



The Green Sheet

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

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Publishing Excellence Since 1983

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"Street Smarts"SM Gets Smarter

One year ago, The Green Sheet began a new educational series titled, "Street Smarts," which followed the former widely successful series, "Knowledge is Power," by Bob Carr.

While "Knowledge is Power" provided a very high-level view of the acquiring business, along with pricing, acquisitions and portfolio ownership issues—to name a few—I wanted to build a new series for 2003 that would move in an entirely new direction: addressing basic concerns and issues of the merchant level salesperson (MLS).

For this reason, I approached Ed Freedman at the 2003 ETA Annual Meeting & Expo to help get the "Street Smarts" series moving.

I think that you would all agree Freedman has done a wonderful job with this column over the last 24 issues, and it is indeed off to a great start. That said, I would like to announce a new direction for this series for the coming year. First, Freedman has committed to writing the column for another year; he will



continue to help bridge the information gaps between ISOs and MLSs and the very different readership constituencies between GS Online and The Green Sheet's printed edition.

I spoke with Freedman at the 2004 ETA Annual Meeting & Expo, and he told me he has never been more excited and enthusiastic about the opportunities available to MLSs than he is this year, and that he looks forward to hosting the column for another year.

Second, Freedman will enlist the help

 See Smarts on Page 18

Notable Quote:

Marketing is to merchant processing as common sense is to a politician. It sounds good, and conceptually, it should be there, but "say it ain't so," it generally isn't.

See Story on Page 68



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- » Rob Connelly-VeriFone
- » Wayne Damron-Lynk Systems
- » Steve Eazell-Secure Payment Systems
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- » Bill Pittman-TPI Software
- » David Press-Integrity Bankcard Consultants
- » Charles Salyer-GlobalTech Leasing
- » Lisa Shipley-Hypercom
- » Dave Siembieda-CrossCheck
- » Matthew Swinnerton-Merchant Services Direct
- » Jeff Thorness-ACH Direct
- » Scott Wagner-Consultant
- » Dan D. Wolfe-Barons Financial Group

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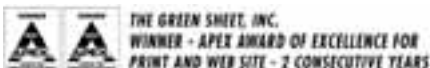
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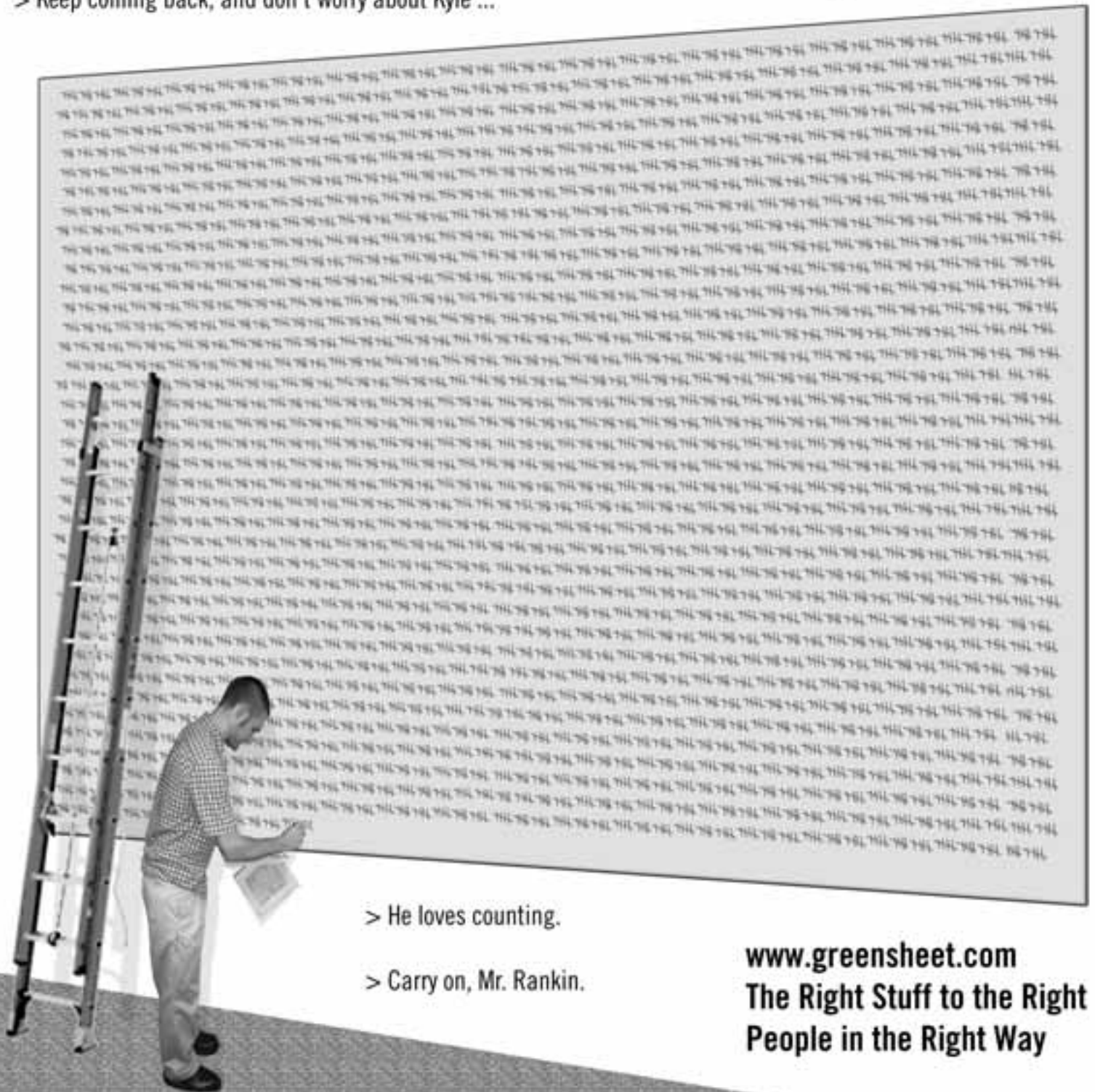
> Meet Kyle Rankin.

