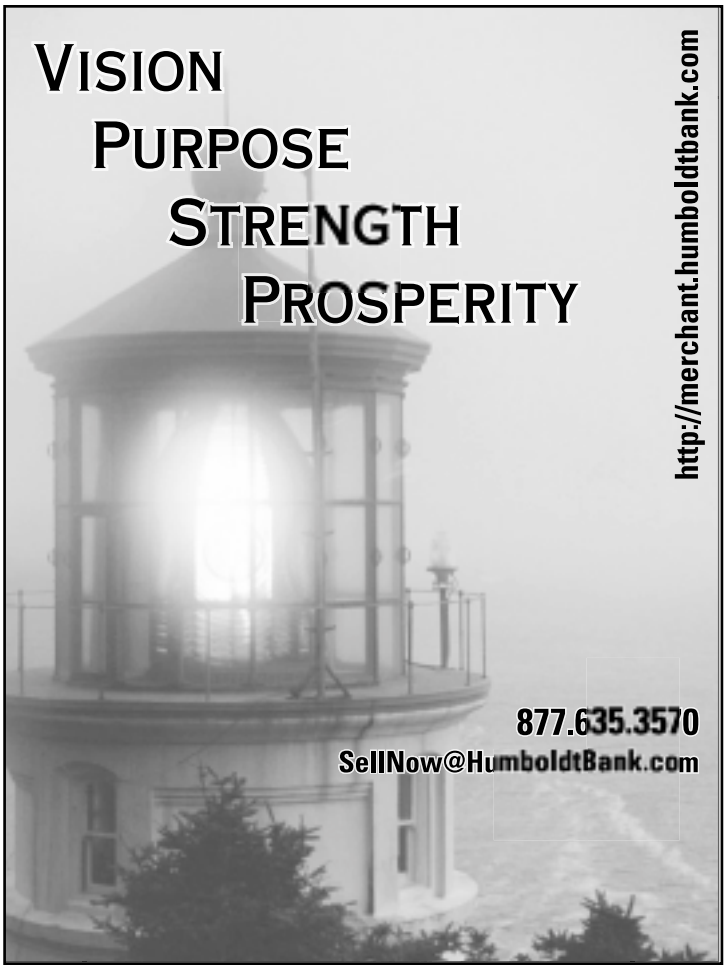
I found seven presentations to be particularly well done, and if you are interested in these subject areas, I can put you in touch with the presenter so you can get a copy of the slide show. They are:

- How to Survive the Latest Trends in Payment Card Acceptance
- E-Transformation: Where Are We Going?
- NACHA Update: The Impact of New NACHA Initiatives on Corporate Payment Practice
- Security and Controls for Financial Transactions on the Internet
- Electronic Transactions: Is Your Organization Safe?
- What is the Real Impact of E-Commerce on the Treasury Area?
- How to Minimize Payment Acceptance Fraud

If you are interested in learning more about the cash management world, you can join the AFP via its Web site, www.AFPonline.org. Conference registration and annual dues run about $1,000. You can earn a "Certified Cash Manager" designation by taking an exam, which is given four times a year. They even have review courses for the exam.

You can call the Professional Development Department at 301-907-2862 to learn more. The next conference, on electronic commerce, is scheduled for Jan. 13-16, 2002 at the New Orleans Marriott. These regional conferences are about the size of the ETA, but the annual conference typically draws about 5,000 people.

If you just want a general overview of the cash-management landscape, you can e-mail me at brandese@cross-check.com and I will try to answer your questions. In the past there has been a wall between the treasury types and the bankcard people, but with the advent of e-commerce and new payment types this is changing. Each group is going to need to know more about the other as the two converge.



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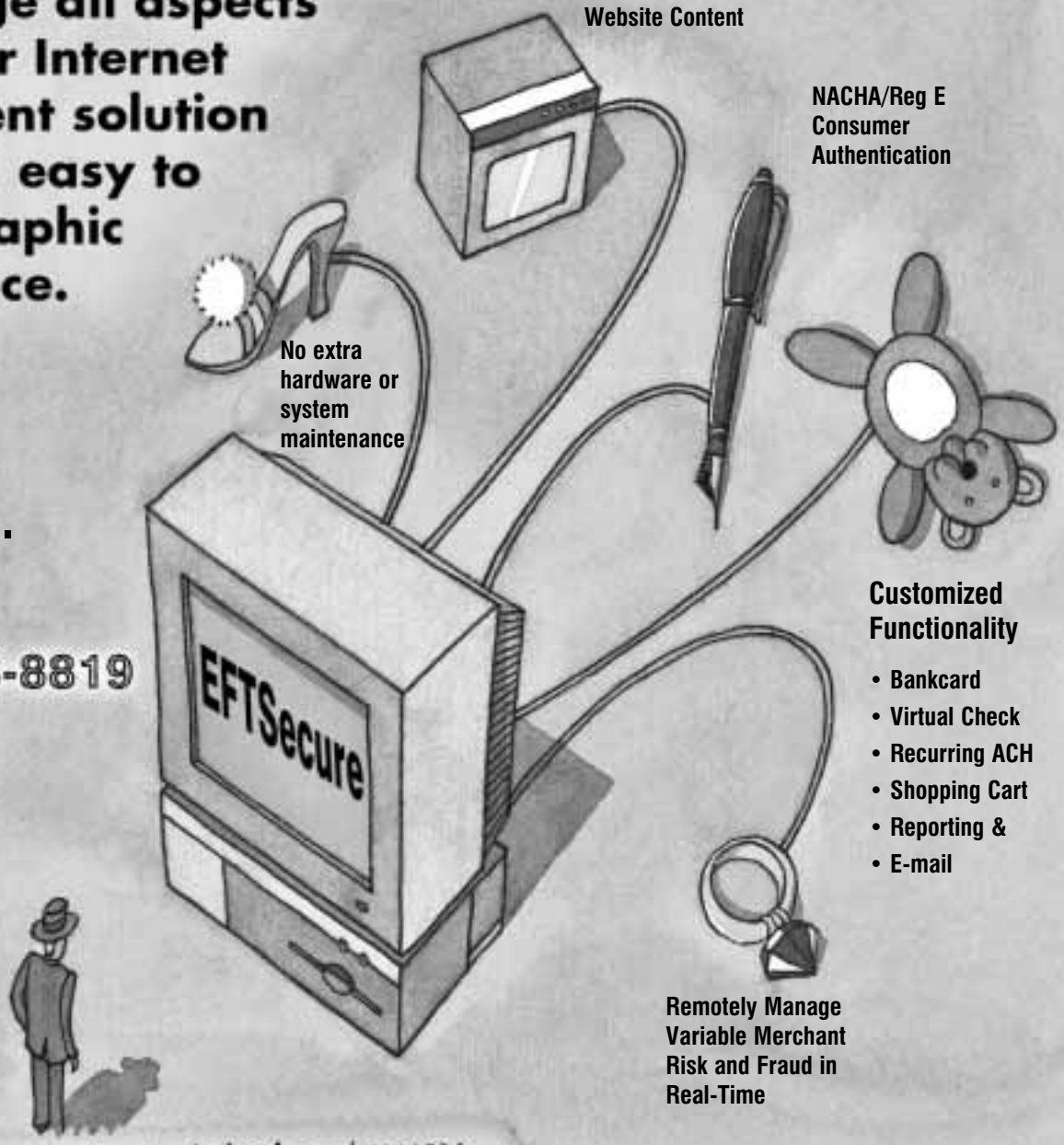

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NETWORK 1 Financial

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EFTSecure.com

The Network 1 Financial Story

No one made a system that securely exchanged financial transaction data over the Internet that was flexible or risk oriented enough to suit our business needs – so we developed the EFTSecure payment gateway. As an MSP (merchant service provider) and acquirer we are responsible for merchant risk and have to see the big picture view of merchant activity quickly and make decisions accordingly. To easily manage merchant account status (including processing levels and services, fraud parameters, sales limits, user access, card types, batch methods, and much more) all the elements had to be housed in one interface. We also wanted to sell our own product with our branding – not someone else's. We figured you'd want that too, so EFTSecure is completely brandable – it will look and feel just like your website.

We also had to give our merchants a tool that was easy to use (less training and customer support time means more sales time). Our virtual terminal incorporates all our merchant services – bankcard – virtual checking – recurring payments – consumer authentication - shopping cart – account management – product management – AVS and CVV2 – tax and shipping options – branded merchant banners – all centrally located to make shopping cart and website integration a breeze.

Givex Launches Gift Card Product

Givex Corp., a gift certificate management provider, has launched Givex for Windows, a unique software product that processes real-time gift card transactions.

Givex for Windows is a stand-alone application that enables merchants to conduct real-time gift card programs directly through their Windows-based point-of-sale system.

This product operates in a touch screen environment, includes a user-friendly virtual keyboard and runs through TCP/IP and dial up.