> He is our Systems Administrator, and was thrilled to report that in March 2004, www.greensheet.com experienced more than 2 million hits.

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> Carry on, Mr. Rankin.

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Yancy's nifty idea for a tradeshow freebie was overshadowed by BigCorp's free cars and MegaBiz's pony giveaway.



Visa Interchange Question

Does Visa have an equivalent of MasterCard Public Sector Interchange?

Tazman

Tazman,

Yes, Visa's Sector is as follows:

- Credit: CPS Retail 2 Developing Markets (40/1274) 1.43% + .05
- Debit: CPS Retail 2 Developing Markets (42/1274) 0.8% + .25

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Editor

Looking for Third-Party Processor

Hello,

I am looking for an on- or offshore third-party processor that will accept me with my product. I am selling business e-mail lists and databases, which besides e-mail addresses, include such information as names, telephones, post addresses, etc. I have \$8,000 – 15,000 in sales per month and my Web sites are www.PPCEperience.com and www.LosAlamosHost.com . I also need the billing to allow me to do bulk e-mailing.

Tom Theroux

Tom,

The Green Sheet does not recommend any particular businesses; however one of our reader's may be able to help you out. You should post your request in the MLS Forum section of GS Online at www.greensheet.com .

Editor

Tradeshow Vendor Expresses Concern

I assume from the front page coverage afforded ETA's agenda ("Plenty of Reasons to Attend Industry Events," The Green Sheet, April 12, 2004, issue 04:04:01) of going head-to-head with the regional [acquirers] shows that you have no interest in hearing how the exhibitors feel, being pressured to support more and more shows.

Now they are going to have their hand forced to pick and choose, and it is newsworthy that ETA sent Executive Director Carla Balakgie out to inform the regional [associations] to either brand their shows ETA or ETA was going to go head-to-head. I can tell you there is much concern in this area given conversations I have had directly with Joyce Cook, Jim Plappert, Dan Neistadt and Joe Kaplan.

After speaking with Julie O'Ryan, Vice President and General Manager of The Green Sheet, I was hopeful that some good old investigative reporting might be in order. Ask Corey Saffler, President of Integrated Leasing Corp., how he feels. I am sure he can lead you to many others. There are many distinguishing features that strongly favor the existing regional [associations] as far as value and education to the small ISO and MLS. Please reconsider looking into this strong-handed ETA tactic.

Wayne Damron
Founding Member of BSA/ETA

Wayne,

ETA was listed first because it was alphabetical! I reported on all of the upcoming shows and events. The Green Sheet is a media sponsor for all of the regional acquirers' meetings. We are very much interested in the buzz on the street.

Editor

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INDUSTRY UPDATE

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ANNOUNCEMENTS

Advanced Payment Services Class A-Certified with SPS

Advanced Payment Services (APS) announced that it has completed Class-A certification on all of its terminals for **Secure Payment Systems'** (SPS) products. Additional services the company will offer include check verification, check guarantee, check conversion services and gift card programs. APS said these solutions will compliment its existing line of products and services.

ATM Future Trends Report Available

ATMMarketplace.com is now offering its "ATM Future Trends Report," which includes essays written by members of the Future Trends Roundtable—a group of analysts, bankers, independent ATM operators, manufacturers, software companies, EFT networks and transaction processors—and results from a survey of the Roundtable focused on subjects such as potential new ATM transactions.

It also features excerpts of research from Celent Communications, Accelera Research and articles on new technologies from ATMMarketplace's archives. The report costs \$399 and may be ordered online at www.atmmarketplace.com.

1 Million Consumers Using BioPay

BioPay, LLC announced in April 2004 that more than one million consumers have enrolled in its electronic

biometric identification systems to pay for purchases and cash payroll checks. BioPay began offering its biometric service in September 2003. The company began shipping its check cashing solution, Paycheck Secure, in June 2000.

Comstar Compliant with Visa and MasterCard Security

Comstar Interactive Corp., provider of wireless POS solutions and Internet gateway services, announced that, as of April 12, 2004, it is compliant with Visa USA's Cardholder Information Security Program (CISP) and MasterCard's Site Data Protection (SDP) program.

ProfitPoint Opening New Offices

ProfitPoint, LLC, a gift and loyalty program provider, said it plans to open offices in Philadelphia and Atlanta in May 2004. Atlanta's sales and operations will be directed from ProfitPoint's corporate offices located in Franklin, Tenn.; James Battista, President and co-founder of ProfitPoint, will direct the new Philadelphia office operations.

Smart Card Alliance Offers Contactless Technology Report

The **Smart Card Alliance's** Terminal and eTransaction Infrastructure Task Force released a new report titled, "Contactless Payments: Delivering Merchant and Consumer Benefits."

The report profiles contactless payment initiatives such as MasterCard's PayPass, American Express'



- **The total number of convenience stores** in the United States decreased by 1.3% to 130,659 stores, according to the National Association of Convenience Stores/TDLinx Official Industry Store Count. The number of convenience stores selling motor fuels grew 4.3% in 2003 to 106,240.
- **The Conference Board's** Consumer Confidence Index, which was unchanged in March 2004, increased in April. The Index now stands at 92.9, up from 88.5 the month before.
- **Albertsons** is selling four of its 24 stores in the New Orleans area to the Great Atlantic & Pacific Tea Company (better known as A&P).

"Simply The Best!"



"I had nine merchant accounts, with a total of seventeen locations, approved in one month and was paid \$34,851.41 from AmericaOne. During my eight years of merchant services experience, I have worked with several other service providers and built many merchant portfolios, only to see them disappear without any personal benefits from their sale. I will never know that feeling again! Thank you AmericaOne!"

Michael K. Severna Park, MD

"After 14 years in this industry, someone has finally come up with a program that eliminates waiting years to get paid. AmericaOne's Upfront Cash Program is definitely one of a kind. AmericaOne is a true partner and is always there to help make every sale. I have six very satisfied customers and was rewarded \$6,827.30 by AmericaOne."

Lewis C. Worcester, MA

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Roy E. Redding, CA

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ExpressPay, Bank of America's QuickWave and ExxonMobil's Speedpass.

Contributors to the report include representatives from American Express, Atmel Corp., Axalto, Bank of America, First Data Corp., IBM, Infineon Technologies, JCB International Credit Card Co., MasterCard, VeriFone, Inc., Visa USA, ViVOtech and Washington Metropolitan Area Transit Authority (WMATA).

The SCA task force wrote the report for executives and high-level functional managers in retail and financial services. It's available from the Smart Card Alliance Web site at www.smartcardalliance.org.

VeriFone's Omni 3750 Certified by Six Processors

VeriFone, Inc. announced that its Omni 3750 IP-enabled point-of-sale terminal achieved certification by six major processors: Fifth Third Bank, First Data (CardNet and EFSNet Hosts), Lynk Systems, NPC, Paymentech NetConnect and Vital VirtualNet.

The terminal has also been used in rollouts of point-of-sale systems with major Quick Service Restaurants and retailers including Chick-fil-A, Burger King, Taco Bueno and Ford Motor Company.

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ABANCO Offering ExaDigm Terminals

ISO **ABANCO International, LLC** purchased 2,000 Mate Plus point-of-sale (POS) terminals from **ExaDigm, Inc.** The Mate Plus enables the interchange of modems on the back of the device to obtain a range of connectivity options including WiFi, IP, cellular and dial.

American Express Extends Partnership with Costco

American Express Co. and **Costco** extended their long-term partnership with a multi-year agreement. Costco began accepting American Express Cards at all of its U.S. warehouse locations in 1999.

Their relationship has evolved so that today, Costco also offers its members auto and homeowners insurance from American Express Property Casualty Company, installment loans and lines of credit from OPEN: The Small Business Network, and financial planning services from American Express Financial Advisors.

Costco is now one of American Express' largest merchants. Costco currently operates 432 warehouses, including 319 in the United States and Puerto Rico, 63 in Canada, 15 in the United Kingdom, five in Korea, three in Taiwan, four in Japan and 23 in Mexico.

Authorize.Net Announces Two Partnerships

Lightbridge Inc.'s **Authorize.Net**, and **Infinite Peripherals** have teamed to offer wireless payment processing via the Authorize.Net Payment Gateway. Merchants with an Authorize.Net Payment Gateway account can now process credit card transactions initiated through a PDA or Smart Phone and Infinite Peripherals' hardware payment solution. Authorize.Net has also joined forces with **Hypercom Corp.** Both companies plan to offer Authorize.Net Internet Protocol (IP)-based Payment Gateway to retailers purchasing Hypercom's Optimum T4100 point-of-sale terminal with Intel XScale technology.

CardSystems Announces ISO Banking Relationship

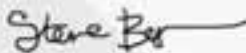
As part of a new partnership, ISOs that are processing on **CardSystems Solutions Inc.**'s platform can now settle those transactions through **Merrick Bank**, a Utah-based financial institution. Also as part of this arrangement, CardSystems Solutions will refer new ISOs and banks to Merrick for Visa and MasterCard sponsorship.

VeriFone Teams with Stored Value Provider

Chockstone, Inc., a stored value, payment and transac-

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Steven H. Bryson
Founder & CEO

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TESTIMONIAL

Having worked in the bankcard world for a number of years both as an employee and for myself, I have come to know the difference between getting a paycheck and being in control of my future. I found GET late in my bankcard career and wish that I had found them sooner. My residual payments are always on time and are larger than they were at my previous processors. Who knows, had I found them earlier I might be the one with the Green Sheet ad.