"Our intention is to make gift card programs more accessible and easier for merchants," says Don Gray, CEO and President of Givex. "The big difference between this product and other gift card solutions is that Givex for Windows rests upon a merchant's existing POS system yet runs independently of its applications.

"It does not require any hardware or integration, so the installation is simple and immediate. All of this translates into an easy-to-use, low-cost gift card solution that leverages a merchant's existing POS investment."

Mike French, Vice President of Network Solutions of Givex, says, "Givex for Windows demonstrates Givex's ongoing commitment to provide innovative real-time transaction solutions. Givex currently offers a variety of hardware and fully integrated solutions, and we are excited to introduce Givex for Windows, our first stand-alone software solution, to the market.

"Our goal in developing this product was to produce a low-cost solution for those merchants who otherwise would not be able to conduct a gift card program."

Givex for Windows will be supported by the same real-time technology that supports all Givex gift card, frequent user card, e-gift certificate and points programs. Merchants using Givex for Windows will receive real-time tracking and reporting, 24/7 customer support, program training and gift card design and production services.

Givex Corporation (www.givex.com) is a gift certificate solution provider for the retail and hospitality sectors. Givex seamlessly integrates point-of-sale devices — LAN-based registers, credit card terminals, kiosks and the telephone — with the Internet to create a secure real-time gift certificate management system.

givex

"The big difference between this product and other gift card solutions is that Givex for Windows rests upon a merchant's existing POS system yet runs independently of its applications."

—Don Gray,
President/CEO, Givex

Givex technology provides turnkey solutions for tracking and managing gift cards, frequent user cards, e-gift certificates and points programs across multiple sales channels.

Patents are pending for the Givex technology in the United States and Canada.

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New Payment Product from RichSolutions

RichSolutions Inc., developer of RichPayments.NET and provider of ePayment Web Services, has announced the immediate availability of RichPayments for Windows, a new, PC-based, electronic payment software product that streamlines the process for small businesses to process electronic payments.

RichPayments for Windows is a low-cost, easy-to-use PC-based product for processing credit cards, debit cards, check services and electronic signature and image/receipt capture services (ERC). RichPayments for Windows is an alternative to the stand-alone, non-integrated, single-function bank terminals many businesses use to process payments.

RichPayments for Windows uses the Internet as the primary means of communications, resulting in fast transaction times of five to seven seconds. Traditional dial-up payment terminals average 10-15 seconds.

RichPayments for Windows has an intuitive, user-friendly graphical user interface that reduces employee-training time, thus improving efficiencies. The software is easy-to-use; is pre-configured by merchant service providers with a browser and contains a setup Wizard that automatically pulls down the merchant setup information for the merchant.

The product also supports a wide range of point-of-sale hardware peripherals, including card readers, PIN pads, check readers, check imagers, receipt printers and signature capture devices.

RichPayments for Windows can process credit cards, debit cards (online and offline), check services and electronic signature and image/receipt capture services. The product has been certified with major credit card processors and meets Visa's and MasterCard's latest processing requirements, so merchants can avoid additional assessment fees from their financial service organizations.

RichPayments for Windows has been certified for retail, restaurant, mail/telephone order and Internet e-commerce. The product also supports commercial card level II, ECI indicators, CV numbers and recurring transactions. A demo can be downloaded at its Web site: www.richsolutions.com/downloads.

RichSolutions can be reached through the Internet at www.richsolutions.com or by calling 425-836-4251.

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Global eTelecom Points to Infrared Future

Global eTelecom recently announced its intent to develop and market infrared-enabled consumer-to-merchant payment technologies at the point-of-purchase. The consumer can pay for goods and services with a digital check using a PDA or IR-enabled mobile phone.

In partnership with C-SAM, Global eTelecom is the second company after CrossCheck Inc., the original creator and funding source for the IrDA project, to successfully pass a check transaction from presentment to settlement, using this new technology in closed-loop testing. CrossCheck Inc. completed its closed-loop testing in 2000 and began supporting PDA devices in early 2001.

Global eTelecom provides powerful tools to increase market share and improve the customer experience. Global eTelecom's services can be configured around the business processes of a business partner and its merchants. Global eTelecom and CrossCheck have partnered in various ventures where CrossCheck provides guarantee services and global conversion services to the same customer.

Global eTelecom plans to conduct live trials in the near future. Global e Telecom has led the way with reliable, integrated Electronic Check Conversion (ECC). Global eTelecom continues to lead the industry with sophisticated new processing technologies partnered with a motivated, dedicated staff.

More information on Global eTelecom can be found at www.globaletelecom.com.

New ATM Service

Level2 Distribution, a California-based division of Electronic Cash Systems Inc., is now providing service for automated teller machine and point-of-sale resellers across the United States. The company, founded by a management group with more than 25 combined years of experience in the ATM and POS markets, will focus on a full line card of products and services.

The company is characterized as an "a la carte" provider of products and services in the electronic cash transaction industry. The target customer at Level2 Distribution is the established, proven and reputable sales professional or sales office. The other key type of customer is an established office that may be "POS-centric." For more information, phone 866-4LEVEL2 or visit www.level2distribution.com.

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Network 1 Financial Inc.

ISO contact:
Chris Kennedy
Phone: 800-903-8819
E-mail: ckennedy@eftnet.com

Company address:
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Phone: 703-848-2980
Fax: 703-848-9457
Web site: www.eftsecure.com

ISO benefits:
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From Rates to Riches

"We are no longer in the selling business. We are in the technology and acquiring business. We are a credit card/transaction acquiring organization that is functional and deliverable through a variety of different technologies."

The organization: Network 1 Financial.

The spokesperson: President/CEO Bill Wade.

The technologies: electronic payment processing, merchant accounting services, high-speed back-end systems specializing in ACH, virtual check and bankcard innovation.

Network 1 Financial traces its roots to 1989, when a group of savvy financial industry professionals decided to venture out on their own rather than be consumed by a conglomerate that had acquired the mortgage banking company for which they worked. With solid expertise in underwriting, documentation and related financial skills, the group knew they could successfully create an infrastructure to support a burgeoning industry whose recurring residual income appealed to them – namely, credit cards.

That confidence translated into the formation of Network 1 Financial, which serviced merchants in Virginia, New England, Florida and Washington, D.C.

Late in 1992, Network 1 changed direction. "We stumbled into the acquiring side of the credit card industry after being in the credit card issuance business for about a year," Wade says. "We liked that we could take advantage of our knowledge of infrastructure and retrofit it for the credit card business."

By 1993, Network 1's expansion ultimately shut down all of its remaining mortgage services, and it focused full time on credit card processing.

For the next few years, Network 1 officials observed that as their business increased, their margins decreased and merchants became more astute, more competitive. As a result, the company launched a development effort that has culminated in a new suite of products, and Wade believes it sets Network 1 apart from other providers.

"In order to safeguard our interest of staying in the transaction business, we needed to branch out to products unique to our company, providing multi-products to singular clients, thus reducing the attrition," Wade says.

Network 1's unique offering includes a "bank independent" suite of electronic funds transfer (EFT) products: EFTBankcard, EFTCash, EFTCheque, EFTSecure and EFTVirtualCheck. These products provide physical and virtual world solutions for automated bill collection, bankcard acceptance, secure e-commerce, check truncation and return check re-presentment.

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- Acquirer-based risk-management tools
- MID/TID in 15 minutes electronically
- Portfolio conversion, assistance and compensation
- A dedicated Relationship Manager
- Checks on the Web
- Flexible underwriting criteria
- IVR and fax summary batch information service
- Online tools: status, commission, residual reports
- No monthly minimum discount
- Recurring and non-recurring ACH
- Zero-liability programs
- Easy, secure Internet access

What does it all mean for ISOs? With a technical, financial and risk-management architecture that enables it to do everything a bank does, Network 1 can negotiate attractive pricing under its contracts – and who isn't always looking for a deal?

"We can offer ISO sponsorship under a conduit processing arrangement whereby other organizations can leverage our volume and transaction activity and take advantage of our vendor contract coattails," says Wade.

Those coattails have emerged from years of development, implementation and relationship-building. For example, take EFTCash, Network 1's EFT recurring debit and credit software product that enables businesses to fulfill credit and debit transactions for their customers and employees.

"EFTCash was the first proprietary product we developed," Wade says. EFTCash was created to fulfill a need for efficiency in processing those transactions while managing it from a risk standpoint. "Our software sticks to the environment," says Wade. "All functionalities are inter-co-existing within our gateway. I don't know anyone else doing this on the ISO side."

EFTSecure – Network 1's Internet gateway that securely provides for transaction delivery over the Internet – also was a result of Network 1's commitment to development with no risk.
"Being an acquirer, the first issue we knew we needed to address was risk management," says Wade.

While others focus on cardholder fraud, Network 1 Financial focuses on merchant fraud.