Sincerely,
Tom H Chicago IL



877-GET-4ISO

8 7 7 - 4 3 8 - 4 4 7 6



tion processing company has partnered with **VeriFone, Inc.** to offer Chockstone's ChockBox stored value applications on VeriFone's Omni 3700 series terminals. The terminals will support credit/debit, electronic gift, loyalty and promotional marketing transactions at the point-of-sale for the quick service restaurant (QSR) industry.

First National Bankcard Signs with E-Chex

E-Chex signed a three-year agreement with Kansas City, Mo.-based **First National Bankcard, Inc.** to provide E-Chex electronic check conversion through their extensive reseller channel. Ryan Paine, President of First National Bankcard said a big reason First National Bankcard chose E-Chex's services is because E-Chex does not require imagers to process checks, and that imager requirements restrict a smaller merchant's ability to participate in the cost savings. The company will use lower-priced MICR readers instead.

GO Software Partners with Ingenico for IP Terminal

GO Software, a subsidiary of Return On Investment Corp., and **Ingenico** have partnered to develop an Internet Protocol (IP)-based terminal solution for the point of sale—using GO Software's recently acquired IP

gateway technology and Ingenico's I5100 payment terminal with integrated Transmission Control Protocol/Internet Protocol (TCP/IP) connectivity and 32-bit microprocessor.

Lori Breitzke, Director of Business Development of Ingenico's Financial Services Business Unit, described the partnership as "a forum for idea sharing and an incubator for new products."

MSI Announces IP Terminal Installation

Merchant Services, Inc. (MSI) announced an installation of a **VeriFone, Inc.** Omni 3750 Internet Protocol (IP)-enabled payment terminal at **ProWash Inc.** of Union, N.J.

The POS terminal is connected to the merchant's existing DSL router, which creates an "always-on" connection and enables payment transactions to take place in as little as four seconds, eliminating the longer wait often required with dial up.

MedCom USA Selects Hypercom Solution

MedCom USA, Inc. selected to use **Hypercom Corp.**'s T7 Plus terminal and software and its MegaNAC 180 Network Access Controllers. The solution will enable healthcare providers to electronically verify patient eli-

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gibility in about 30 seconds. MedCom USA provides healthcare/financial transaction solutions for the healthcare industry.

NPC Wins Two Restaurants

Panda Restaurant Group selected **National Processing Company, LLC (NPC)** to provide authorization and settlement services for MasterCard and Visa transactions. Panda Restaurant Group operates 600 Panda Express locations in 36 states, Puerto Rico and Japan; five Panda Inn locations; and 16 Hibachi-San locations.

NPC also signed a multi-year credit card processing agreement with **Sasnak Management Corporation**, DBA Carlos O'Kelly's Mexican Cafe. NPC will provide authorization and settlement services for all Visa and MasterCard transactions accepted at all Carlos O'Kelly's locations.

Two More to Offer Dynamic Currency Conversion

Planet Payment, a trade group and trademark of Planet Group, Inc., partnered with **Shift4 Corp.** to deliver Planet Payment's Dynamic Currency Conversion (DCC) capabilities to Shift4's \$\$\$ ON THE NET partners and

customers. Shift4 integrated this solution into its new MICROS 8700 enhanced interface.

Planet Payment also partnered with **Vital Processing Services** to introduce DCC authorization and clearing services to its customers. DCC enables merchants to offer international cardholders in the United States the option at the point-of-sale to pay in their local currency rather than in U.S. dollars.

STAR Renews with KeyBank and Union Bank of CA

First Data Corp.'s **Star Systems (STAR)** renewed an agreement with **KeyBank**. STAR will continue providing PIN-secured debit access at retailers and ATMs, and ATM and signature debit card processing for KeyBank's 2,200 ATMs and 4.6 million credit and debit cards.

Star also renewed an agreement with **Union Bank of California**. Star will provide PIN-secured debit access at retailers and ATMs and ATM and signature debit card processing for Union Bank of California's 560 ATMs and 1.2 million ATM and signature debit cards.

ACQUISITIONS

eFunds Buys Two Companies

eFunds Corp. bought two companies: **Penley, Inc.**, which provides USA Patriot Act and the Office of Foreign Assets Control (OFAC) compliance services; and **Loss Control Solutions (LCS)**, which offers fraud investigation case management software for the financial services industry. eFunds acquired both companies for approximately \$6 million.

First Data Purchases Australian Payments Company

First Data Corp. announced that it has completed the acquisition of 100% of **Cashcard Australia Limited** shares. Cashcard Australia Limited, an electronic payments service provider in Australia.

First Data said the combined companies will process more than one billion electronic payment transactions per year and operate over 8,000 ATMs in Australia. Terms of the transaction were not disclosed.

Global Access Corp. Acquiring East Coast ATM Company

Global Access Corp. signed a letter of intent to acquire an independent ATM company that owns and operates 166 ATM sites stationed up and down the East Coast from Massachusetts to Florida. Global Access expects the acquisition to be completed by June 15, 2004.

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APPOINTMENTS

LML Payment Systems Hires Craig

LML Payment Systems Inc. appointed **Stephen B. Craig** to the position of Vice President Business Development with the company's subsidiary, LML Payment Systems Corp.

Craig began his career at Bank of New England, where he was promoted to manage check collections across the bank's 91 branch locations. Craig also worked for five years at Buypass Corp. on the customer support team that serviced Tier I accounts. For the past 10 years, he has served in various positions at First Data Merchant Services.

Ficarra Returns to CrossCheck

Former Vice President of Sales for **CrossCheck, Inc.**, **Bob Ficarra**, has returned to the company to lead the partner relations department and ISO department. Ficarra left CrossCheck in 1998 to spend more time with his family, to travel, and to be a sales and marketing consultant for several companies in Northern California.

Ficarra helped develop the TeleSales channel at CrossCheck. He also served as Vice President of Marketing, and later as Vice President of Product Planning and Development. Before originally joining CrossCheck, Ficarra was the National Sales Manager of InstaCheck.

Two Promoted at Jack Henry & Associates

Jack Henry & Associates, Inc.'s (JKHY) Board of Directors promoted **Jack Prim** to the position of Chief Executive Officer from President. The Board will also promote **Tony L. Wormington** to President from Chief Operating Officer. Both promotions will be effective July 1, 2004. Michael E. Henry, the current Chairman and CEO, will continue as Chairman of the Board.

Prim has more than 25 years of industry experience. He has served as President of the company since January 2003, served as COO from May of 2001 and has also served as General Manager of the e-Services division. He was named General Manager of the Liberty division when JKHY acquired BSI's Community Banking Division in 1995.

Wormington has served as COO since January 2003, Vice President since October 1998, and became the General Manager of Technology Services in 2000. Since joining the company in 1980, he has also served as Manager of Research and Development and Manager of Installation Services.

ISD Appoints VP Business Development

Gino Puzzuoli will serve as Vice President of Business Development for **Integrated Systems Development, Inc. (ISD)**. Puzzuoli has 20 years of technology experience in the retail and payment industries. He most recently served as Vice President of Sales and Marketing for an electronic payment software company.

TrustCommerce Hires Director of Marketing

TrustCommerce appointed **Virginia Lewis Shaffer** to Director of Marketing and Communications. She will also serve as a member of the company's executive team and advisory board.

Shaffer previously was Vice President of Marketing and Corporate Relations for Vital Processing Services. Prior to Vital, she held a senior position with Ketchum Public Relations, working with financial services clients including TSYS, Visa USA, Equifax and Vital.

Shaffer served on various committees for the Electronic Transactions Association (ETA) including the Editorial Advisory Committee and Chair of the Presidents Dinner Awards and Recognition Committee. She currently serves as a member of the American Banker's Technology and Advertising Advisory Board. ■



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Smarts from Page 1

of other industry luminaries to provide their insight, experience and opinions on the opportunities and problems confronting the MLS community with Guest Columnists. While drafting Freedman for a second season, along with others, should further help The Green Sheet in targeting MLS community concerns, we want no one left out of the dialogue. **Here is how you, our MLS readers, can contribute AND what's in it for you:**

Throughout the next year Freedman will ask you to write in and provide feedback on how you and your business have benefited from this series, how you have put the information you read in "Street Smarts" (last year or this year) to work in your business or how it raised your awareness of any industry issues. In turn:

1. The Green Sheet will provide a one-year paid membership to the National Association of Payment Professionals (NAOPP) for each MLS who responds in writing to "Street Smarts."
2. Each month we will choose the best or most thought-provoking response to "Street Smarts," and The Green Sheet will provide the winner with a one-time paid conference fee to a regional conference of your choice.

3. Finally, in January 2005, we will select the best response to "Street Smarts" for 2004. The winner will receive a fully-paid trip to the 2005 Annual ETA conference, including full registration fees for the conference, airfare and three-nights' hotel accommodations at the ETA venue. (Any submission for the year can win at all three levels).

Send your "Street Smarts" feedback to StreetSmarts_Feedback@greensheet.com. Freedman and I will review the submissions each month and will award the prizes. All decisions are final.

I hope that with your help, the dialogue and discussion about the issues and opportunities confronting the MLS community in "Street Smarts" will be the best yet. I am convinced that this relevant series within The Green Sheet will continue to support your sales efforts. In the years to come, I will recruit other hosts to keep the series directly connected to the "street."

My personal thanks to Ed Freeman for helping keep our heads focused where the rubber meets the road: sales.

Good Selling!

Paul H. Green



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ATM Smash/Grabs Impact Industry

By Ann All

ATMMarketplace.com

Originally published on ATMMarketplace.com, March 18, 2004; reprinted with permission; © 2004 NetWorld Alliance LLC. All rights reserved.

Few ATM thefts make as big of an impact—literally—as smash and grabs. The name of the crime says it all. Daring thieves typically drive a stolen vehicle right through the front of a retail location, quickly connect an ATM to the vehicle with a chain and drive off into the night. Machines are rarely recovered; when they are, they're empty.

"There are a relatively small number of these kinds of crimes, but they're unquestionably very dramatic when they do take place," said Barry Schreiber, a professor of criminal justice at Minnesota's St. Cloud University who has tracked ATM crime for 20 years.

Mark Coons, President of American Special Risk, a company that offers an ATM insurance program through the

ATM Industry Association, estimates that his company pays about \$4.5 million a year in claims related to smash and grab incidents. Eighty percent of his company's claims—300 or so a year—involve the removal of an entire ATM, he said.