"When we looked at VISA/MC best practices, we realized that some of the tools we needed had to address the quick changes and uniqueness of the Internet environment," Wade said. "As an acquirer processor ourselves, we wanted to make sure that what we built was going to totally impress not only our merchants but also our partners. Everyone must be comfortable."

Network 1 Financial built velocity, parameters, systems and other tools that did just that.

"We enable our merchants to know what they are doing and how they are doing it," says Wade. According to Network 1, the 9,000 merchants that are serviced on its gateway are Network 1's least risky business today.

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With that type of activity, Network 1 boasts lower charges on the Internet than those of physical stores. Network 1's gateway communicates instantly and also proprietarily monitors shopping cart data. Network 1's virtual system handles it all.

"... Most competitors have to use multiple vendors and force their merchants to deal with multiple vendors. We offer a broad, interrelated range of services all under one roof."

—Bill Wade
President/CEO, Network 1 Financial

Embedded in its gateway is a "Webchecker," which evaluates data and observes any changes as well as illegal activities. Somewhat of a Big Brother, to be sure, but according to Wade, "It keeps our merchants happy and keeps the illegitimate ones away. We find crooks quickly."

Network 1 Financial extends that fiduciary responsibility to its ISO partners as well. "We provide tools that keep risks down for all ISOs that do business with us," says Wade.

With its core competency of a one-stop-shop solution, Network 1 has seven sponsored ISOs and between 40 and 50 affiliate offices, most of which are exclusive, employee representatives.

"What we have seen is that in order for merchants to get these one-stop-shop solutions, most competitors have to use multiple vendors and force their merchants to deal with multiple vendors," Wade says. "We offer a broad, interrelated range of services all under one roof."

In fact, the only portion of Network 1 Financial that is outsourced is its equipment deployment, handled through Tasq. All other proprietary products and services, including customer and partner support, are housed within the walls of Network 1.

With a large telemarketing operation in Atlanta, Network 1 supports all of its exclusive endorsement contracts with a 24/7 customer help desk that has 50 sales managers wrapped around it. Network 1 also has a group of "relationship managers" – the eyes, ears and heartbeat of Network 1's ISO partners, whose sole job is focused on

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"When ISOs build a business with us, if they want us to take over ownership, we'll buy the account and pay out funds up front," says Wade. "We regularly evaluate accounts and offer acquiring prices to qualified ISOs."

—Bill Wade

the special needs of ISOs.

With an impressive suite of services, quality support and strong development goals, what's next for Network 1 Financial? According to Wade, the next level of technology will be seen in EFTVirtualCheck. Considered Network 1's hottest product to date, EFTVirtualCheck will address the authentication situation merchants are facing daily.

Network 1 does a lot of velocity work, and those services are being governed by a new regulation that calls for certain types of authentication. To stay in compliance when accepting an ACH transaction, the merchant must get authentication of the consumer's identity. Network 1 provides that authentication step through its EFT VirtualCheck and is already enjoying success with its merchant response to this new service.

"It is not unusual for us to get bouquets of flowers from merchants who realized fraud was prevented through our EFTVirtualCheck," Wade says. How often are you getting flowers?

Network 1 is also getting into another mode – an acquisition mode. According to Wade, it is looking at buying portfolios of companies that will bring in technologies to complement Network 1's existing offering, considering the fact that the cost to dollars that contributed to the development of Network 1's products and services came from selling merchant portfolios.

In 1996, Network 1 started selling off a small number of portfolios – 7 total – to raise cash for its technology. In 1999, Network 1 made a conscious decision based on the fact that it had not matured the technology or reaped its rewards. It decided to bring in venture-capital money with

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the hopes to grow the company organically at that point.

It paid off, and now Network 1 is in the market of buying. Its business is attractive enough that the financial community is interested in giving money to purchase high grade portfolios of both retail and virtual merchants that have the capacity to cross over their services.

Looking to add to this strong program, Network 1 also has an ISO acquisition plan in the mix.

"When ISOs build a business with us, if they want us to take over ownership, we'll buy the account and pay out funds up front," says Wade. "We regularly evaluate accounts and offer acquiring prices to qualified ISOs."

As is the case with other companies that are enjoying financial success in a depressed economy, a number of companies have taken a run at Network 1. According to Wade, "We really don't want to get bought right now. There's too many positive things going on for us at the moment, not to mention the state of the economy in general. If we sit tight, our company will become one of the larger players in this industry. Because of that, we have an interest in maintaining ourselves privately for the next few years."

It would appear that Network 1 won't have too much of a problem maintaining that position. With capital resources that can be matched up with complementary outsourced funding, Network 1 already has completed two large acquisitions and nearly 20 small portfolios during the last two years. Wade said the company plans to maintain a growth rate of 50 to70 percent over the next three to five years through internal sales distribution, acquisitions and leveraging of our product base.

Having started 12 years ago with three employees, Network 1 is 125 strong today. Its management team is not only strong, it is very focused, according to Wade.

"Everyone needs to be realistic," he says. "This is not a perfect world. The people who do best with us are those that complement what we do – those who fit in our niche over the long haul."

Network 1 approaches that niche by establishing credit lines, leverage lines and equity partners. In fact, Wade says 50% of his time is spent just developing those channels.

"We have been leading edge," he says Wade. "We see a lot of people bleeding edge. Bleeding edge is very dangerous to the health of a company."

COMPANY PROFILE

MSI New Jersey

ISO contact:
George Mayo
Phone: 800-288-8472, ext. 923
E-mail: george@msihq.com

Company address:
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Web site: www.msihq.com

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Profitability Behind the Promises

Mario Parisi got right to the point. "We do what we say. We say what we do," said the Director of Operations for MSI New Jersey.

Founded in 1989 by Mario and his two partners, George Mayo and Andrew Czujko, MSI (Merchant Services Inc.) set out to establish itself as a leading provider of electronic payment processing services. Its initial steps were taken in leasing equipment, evolving to residual streams that eventually led to "ISO in a box," as Mario put it – front- and back-end relationship and processing. "We are now at the level where we do our own risk, credit underwriting, networking," Parisi said.

In 1993, MSI New Jersey formed a buying cooperative with two other entities, Merchant Services of Long Island and Merchant Services of South Dakota, although each entity remained independently owned and operated as well as financially autonomous.

MSI NJ's core competency is all about providing quality credit card processing for merchants, accomplished through sales channels on a national basis. Direct sales channels, major accounts, independent ISOs – they all are part of the mix.

MSI NJ's hot commodity is approval on merchant accounts in less than one day, getting them up and running out the door, setting up Internet gateways for e-commerce transactions.

For example, an ISO sends by overnight air an application to MSI NJ. Assuming it is received by 1 p.m. the next day, MSI NJ ships new, loaded, ready-to-operate MID numbered accounts within 24 hours. The ISO is informed through e-mail, fax or off MSI's Web site that the merchant is open for business. For local merchants, the approval process can even take less than 24 hours.

According to Parisi, hundreds of merchants can be automatically approved, regardless of credit, such as FIC code-sensitive entities, brick-and-mortar retailers such as hair salons, bicycle shops, etc. MSI NJ has no specific target market. "Our target is whatever our sales force wants," Parisi said. "We're not afraid of high-volume accounts if the criteria is there."

That criteria is volume of deals within a profit-sharing structure. MSI NJ has no set guidelines within that structure. Each ISO partnership is coordinated on an individual basis.

"It is so hard to define what level ISOs are at," Parisi said. "It's so hard to get the truth about their merchant numbers. Here at MSI NJ, we do not give anyone any type of false promises. We don't say yes to everyone. If they are credit worthy, we are willing to participate."

MSI NJ also offers direct leasing with no declines because of its strong relationship with a reputable leasing company. An even more appealing offer to ISOs is the signing

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"Our primary market is ISOs. The main thing we want them to know is that we are honest, reputable – a good company to do business with. We give you more opportunity. You'll make the most possible money available, and not only can you make the most money, but you're going to get paid it."

— Mario Parisi
Co-founder, MSI New Jersey

bonus – $35 for AMEX, $20 for Discover and $15 for Diner's Club. MSI adds in a free merchant welcome kit with conventional stickers, user guide, overlays and plates. And don't forget the highly competitive wholesale equipment rates because of MSI NJ's direct-buy relationships with such providers as Lipman and Hypercom.

MSI NJ loads all equipment in-house and ships it UPS ground, free of charge. If equipment is under warranty and a defect arises during the first 30 days, it is swapped immediately, no questions asked and at no cost to the merchant or ISO.

After 30 days and within the timeframe of the manufacturer's warranty, MSI NJ will pick up problematic equipment for free, but the turnaround takes up to five or six weeks with no loaner. Parisi said MSI NJ has no choice – it is bound by manufacturers' restrictions. For those cases, MSI NJ charges $95 to get out another terminal immediately.