Nearly all of the claims involve the total loss of a machine. "Most of the time, they never see it again. If it's recovered, it's usually so smashed up it can't be repaired," he said. Merchants also often sustain significant losses because of damage to their storefronts.

Most retail ATMs weigh less than 200 pounds, Coons said, which makes them a tempting target. "It's really pretty easy. If thieves have the proper equipment, they can be in and out of a premises within minutes."

Perps with a Pattern

Coons said he's seen a number of smash and grab rings that hit multiple retail locations.

"That's what can be devastating to the small ISO," Coons said. "Their machines are all going to be concentrated in a fairly small area, and this type of scenario can put them out of business."

The good news, said Schreiber, is that such thieves are invariably apprehended. "They get greedy, and they get caught."

Few thieves are ambitious enough to drag off an ATM enclosure, says DASH ATM Enclosures' Mike Adams.

Tom Tucker, the owner of Central States Cash Company, an Illinois ISO that operates 20 ATMs, recently lost two machines in a single month from the same rural location. In addition to his two ATMs, 13 others were yanked from businesses in the past four months. Police believe the crimes, which span five western Illinois counties, are related.

"(The thieves) are really brash. They're doing this in small hamlets with limited police protection," said Tucker, who believes his business may suffer—at least until the culprits are caught.

"First of all, a lot of stores no longer want to put in an ATM because they don't want to be a target," he said. "And insurance companies aren't going to want to touch these locations."

Coons said American Special Risk "looks at every single ATM placement" to determine its rates, charging less for

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24-hour businesses, as well as sites equipped with alarm systems and theft deterrents such as physical barriers at a store's entrance.

Some merchants have balked when ISOs recommended installing concrete posts in front of their stores. "I tell them to try concrete planters instead. It's going to look nicer, and that can make all of the difference to a merchant," Coons said.

Risky Business

Haze Lancaster, President of ATM USA, said his Raleigh, N.C.-based company has lost five to 10 machines to smash and grabs over the past six years, each time losing \$4,000 to \$6,000 in cash in addition to the ATM.

"That's one of the misconceptions that criminals have, that there's going to be \$100,000 in the ATM. In reality, there's probably not going to be more than a few thousand," Lancaster said, noting that many retail machines hold no more than \$20,000 when filled to capacity and few locations require a full ATM.

That kind of payoff doesn't justify the possible repercussions, Lancaster said. "By the time they steal a vehicle, smash it through the front of a building, take the ATM out

of there, take it someplace and smash it open, they're going to commit four or five felonies before it's over."

Super Bolts

In at least one instance, Lancaster said, a potential smash and grabber was thwarted by his company's use of ABS Anchor Bolts, a product marketed by North Carolina-based US Armored. ATM USA uses the bolts, which can withstand 10,000 pounds of pressure, on all of its placements in non-24 hour locations.

Lancaster calls the bolts, which cost \$10 each, "a \$40 insurance policy."

Dusty Field, President of both US Armored and Automatic Bankcard Services, worked with a company that manufactures bolts used to anchor telecommunications towers to modify its product for ATMs after Automatic Bankcard experienced several losses.

In one incident, captured on surveillance tape, all it took was a strong shove from one beefy thief to bring the ATM out of the floor. He and an accomplice "put the machine on a dolly and walked out of there in about 20 seconds," Field said. "I thought there's no way this should be happening. I'm not going to continue to lose money."

Field has sold hundreds of the bolts over the past four years, mostly to ISOs with placements. "For most ISOs who aren't concerned about placements, if a machine gets stolen it's just another sale for them," he said. "If it's a placement, it's their machine, their money and their insurance."

Some ISOs use two of the ABS Anchor Bolts rather than four to save money, said Field, who uses them on all of the 300 machines he still operates after selling some 700 of his ATM management contracts to Access to Money last July.

Building of Steel

Though it wasn't designed as a theft deterrent, a new standalone exterior enclosure manufactured by DASH ATM Enclosures will serve as one nonetheless, said Mike Adams, a partner in the Texas company. "With this, you're not going to have people driving through your store trying to get to the ATM anymore."

Another advantage, Adams said, is that the enclosure frees up valuable retail floor space that would otherwise be used for an ATM.

The 10-gauge steel enclosure weighs 1,400 pounds and is anchored down with six bolts, which should discourage all but the most determined smash and grabbers, Adams said. "Even if they managed to take it down the road,



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they'd have to take a torch to it to get inside."

Two locks are recessed into a non-drillable hard plate on the enclosure's door, he said. "A drill bit can't get into the opening."

The \$6,995 enclosure takes about two hours to install, Adams said, with most of the time devoted to anchoring it down.

Following the Tracks

In the UK, where ATM placements predominate, ATM operator Travelex is experimenting with installing GPS technology at ATMs so stolen machines can be tracked. Travelex, which owns 700 ATMs, on many of its machines already uses a product that sprays indelible ink onto cash during attacks, rendering it worthless. Fluiditi, an NCR subsidiary, sells the product, which is called Sentinel.

Tracking technology is "the next step" beyond Sentinel for high-risk locations, said Nick Cockett, Travelex's commercial director. ATMs will carry a label notifying potential thieves that a tracking device will be activated if the machine is stolen.