Then there's the money. MSI NJ promises monthly residual checks paid like clockwork on the 20th day of the following month to all partnering ISOs. Those checks can be paid in conjunction with portfolio ownerships that contain aggressive buy rates and multiple revenue streams. MSI NJ offers buyouts to ISOs who prefer money up front rather than residuals. Custom, comprehensive programs are available to every ISO who partners with MSI NJ with no app or set-up fees.

"Our primary market is ISOs," Parisi said. "The main thing we want them to know is that we are honest, reputable – a good company to do business with. We give you more opportunity. You'll make the most possible money available, and not only can you make the most money, but

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you're going to get paid it. There is something to be said for companies who promise the right thing. We wake up every morning and do the right thing."

Parisi says MSI NJ focuses on finding the good ISOs and getting rid of the bad ones – the ones guilty of profiling, poor credit, no credit or credibility. "We do our due diligence," Parisi said. "In the real world, everyone represents but can't say yes to everything. We're in the real world."

In that real world, support is vital to MSI NJ as well. Consider the three departments that make up its support services: The ISO support desk is open from 8:30 a.m. to 6 p.m. Eastern time; the Customer Service Desk has a live, real-time 800 number because MSI NJ insists that merchants always have a live contact; and the Tech Support Desk, also a live 800 number, is open 24/7.

About two years ago, MSI NJ implemented a proactive support program as opposed to a reactive help desk. It was simple – every terminal gets tested in-house before it goes out the door. Parisi reports that it has eliminated 20% to 30% of equipment problems. "Here at MSI, we basically do it right the first time so we're not chasing our tails all day," he said.

The program also involves quality control, dotting all the i's and crossing all the t's. Person A inputs data. Person B double-checks it. MSI runs daily reports in-house as yet another backup to insure high ROI as well as a 95% effective support rate.

About 15,000 merchants are using MSI NJ's services. In 2000, MSI processed more than $1.25 billion, up $550 million from 1999, largely because of its direct relationships with Visa, MasterCard, Diners, Discover and American Express. MSI NJ revenue doubled from $3.1 million to $6.2 million in that same period. A new alliance recently announced between MSI NJ and Provident Bank and CardSystems Solutions should position MSI NJ for even greater growth in the $100 billion bankcard industry.

What's in store for ISO partners of MSI NJ? According to Parisi, MSI will be offering more value-added services, i.e. Internet gateway, transactions through Palm and plans to launch gift card and loyalty programs as well as check truncation.

"Our philosophy is that merchants stick primarily with who your sales channel are," Parisi said. "If you develop a good sales channel, you develop good merchants. If there is loyalty, you're growing in a healthy fashion. I know our business will grow healthier."

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E-mail: normh@pccharge.com

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- PCCharge Pro, which gives the merchant a viable option to run all transactions through his or her existing PC, thus avoiding additional equipment purchase and maintenance.
- Solutions for merchants of both large and small businesses.
- New focus on gift card/loyalty card market.
- PCCharge Perks can become another revenue stream.
- Thorough customer service, from installation to tech support.

Off the Beaten Payment Path

Payment processing is a revolving-door industry. Companies spin in and out of play. But one solutions provider, GO Software, is keeping its focus on a firm albeit different path despite acquisitions, a name change and a management shift.

GO Software originally was formed by Bill Pittman in 1991 as a provider of a Windows-based payment processing solution — PCCharge. Through venture capital, GO Software expanded its business and staff.

In 1999, it was acquired by ShopNow.com, an Internet company with large capital and a big appetite for buying. Pittman departed shortly thereafter. ShopNow.com changed its name to Network Commerce and soon found that the market couldn't sustain all of its acquisitions.

During this time, GO Software struggled for brand recognition. Its parent company opposed the continued use of GO Software despite the industry's familiarity with the name. The solution: GO Software started branding itself with its widely recognized product brand – PCCharge.

GO Software rationalized its product line to three — PCCharge Pro, PCCharge Express and PCCharge Payment Server. Implementing marketing throughout the financial channel — i.e. banks, processors, ISOs and the developers of POS systems that need credit card software — GO Software promoted its products that support cross-platforms and multiple transactions.

E-commerce was its next target. Developing a JAVA-based product — RiTA — GO Software offered a payment-processing engine that can be used for hundreds of thousands of transactions, improving revenue capability.

With a core competency in financial transaction processing solutions, GO Software's biggest appeal to the ISO community can be found in its PCCharge Pro, which enables businesses to process credit cards, ATM/debit cards and check guarantee services via their PCs. As an alternative to hardware terminals, PCCharge Pro gives the merchant a viable option to run all transactions through his or her existing PC, thus avoiding additional equipment purchase and maintenance.

"If a merchant already has computer, why buy a terminal when you can run everything through your PC, especially with mail order or telephone order?" says Tony Abruzzio, Vice President and General Manager of GO Software. "A terminal has limited functionality. Our computer-based solutions have robust reporting, using a Microsoft access database. Extremely flexible, PCCharge Pro works with any merchant and any processors."

GO Software is certified with most processors throughout the United States. PCCharge Pro is especially attractive to large merchants and can be used in a network environment, hooking into one computer and running transactions from multiple outlets.

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— Tony Abruzzio,
Vice President and General Manager, GO Software

"With PCCharge Pro, you don't have to buy 10 terminals — just 10 users and download to one server," Abruzzio says. "PCCharge Pro can also operate under multiple merchants, handling all merchants through one terminal."

How about mom-and-pop stores? For the smaller merchants, GO Software offers PCCharge Express. Not designed to be networked, Express works well for the little guy, providing all the robust solutions of Pro without expanded network capability.

Another area that GO Software sees as brimming with opportunity is the gift card/loyalty card market. According to the May 2001 issue of The Standard Register, gift card market awareness has increased from 15% in 2000 to 80% in 2001, with usage quadrupling from 11% to 45% during that time, representing the highest growth category in consumer cards. Gift card revenue is expected to grow from $20 billion in 2000 to $32 billion in 2001.

GO Software started focusing on this market about a year ago and created PCCharge Perks. "We answered a need and put into our payment server product a solution to make it easy for merchants to start a gift card program and, just as important, to make it easy for gift card sellers to go to merchants," Abruzzio says.

PCCharge Perks concentrates on gift card only, no credit or debit, and focuses on two markets.

One market deals with merchants who have POS systems already in place without gift card capabilities. With a simple download of PCCharge Perks, merchants add this value to their existing payment-processing solution program with no disruption in service or need for special equipment.

The other market for which GO Software's product is tailor-made is the stand-alone merchant who has a computer and wants to take gift cards without having to purchase a complete POS system. PCCharge Perks can run by itself on a computer and provide complete gift card functionality without equipment.

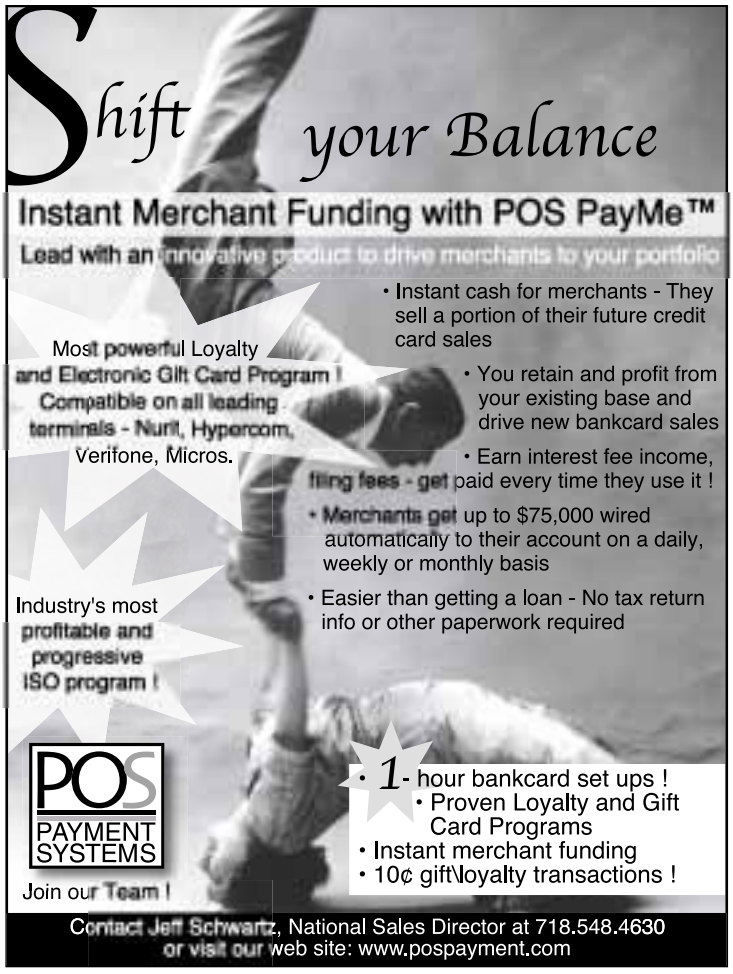
PCCharge Perks features certification with such gift card processors as Givex, Paymentech, ValueLink and Valutec. It can be integrated with all POS systems and operates in a touch screen environment with a user-friendly, on-screen virtual keyboard.

"Our product is great for ISOs because pretty much these gift card companies are offering residual income to ISOs to sell their products," says Abruzzio. "PCCharge Perks can become another revenue stream for ISOs."

GO Software products also are great for their competitors. According to Abruzzio, "A lot of our competitors are our customers, such as equipment manufacturers who need to integrate software solutions in their terminals."

Despite customers being competitors, GO Software stays right on track. "Every time a merchant needs transaction processing, we want their ISO to consider our software alternative," says Abruzzio.

According to Abruzzio, 50,000 merchants are using GO Software's PCCharge product line, and hundreds of ISOs are aboard at present. GO Software wants to be the leader in this arena and believes its offerings will propel it to the top of the hill.



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In addition to those innovative product offerings, GO Software also offers an unusual mission statement: "We will delight our customers!" How does that translate into actual sales? "We really feel that we've gained market share because we take customer service very seriously," says Abruzzio.

GO Software's customer service is defined by both ISO and merchant support. For merchants, GO Software strives to make it painless for software installation, complete with a hard-copy manual that goes out with each product. "We handhold our merchants," says Abruzzio. "Each of our over 400 calls a day gets a real voice when they call our tech department."

GO Software also drives improvement in its customer service through total-quality management. When a merchant calls in and gets support, GO Software automatically implements a rating system on every call and submits a rating request to the merchant.

The form asks the following:

• "Did our tech support solve the problem?"

• "Please rate the professionalism of the person."

• "Please rate the technical competence from one to five."

• Finally, there is a place for comments.

GO Software receives responses on more than 20% of its calls, and it replies to negative comments through a Customer Relations Manager who personally calls the merchant to solve the problem.

As for ISO support, GO Software believes the biggest barriers are knowledge of its product line, understanding the software-solution concept and training ISOs to sell it and make money. GO Software offers reseller training six times a year throughout the United States. These two-day training sessions are paramount to GO Software making it profitable for ISOs to choose software over hardware.

In addition to call-in ISO support, GO Software also provides a "Reseller Den" on its Web site for suggestions, comments and feedback. Coupled with product slicks, demos and slide shows, these services are there for the ISO to satisfy merchants and become a partner with GO Software.

There is a one-time reseller commission on each GO Software product sold. The cost to the ISO varies in price. There also is a reseller agreement with commissions based on number of software copies sold. GO Software leaves it up to the ISO to charge the merchant what the market will bear. "We feel that revenue opportunities with our software are very strong for ISOs," says Abruzzio.

In the last year, that strength in opportunity attracted one of the premier suppliers of AS/400 e-transaction middleware, ROI Inc. GO Software's parent company was in need of cash and the cynergy between ROI and GO Software was ideal, so ROI acquired GO Software in May 2001.

The acquisition gave ROI product, knowledge and added ability to sell. It gave GO Software complete responsibility for all of ROI's IBM AS/400 products. In the words of Abruzzio, "A good marriage!"

Now, when a merchant needs a software solution, whether small or large scale, whether IBM, JAVA, UNIX, Linux or Windows platforms, GO Software has a solution to satisfy those needs.

Headquartered in Savannah, Ga., with satellite offices in Nashville, Tenn., and Orange County, Calif., GO Software has 60 employees with plans for expansion in keeping with economic growth. ISOs looking to lose the hardware and step over to software, visit www.pccharge.com.

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It's a plug and play replacement for your merchant's dedicated POS business phone line, saving them money on installation and monthly telephone charges. **And it's cash in your pocket.**

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LEASE DETAILS: *48 month lease with no money down.*
** Increased transaction speeds for certain terminal/processor combinations only.*

The Synapse Adapter™ works with *any combination* of these POS terminals and processors:

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Verifone Tranz 420 & 460	Concord BUYPASS
Verifone Omni 396 & 3200	First Horizon
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Hypercom I-C-E 5000	Lynk
Lipman Nurit 2085	Paymentech
Thales (Dassault) Talento	TeleCheck
Jigsaw (IVI Checkmate)	Vital
Zon Jr. XL & Plus	
IC Verify	
Praxis	

Synapse Adapter shown with Lipman 2085 POS terminal

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U.S. WIRELESS DATA, INC.

NEW PRODUCTS

Color Us Wireless

Two key players, one in the payment processing arena and the other in the ever-changing wireless environment, have joined forces to provide yet another processing solution for the retail and restaurant community. Lynk Systems, an electronic transaction processor, is offering an expanded wireless payment service via the Lipman Nurit 3010 on the Motient network.

Lynk has been offering the Lipman Nurit 3010 wireless terminal using CDPD (Cellular Digital Packet Data) technology since February 2001. With the addition of the new connectivity to Motient, Lynk can access one of the largest two-way radio networks in the country. The Motient network area extends to 99% of the 500 most populated U.S. cities.

Known for its durability and ease of use, the Nurit 3010 is a highly recognized wireless terminal in the marketplace. The "go-anywhere" wireless terminal allows restaurant and retail merchants to improve business operations by offering increased mobility, speed and flexibility while reducing operating costs.

With consumers and merchants demanding faster and virtually anytime/anywhere payment capabilities and services, the Nurit 3010 Motient wireless terminal is designed to effectively address those needs.

A key feature of Lynk's new wireless offering is its restaurant application on the Nurit 3010. Having just completed a successful beta test on the wireless Nurit at Le Yaca, a restaurant in Williamsburg, Va., Lynk is the first major processor to offer pay-at-the-table functionality to the restaurant industry.

"Lynk's wireless solution has been a great experience for us, especially when dealing with large groups paying with separate checks," said Joy Abid, owner of Le Yaca.

Mike Fabbri, Vice President of Sales for Motient, said, "We are very excited by the additions of the Lynk retail and restaurant wireless POS solutions. The immediacy of information provided with the Lynk wireless solution directly supports Motient's desire to make e-business transactions happen whenever and wherever required."

Motient (www.motient.com) owns and operates an integrated terrestrial/satellite network and provides a wide range of two-way mobile and Internet communications services principally to business-to-business customers and enterprises.

The company provides eLink and BlackBerry by Motient two-way wireless service to customers accessing e-mail through corporate servers, ISP and MSP accounts as well as paging network suppliers.

Motient serves a variety of markets, including mobile professionals, telemetry, transportation, field service and nationwide voice dispatch, and offers coverage to all 50 states, Puerto Rico, the U.S. Virgin Islands, and hundreds of miles of U.S. coastal waters.

Founded in 1991, Lynk (www.lynksystems.com) is a single-source provider of electronic transaction processing services and products for petroleum and convenience stores, supermarkets, restaurants, quick-serve restaurants, major retailers, e-tailers and the U.S. government. Lynk's key offerings include merchant payment processing from point-of-sale terminals or via the Internet, ATM transaction services, e-funds distribution solutions and Web-based transaction-processing services.

Look, America, No Wires!

Characterized by high quality, stylish design and excellent ergonomics, the entire range of the PiccoLink wireless handheld terminals has finally come to the American ISO community.

Nordic ID, one of the leading wireless wizards from "Silicon Valley on Ice" (otherwise known as Finland) has teamed up with PC-POS, a global distributor of point-of-sale solutions, to distribute and channel supply Nordic's wireless terminals throughout the United States.

The PiccoLink product line includes the RF600 and the PL2000. With an integrated laser scanner and multichannel operational capabilities, the RF600 is part of a unique wireless data-collection system consisting of radio handsets that communicate with the host system via base stations using efficient communication protocol.

The host system can be used as a PC or a more complex computer system. The base station (or several base stations) can be connected to the host using an RS232 serial interface or with a LAN using an Ethernet-serial converter.

The Piccolink RF600 has a line-of-sight range of around 700 meters, exceeding many other similar products in the market. It offers high quality integration with existing applications. The application software is run by the host system. The handheld appears to it like a wireless keyboard/display/scanner, thus eliminating the need for programming the handheld units.

Since the RF600 was designed by users for users – it's light, balanced and easy to operate with one hand. New features include an option RFID reader for the handheld terminal and a new variant of the RF600 Base State that allows it to be used as a Sub-Station Modem (SSM). The SSM allows "dumb" serial devices, such as weighing scales and portable printers, to be connected without wires to the solution environment.

The PiccoLink 2000 Windows CE 3.0 Handheld POS, or PL2000, combines the attributes of a batch handheld terminal with those of a radio terminal, giving the retailer 32-bit Intel StrongARM RISC processor and a minimum of 32MB of on-board memory.

The hardware is supported by Windows CE 3.1 for standard batch applications and makes use of Microsoft Explorer for Web-based solutions.