Although Travelex uses similar warning labels with the cash-staining product, "there has been a bit of a problem in the marketplace with other operators posting false warnings," Cockett said. "Criminals stop paying attention to them after they snatch a machine a few times and nothing happens."

The GPS device, called Tracker, costs "less than £1,000 per ATM (U.S. \$1,834)," Cockett said. "One has to balance all of the available security measures and their costs to determine which ones best suit particular locations."

Haven't the Foggiest

Thieves can't steal what they can't see, said Laurence Gainsborough, President of Fog Security Systems. Because ATM smash and grabs are becoming more common in Canada, where his company is based, Gainsborough said he is seeing increased interest from retailers with ATMs.

"C-stores and other locations with ATMs also usually have cigarettes and other expensive merchandise they want to protect," he said.

The fog system typically connects to a store's alarm system and emits a thick haze of fog when an alarm is triggered, Gainsborough said.

"Even if the store's windows are smashed wide open, the fog's going to linger for about two hours; you can't see a thing. With the fog blasting at them, most thieves aren't

going to enter."

For stores without alarm systems, the fog system can be installed inside an ATM and set to activate if tremor switches detect a disturbance or if the machine's power is cut off.

While the fog is dense, Gainsborough said it's a harmless mixture of distilled water and propylene glycol, a food preservative.

Gainsborough said his company has installed 3,000 systems, each costing \$5,000, at "every conceivable type of retail business," including car washes, jewelry stores and lingerie shops. The systems can be leased for about \$100 a month.

The systems are particularly effective at deterring repeated theft attempts, he said. "Word gets around burglary circles pretty quickly after that first attempt is made." ☒

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MLSs Face Challenges Breaking Into QSR Market

By Jeff Miles
VeriFone, Inc.

McDonald's recently announced it will accept payments from consumers using Visa, MasterCard, American Express and Discover cards at 6,000 restaurants nationwide by the end of this year. This means that the vast quick service restaurant (QSR) market is poised to explode for ISOs/MLSs.

Sales agents are ready to ride that gravy train, right?

Unfortunately, life is rarely that simple. QSR does represent a great opportunity, but a good portion of the new market will be closed to ISOs/MLSs, so competition for the balance of the market share will require expertise in value-added services to ensure success.

Let's look at the dynamics of QSR, primarily a franchise-driven business with a subset of stores owned directly by the corporate entity. McDonald's, for example, has over 31,000 restaurants in 119 countries; roughly 80% of those are franchises.

According to an August 2003 report in QSR Magazine, "The QSR 50—America's Hottest Chains," the top 50 chains represented more than 117,000 locations in the United States, 93,136 of which were run as franchises in 2002.

Because thousands of sites are run by independent franchise businessmen, many in our industry mistakenly think this market is wide open to independent sales pitches and equipment deals.

Don't get me wrong—despite the limitations, there is great opportunity here. A year ago, the QSR industry as a whole was still debating the merits of card acceptance and pondering the likely return on investment. That debate is now over.

The industry will soon follow suit, now that McDonald's and Burger King have rolled-out national card payment programs. There is truly a massive market opening up.

The 50 chains mentioned in the QSR Magazine report accounted for \$96 billion in revenue in 2002, and the total QSR segment has been estimated at \$138 billion. That's a lot of transactions. More importantly for the QSR fran-

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chisee, that's a lot of transactions to speed up with card payment.

The good news about QSR chains adopting card payment on a national basis is that it will be practically impossible for independent franchisees to hold out if they want to compete.

The bad news for the ISO/MLS community is that a large chunk of the market will be serviced by direct sales forces of the large processors or through corporate requisition systems.

One goal driving QSR chains is a unified card payment system that will make it easy to adopt national marketing campaigns leveraging payment systems. Even though the chains don't control decisions made by franchisees flying their flags, they are negotiating volume purchase rates with the processing networks and equipment vendors based on the volume they can influence. From the franchisee perspective, what the chains are able to negotiate is arguably going to be the best deal on the table.

A good rule of thumb is that among national chains, one-third of locations are a mix of corporate-owned stores or franchisees that will march in lock-step to whatever corporate says. The next third will be relatively easy to con-

vince, but will require corporate to do a lot of selling on why it's a good idea. The remainder resist whatever corporate says, doing just the opposite on principle, or will never spend a dime if they don't think they have to.

Right off the bat, we've whittled the target opportunity considerably—and for the moment, put aside the opportunity to upgrade the early adopters to new equipment.

Success in selling to the QSR market requires two fundamental skills: the abilities to demonstrate an understanding of the business model (walking the walk and talking the talk) and to deliver value-added solutions that will enable you to compete with bottom-dollar pricing options available through the corporate purchase options.

ISOs/MLSs need to be able to sell the value proposition. It's well documented that card payments produce higher ticket prices—Visa said a recent study of 100,000 QSR transactions showed that customers using payment cards spent an average of 20 – 30% more than those who paid with cash; American Express said that its tickets at QSRs are on average up to 100% higher than the average cash ticket.

But the biggest driver in QSR these days is speed of throughput. In a majority of locations today the kitchen

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prepares the food faster than the throughput speed at the counter and drive-thru. In that environment, anything that can speed up the movement of customers is a positive factor and anything that slows it down is a negative.