The 30-key, user-friendly keyboard allows a one-handed operation of all Windows functions. An integrated laser scanner is standard with an option to include an RFID reader. A user-accessible, full-size PC-card Type II slot can be used for radio cards and flash memory. Even with a radio card, the PL2000 battery life is in excess of eight hours.

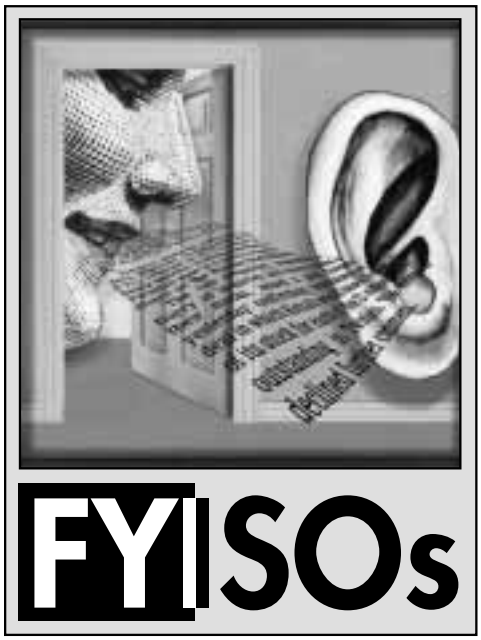
With optional wake-up on touch, optional alert mode for loud background noise environments, low learning curve, fast navigation and synchronization as well as easy modificational capabilities, it's likely the PL2000 might have a future here in the U.S.

For details on how to go wireless with Nordic, visit www.nordicid.com.

Inc 500 List Has a Little Southern Flavor

Two Mississippi-based companies have been named to this year's Inc 500, the Inc magazine list that ranks America's fastest-growing private companies. Security Check, based in Oxford, Miss., was ranked 91st, and Financial Technologies Inc., based in Jackson, was 248th.

Security Check, founded in 1995, had revenues in excess of $15 million this year. The company has been listed among the fastest growing companies in Mississippi the last two years, and it employs 150 associates and has more than 20 franchises in 10 states.



Financial Technologies has achieved 1,175% growth in the last five years, from a little more than $1 million in sales in 1996 to more than $17 million in 2000. FTI, an independent provider of ATM systems and services for retailers and financial institutions, offers a full range of ATM hardware, transaction processing, data management, maintenance and support services. FTI also was ranked on the 1999 Inc 500 list.

Also on the list, at 324th, was Atlanta-based Lynk Systems, which has gone from $18 million to $194 million in five years (a growth rate of 926%) and from 130 employees to 456, according to Inc.

Started in 1982, the Inc 500 ranks the nation's leading entrepreneurial firms according to sales growth over the previous five years.

To be eligible for this year's Inc 500, companies had to be independent and privately held through 2000, have at least $200,000 in sales in the base year of 1996, and their 2000 sales had to have exceeded 1999 sales.

AFP Members Get New Credit Tools

Members of the Association for Financial Professionals (AFP) will gain access to a variety of credit management content and discounts on tools through a new alliance with the National Association of Credit Management (NACM) in the first quarter of 2002.

In addition to the development of a co-branded Web site, the alliance will provide AFP members with discounts on NACM's educational offerings as well as its Business Credit magazine and various publications. NACM also will present an educational session at the AFP's 23rd annual conference, scheduled for Nov. 3-6, 2002 in New Orleans. In exchange, NACM's members will receive access to AFP content and obtain discounts on AFP's online tools.

MIST Expands to Japan

MIST Inc. has expanded its offices to Tachikawa-city, Japan, and signed an agreement to provide Oki Electric Industry Co. Ltd., a leading manufacturer of telecommunication systems, information systems and electronic devices, with customized security technology for ATM financial transactions.

The three-part MIST/Oki agreement encompasses the licensing of customized security technology, including research and development for software and hardware as well as unit manufacturing. The technology will enhance security for customers making ATM transactions.

PayStar Purchases Restaurant Kiosks

PayStar Corp., which provides content-based Internet kiosks, cashless ATM devices, prepaid telecom services and wireless banking services, has finalized its acquisition of **iCatcher Networks** assets by purchasing nearly 200 Internet kiosks located in restaurants such as TGIFridays, Chili's and Hooters.

An estimated $2 million in additional annual revenue is projected. PayStar's "Gold Sprocket" Internet kiosk software will be loaded on to the newly acquired InfoStations, converting them to pay-for-use format.

PayStar also announced that it has opened a satellite office in Baltimore.

Acquisition

VeriSign, global Internet domain registrar and maker of security software, acquired **Illuminet**, a provider of network services to telecommunications carriers. Illuminet boasts more than 900 customers, including telecommunication carriers in long distance, local and wireless markets. The company's crown jewel is its Signaling System 7 (SS7) network, which directs and routes calls and enables carriers to offer toll-free service, 911, caller ID and local number portability.

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The e^{N}-Check 2500 reads a check 22 percent faster than its predecessor, the e^{N}-Check 430, and its small footprint allows for easy placement at the point of sale.

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Alliances

MRV Communications Inc. and **Luminent Inc.** have jointly agreed to carry out a "short-form merger" with Luminent as its 92.3%-owned subsidiary. Luminent's president and chief executive officer has stepped down in the wake of the merger announcement. In conjunction with the merger, MRV said it intends to seek outside professional advice in the transaction, including other "strategic alternatives" for Luminent. The merger will be subject to usual terms and conditions, including regulatory approvals.

NetVentures Corp. has formally completed the integration of the **IntelliPay** payment-processing gateway into its state-of-the-art Internet Registration platform. IntelliPay is a wholly owned subsidiary of Pacific WebWorks. By offering real-time credit card verification and processing, client organizations will be able to continue to increase the efficiency of their Internet enrollment programs. NetVentures develops Internet applications and services targeted at specific needs in highly specific vertical markets.

Centennial Bank has entered into an agreement with **FirstCorp**, a full-service and independent business leasing company with headquarters in Portland. Together Centennial Bank and FirstCorp will serve the needs of Northwest small-cap and middle-market companies seeking a broad assortment of equipment leasing services. The partnership is effective immediately. Centennial's FirstCorp leasing alliance will be managed by Centennial's Commercial Banking Division and become a vendor partner within Centennial's Merchant Banking Group.

Hypercom Corp., provider of electronic payment solutions, and **Atrana Solutions**, provider of point-of-sale (POS) software solutions, announced that Atrana will create customized software applications to expand the functionality of Hypercom's ICE information and transaction platforms in prepaid services, electronic benefits transfer, sports licensing and other markets not traditionally associated with point-of-sale terminals.

ALLTEL and **Spectrum EBP, LLC** have successfully fashioned a strategic alliance where ALLTEL agreed to become a certified provider of electronic bill payment and presentment (EBPP) services for billers and bill service providers (BSPs) participating in the Spectrum network.

Metavante Corp., technology subsidiary of Marshall & Ilsley Corporation, and **AmSouth Bank** have entered a preferred partnership agreement whereby Metavante will provide its Electronic Presentment and Payment (EPP) solution to

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Turn your Sales Rep into a Killer WASP* to give your competitors a deadly sting...

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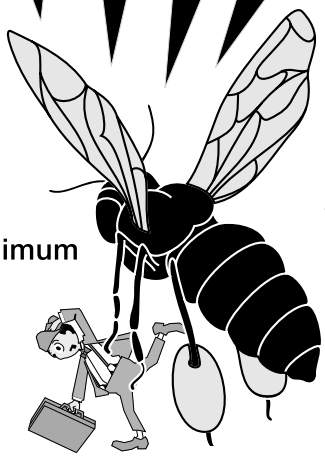

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- A Combo POS terminal & printer with multiple MID/TID capability
- **Pay-Gate** Internet Processing with fraud control & Shopping Cart
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  - Secure **Encryption** to prevent cyber theft, Customer Support, **Unlimited** store items
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enable AmSouth's commercial clients to electronically present bills to their consumer customers and facilitate payments through the Internet. AmSouth and Metavante will jointly promote the Metavante Electronic Presentment and Payment service to AmSouth retail lockbox customers as well as to prospective AmSouth clients.

Lynk Systems Inc., electronic transaction processor, has declared that **Western Reserve Group** (WRG), a pioneer in the ATM industry, has signed on as one of Lynk's newest ATM distributors. Together, the companies will introduce WRG's Vision 100 ATM to small and midsize merchants who want a reliable, low-cost performer with enough functionality for couponing and on-screen advertising.

Federal Liaison Services Inc. (FLS) and **BankServ** have established a partnership to provide Web-enabled automated clearing house (ACH) payment capabilities to the nation's employers. The partnership will allow U.S. businesses to make efficient and secure payroll tax payments directly to government agencies through the BankServ ACH network, headquartered in San Francisco.

The **Carreker Corp.,** provider of e-finance enabling solutions to the financial industry, recently announced that Carreker's Check Solutions Group has entered into a multimillion-dollar contract with **Symcor** to integrate new back-office software, image technology and archive into the company's item processing operation. Through its system of network-connected processing centers, Symcor is the leading processor of financial transactions in Canada. In 2000, Symcor processed nearly 2 billion checks, 34 million credit card transactions and 44 million customer payments for clients in the financial service, telecommunications, utility, retail, insurance and health care sectors.

eFunds Corp., supplier of electronic payment, risk management, and related professional services, has entered into an agreement with **ChoicePoint,** provider of credential verification and identification services. Under the agreement, eFunds will provide ChoicePoint's Renter Data Services with online access and use of comprehensive DebitBureau information such as overdraft histories and checking account closures and openings, for the purpose of providing online decision-making. ChoicePoint's RenterData Service is a new online information service for residential leasing agents, backed by a nationwide proprietary database of evictions and a contributory database of rental histories.

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NOVA's Bankcard Program Highlights:

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- Annual Fee Income
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At NOVA, we focus on what's important to your business – bringing together the best experience, tools and communications to help you implement innovative strategies that lead to profitable, lasting customer relationships.

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For more information about becoming a part of this remarkable program, please contact our Relationship Management Team at: **1-800-964-7716, ext. 5158** and refer to code 0600GS. NOVA is publicly traded on the New York Stock Exchange ("NIS").

NOVA Information Systems, Inc. is an EEO/AA employer. 001

Bankruptcy

CYCH Inc., formerly known as **CyberCash Inc.**, announced that the U.S. Bankruptcy Court for the District of Delaware has approved its reorganization plan. CYCH conducted an auction of its assets on April 11, 2001, which resulted in the sale of its Internet payment processing business to Verisign Inc. and its software businesses, including its ICVerify and Tellan subsidiaries, to First Data Merchant Services. ICVerify and Tellan were dismissed from the bankruptcy proceedings. Under the plan, CYCH will pay all allowed claims of its creditors in full plus interest calculated from the filing date. CYCH expects to begin making distributions to creditors holding allowed claims before the end of the year. CYCH also expects to begin making distributions before the end of the year to stockholders of record on Dec. 3, 2001.

Promotions & Appointments

The Board of Directors for National Processing Company (NPC), provider of merchant credit card processing and a wholly owned subsidiary of National Processing Inc., has elected **Mark D. Pyke** as **Chief Operating Officer.** Pyke will continue to have responsibility for all merchant-related sales and operational functions. Before joining NPC, Pyke spent four years with NaBANCO, a merchant card-processing subsidiary of First Data Corp. Previously, he was with Metropolitan Life Insurance Co. (Corporate Investments) and General Electric Capitol Corp. (Commercial Financing). Pyke graduated from Northeastern University with a Bachelor of Science degree in finance and accounting and the University of Michigan with an MBA in finance and international business.

TEMENOS, a global vendor of integrated software supporting international banking, has appointed two senior executives to spearhead the company's initiatives in the Americas market. **Malou Ducomble** will head up all operations, and **Jesse Morales** will be responsible for managing the TEMENOS client-services organization. Before joining the firm, Ducomble held a number of positions in MPCT Ltd., First Chicago, Winter Partners and Commerzbank. Morales previously was with EDS, based in Plano, Texas, and has 30 years of experience in the development, implementation and support of financial services.

Carla Buckner has been appointed **VP Sales and Marketing** for PayStar's InfoStation (kiosk) Division. Bucker will head up PayStar's Chicago office along with the sales and marketing programs for the InfoStation Division.

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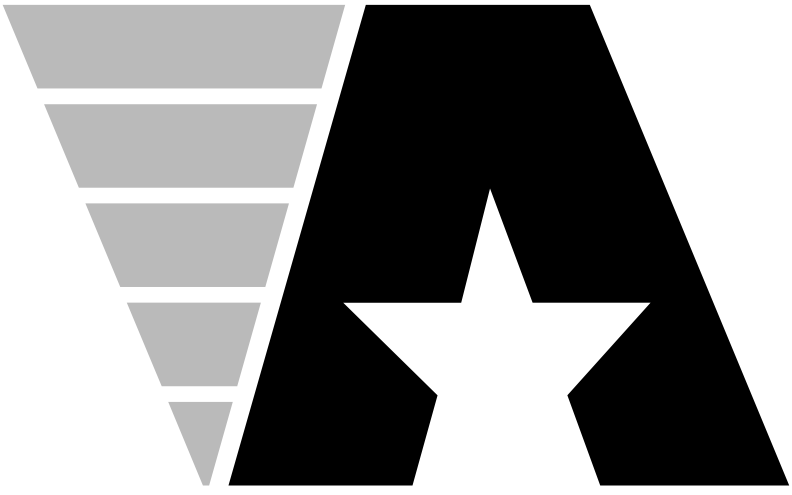

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INSPIRATION

Do Unto Others

As children, we were taught to treat everyone as we want to be treated. As adults, that premise still rings true, especially in the corporate sandbox. Just because prospects have the interest of their business at heart doesn't mean they are devoid of one. They are still human and deserve to be treated as such.

What salesperson hasn't experienced the negativity surrounding such attitudes as, "Salespeople are pushy. They're only interested in making a buck for themselves. They'll do anything for a sale." Remember how bad it feels to be on the receiving end of those statements. Are you guilty of doing the same to prospects?

Take the following quiz. If you answer yes to even one, it might be time for an attitude adjustment.

• Have you ever used the words "rude," "arrogant" or "self-absorbed" when describing a prospect? Sticks and stones may break bones, but words will sabotage a sale every time.

• Do you see your prospective customer as only a "manager," "owner" or, even worse, just an "accountant?" Approaching your prospect as a person first will set the tone for a positive presentation.

• Do you forego putting prospects at ease and forge ahead with a sales pitch? If your prospect isn't comfortable with how you are saying it, they won't care what you're saying. Be personable, establish a bond of trust and your bottom line will surely benefit.

• Do you believe what you have to say is more important than what your prospect is trying to say? We have two ears and one mouth … so we can listen twice as much as we talk.

• Have you offered advice that was more beneficial to your bottom line rather than your prospect's? Make sure integrity is grounded in all aspects of your approach. You'll not only close more accounts; you'll also increase referrals.

Show Us Your Tele-Smile

Ask yourself this important question: How do you sound making a telephonic sales pitch? The effective independent sales professional always makes positive impressions on prospects by phone, relying heavily on superior speaking skills. Do you?

A professional appearance and eye-catching handouts aren't part of a seller's repertoire when teleselling. The manner in which you speak is what sets the tone of the presentation. In order to ensure your message is delivered powerfully and productively, consider the following:

Bee appreciated.

For each approved account that is processing with **Business Payment Systems,** receive 1 Bee credit. You can redeem these credits at any level. For more information visit our website @ **www.busy-as-a-bee.com** for contest rules.
This is a bonus in addition to all revenue streams. Good Luck!

500 Bees = Toyota Camry, VW Bug, or Ford Mustang or $20,000
400 Bees = 10 Day Vacation to the Carribean or Europe for 2 or $12,000
250 Bees = In-Home Theatre or 5 day trip to Disney World for 4 or $5,000
100 Bees = Laptop Computer or Sony 8mm Handycam Camcorder or $1500
50 Bees = Digital Camera or Sony 15" Flat Screen TV or $500

• Monthly Minimum Income • Mid/Non-Qualified Income
• Statement Fee Income • Transaction Fee Income

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BPS

DATEBOOK

Planet PDA

Highlights: The next big advance in business technology is taking place in the form of handheld computing. PDA Planet sessions have been designed to educate corporate executives, IT management and developers and users on how to successfully design an enterprise handheld computing strategy and employ the latest handheld computing and mobility technologies.
When: Dec. 4-6, 2001.
Where: The Venetian Resort, Las Vegas, Nev.
Registration Fees: Platinum Conference Pass (full access to all events), $1,595; Gold Conference Pass (full access any two days), $1,495; Silver Conference Pass (full access any one day), $1,395.
How To Sign Up: Online at www.planetpdaexpo.com; phone at 800-243-6002 or 203-852-6800; or mail to Planet PDA Registration, Technology Marketing Corp., One Technology Plaza, Norwalk, CT 06854.

5th Annual NECCC Electronic Government Conference

Highlights: The National Electronic Commerce Coordinating Council (NECCC) is an alliance of state government associations dedicated to the advancement of electronic commerce within the states. Working together, the alliance is able to address the key issues that enable state services to be provided in the online world. At the Electronic Government Conference, you have an exceptional opportunity to share in the vision of the future of e-government: its promise, creation, implementation and technical possibilities as well as the ramifications of current and pending Federal legislation.
When: Dec. 10-12, 2001.
Where: Caesars Palace, Las Vegas, Nev.
Registration Fees: Government attendees, $395; non-government attendees, $795.
How to Sign Up: Online at www.ec3.org, fax at 703-713-1641 or mail to National Electronic Commerce Coordinating Council, 13665 Dulles Technology Drive, Suite 300, Herndon, VA 20171.

SUPERnet 2002

Highlights: Provides a complete view of broadband infrastructure and applications. SUPERnet is focused on the needs of emerging and established service providers and enterprise professionals in delivering IP-based services over the evolving broadband network. It is a cost-effective way for your company to assemble essential information about broadband options.
When: Jan. 21-24, 2002.
Where: Santa Clara Convention Center, Santa Clara, Calif.
Registration Fee: $1,395 for one TecForum or a One-Day Communications Forum, $1,695 for a Two-Day Communications Forum or a Two-Day Forum reserved for senior-level attendance, $2,395 for Two-Day Communications Forums and one TecForum, and $2,995 for Two TecForums and the Two-Day Communications Forum.
How To Sign Up: Phone 312-559-4600, fax 312-559-4111 or visit www.icc.org.

• **Place every call and answer every call with a smile.** Don't wait until after you hear who's on the other end to adopt a warm tone. You don't get a second chance to make a first impression, even on the phone.

• **Take your time talking.** By speaking slowly and clearly, you give your prospect more time to absorb what you're saying, especially since you're not there in person to gauge the reaction.

• **Repeat your name and number at the end of every voicemail.** Introducing yourself – with a smile – at the beginning of a voicemail is paramount, but reinforcing that key information at the end of a message is powerful.

• **Use good body language.** The person on the other end of the line may not be able to see you, but your body language will certainly convey itself through your voice. Physical animation and friendly facial expressions will translate into effective teleselling.

• **Watch yourself.** Place a mirror in front of your workspace so you can see that smile while conversing. That face smiling back at you will pass personable tones on to your caller.

• **Show respect.** At the start of every presentation, always ask the caller if you can use their first name. While our industry sometimes is relatively casual, business courtesy never goes out of fashion.

• **Pump it up**. Get your caller as enthusiastic about your product and services as you are. Put some excitement in your voice – but without raising it to a higher pitch. A lower tone is always more soothing to the ear … and can even be more titillating.

• **And, most important, listen.** Even the most perfected speaking skills are worthless if they are one-sided. Keep your attention focused on your caller. While getting your message across is important, hearing what your prospect is saying is the number one priority.

Good Selling!

Paul H. Green

RESOURCE GUIDE

The Resource Guide has grown to accommodate increased interest! To add your company to our expanding listing, call Alex Horvath at 800-757-4441 today.

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EPX
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E-Z Cash ATM
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Financial Technologies, Inc.
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First American Pymt Sys
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First Bank of Beverly Hills
(800) 515-1616 x5429
First Western Bank
(800) 966-4392 x1500
Humboldt Bank Merchant Services/ATM
(877) 635-3570
National Processing Co.
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Retriever Payment Systems
(800) 376-3399

CHECK DRAFTING SERVICES

CFI Group
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Checks by Phone/By Web
(561) 998-9020

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E-Chex
(877) 474-8924
Electronic Payment Systems LLC
(800) 863-5995
EZCheck
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Secur-Chex
(888) 603-0978

CONSULTING AND ADVISORY SERVICES

First Annapolis Consulting, Inc.
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DEBIT TRANSACTION PROCESSING

CashLane
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Network 1 Financial, Inc.
(800) 261-0240

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Automated Transaction Tech.
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BancNet
(713) 629-0906
CardWare International
(740) 522-2150
CDE Services
(800) 858-5016
Electronic Payment Systems LLC
(800) 863-5995
General Credit Forms, Inc.
(800) 325-1158
Global Payments
(800) 229-3698
The Horizon Group, Inc.
(888) 265-2220
Hypercom
(800) Hypercom
Ingenico
(770) 594-6000
Lipman USA, Inc.
(516) 484-9898
MLT &Assoc., Inc. Plastic Refurb
(775) 358-2922
National Processing Company
(800) 672-1964 x 4383
POS Portal, Inc.
(866) 276-7289
Schlumberger Sema
(800) 732-6868 x202
TASQ Technology
(800) 827-8297
Teertronics, Inc.
(800) 856-2030
Thales e-Transactions, Inc.
(888) 726-3900
Universal ATM Network
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VeriFone Finance, Inc.
(800) 694-0269

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Express Merchant Proc. Sol.
(800) 999-5189 x 7966
First American Payment Systems
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Global eTelecom, Inc.
(850) 650-8506
Global Payments
(800) 801-9552
National Bankcard Systems
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Network 1 Financial, Inc.
(800) 261-0240
PARTNER-AMERICA.COM
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Payment Resources Int'l.
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TermNet Merchant Services
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Total Merchant Services
(888) 84-TOTAL x14

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Southwest Financial Services, Inc.
(800) 841-0090

ISOS/BANKS PURCHASING MERCHANT PORTFOLIOS

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Concord EFS, Inc.
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(800) 310-3812
Approval Payment Solutions, Inc.
(888) 311-7248
BankCard USA
(800)589-8200 x101
The Brennes-Jones Group, Inc.
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Business Center USA/Money Tree Inc.
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(877) 700-7947 x 242
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CPS Group, inc.
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Cynergy Data
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E-Commerce Exchange
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ECS Cards
(800) 755-4-ECS x222
Electronic Merchant Systems
(800) 726-2117
Electronic Payment Systems LLC
(800) 863-5995
Electronic Processing, Inc.
(800) 669-7228
EPX
(302) 326-0700
First American Payment Systems
(888) 603-0978
Imperial Processing Group
(800) 790-2670
Innovative Merchant Solutions
(800) 397-0707
IRN PAYMENT SYSTEMS
(800) 366-1388
Lynk Systems, Inc.
(866) 828-5965
Merchant Payment Systems
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Merchant Services, Inc.
(800) CARDSWIPE
National Processing Co.
(800) 672-1964 x7655
Nationwide Creditcard Center
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Netcom Data Southern Corp.
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North American Bankcard
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Retriever Payment Systems
(800) 376-3399
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SmartOne Payment Systems
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Streamline Processing
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Global Payments
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TASQ Technology
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First Data Merchant Services
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Global Payments
(800) 801-9552
Lynk Systems, Inc.
(866) 828-5965
National Processing Company
(800) 672-1964 x7655

REAL-TIME CHECK/ CREDIT CARD PROCESSING

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❑ NAME CHANGE ❑ ADDRESS CHANGE

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TYPE OR PRINT LEGIBLY

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RECIPIENT'S NAME
MAILING ADDRESS (INCLUDE SUITE OR #)
CITY
STATE/PROVINCE
ZIP/POSTAL CODE
PHONE ( )
FAX ( )
EMAIL

FOR SUBSCRIPTION UPDATES PLEASE ATTACH YOUR EXISTING ENVELOPE ADDRESS INFORMATION **HERE**

[NEW INFORMATION]

TYPE OR PRINT LEGIBLY

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RECIPIENT'S NAME
MAILING ADDRESS (INCLUDE SUITE OR #)
CITY
STATE/PROVINCE
ZIP/POSTAL CODE
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LOW RISK RETAIL

	CMS			Competition		
	CMS 1-9	**CMS 10-19**	**CMS 20+**	Program A	Program B	Program C
Buy Rate	1.49	1.49	1.49	1.4966	1.4966	1.49
Trans Fee	0.099	0.095	0.089	0.10	0.16	0.25
Application Fee	0	0	0	0	0	0
Statement Fee	$5.45	$4.95	$4.95	$5.50	$7.50	$7.50
Minimum	$0 100 % above $10.00			$0 100 % above $10.00		
Mid Qual	.40% of 1.20%	.45% of 1.20%		1.69% + .10	.30% of 1.39%	
Non Qual	.40% of 1.50%	.40% of 1.50%		1.69% + .10	.30% of 1.39%	
Debit	0.24	0.23	0.22	0.28	0.25	0.30
Amex	$25	$25	$25	$25	$25	$25
	24 times	25 times	26 times			

Residual buyback per agent agreement

MOTO -- E-COMMERCE

	CMS			Competition		
	CMS 1-9	**CMS 10-19**	**CMS 20+**	Program A	Program B	Program C
Buy Rate	1.99	1.99	1.99	2.25	2.25	2.29
Trans Fee	0.19	0.18	0.17	0.30	0.30	0.30
Application Fee	0	0	0	0	0	$25
Statement Fee	$5.45	$4.95	$4.95	$3.50 of $12	$3.50 of $12	$10
Minimum	$25 100 % above $15			$25 100% above $15		$25
Non Qual	.40% of 1.50%	.40% of 1.50%		.15% of 1.39%	.30 of 1.39%	
Amex	$25	$25	$25	$25	$25	$25
	24 times	25 times	26 times			

Residual buyback per agent agreement

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CMS	OTHER	
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