Another powerful selling point is the increasing expectations of consumers for card payment options. A somewhat dated American Express survey in the late 1990s found that 47% of customers said they would switch to another restaurant if they were short on cash at the time of purchase and the restaurant did not accept payment cards. If you're the one store on the street that doesn't take cards, you're going to lose business.

Once payment systems reach the magical mark of 80 – 85% penetration of locations in a nationwide chain, the corporate parent will be able to effectively embark on national marketing campaigns that build on payment systems. The chains will also start using gift card and loyalty programs to drive consumers into their stores.

The challenge for ISOs/MLSs lies in developing creative solutions to enable the franchisees to go with a non-corporate package and still be able to participate in corporate loyalty and gift programs.

Another area in which ISOs/MLSs can increase their value to QSR franchisees is through delivering communications options. Internet Protocol (IP) is far and away the biggest technology driver; it allows QSR operations to move faster at reduced costs. With IP, QSRs process payment transactions that are, at minimum, 10 seconds faster than with dial-up.

The rapid proliferation of DSL and satellite Internet access options makes it possible to equip QSRs with broadband Internet access without having to set up a separate and costly communications channel. Even if a QSR operator is not yet ready for an Internet set-up, selling dial-up terminals that include capabilities for upgrading to IP later will provide an easier, less expensive migration path when the time comes.

As great as technology is, for the most part it still represents a complicated solution from the perspective of the QSR operator; this provides another area for ISOs/MLSs to demonstrate value-added capabilities.

Bringing in a local area network (LAN) is definitely more complex than drop-shipping a terminal with a pre-loaded application. While it's not rocket science, it's a support step that doesn't exist now, and if the network goes down and prevents processing of transactions, that's a level of pain that is felt right on the bottom line.

The drive-thru component, which accounts for, on average, 60% of QSR sales, is another step in the value chain where ISOs/MLSs can step forward. Drive-thru payment terminals are inevitable and they need set-up and ongoing support to ensure they work as expected, when expected.

All in all, the changing nature of the QSR payment environment requires ISOs/MLSs to evolve into value-added resellers and systems integrators. In many cases, franchisees may only be ready for baby steps. Being able to deliver modular configurations will win over the heart of the little guy not quite ready to dive into payments in a big way.

Sales agents need to offer solutions that allow these business owners to grow with the industry over time. Being able to work with QSR operators at differing levels of technology sophistication is important. Recommending the right implementation and establishing an ongoing service relationship will generate recurring revenue and lasting customer relationships. ■

Jeff Miles is VeriFone, Inc.'s Director of Business Development focused on driving VeriFone's strategy in the quick service market by delivering solutions to the processor, ISO/MLS and direct sales channels. He can be reached at Jeff_Miles@verifone.com.



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COMPANY PROFILE ◀ ◀ ◀



ACH Commerce, LLC

MLS contact:

Deborah C. Hickok, AAP, CEO and President

Company address:

8920 B. Transport Lane, Suite 1

Ooltewah, Tenn. 37363

Phone: 423-238-5184

Fax: 423-238-5187

Web site: www.achcommerce.com

MLS benefits:

- Experts in all aspects of ACH processing
- Offers direct access to Federal Reserve Bank for quick processing
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- Reseller opportunities offer residuals and recurring income

Making ACH as Easy as ABC

According to Deborah C. Hickok, AAP, CEO and President of ACH Commerce, LLC a company that provides ACH processing solutions, the incredible growth in the volume of automated clearing-house (ACH) payments in the last few years is really just an inkling of the potential in this area of payment processing.

Despite the advantages ACH processing brings to businesses—faster access to funds and less costly transactions—the lack of detailed, "how-to" information available about this somewhat complicated process has hindered widespread awareness and acceptance of the various functions of processing through the ACH network.

"Even though ACH authorizations over the telephone and Internet and check conversions have grown rapidly over the past five years, corporations, for the most part, are not fully aware of the possibilities ACH processing offers," Hickok said.

On top of that, she said, Check 21 has added even more confusion to the mix for businesses and consumers, and it's important to clarify the differences. "Check conversion allows corporate entities to take a check and convert it to an ACH payment, eliminating the need to take a paper check to the bank. It allows checks to be converted into electronic items.

"Through Check 21, the bank trun-

cates the paper check and images it so that the digital image takes the place of the paper check. It changes the manner of clearing between financial institutions."

The story that ACH numbers tell would seem to indicate that a lot of people are getting the idea, however.

At its Payments 2004 conference in March, NACHA—The Electronic Payments Association reported a total of 10.017 billion ACH payments were processed in 2003, with a combined value of \$27.4 trillion; the number of transactions and their combined worth each increased 12% over the previous year. And that's on the consumer end.

NACHA's figures also showed that for the first time, the number of debits originated by commercial financial institutions exceeded the number of credits, due mostly to the expanding implementation of consumer e-check applications since 1998. Those applications include Internet- and telephone-initiated ACH debit; check conversion in accounts receivable (ARC) and at the point-of-purchase (POP); and re-presented checks (RCK).

ACH payments including direct deposit of payroll, social security benefits and tax refunds, as well as direct payment of consumer bills, e-checks, B2B payments and federal income tax payments are all increasing. Collectively, NACHA statistics showed, more than 1.3 billion e-

"We deliver transactions directly to the Fed. [We] can take advantage of the Fed windows—there are four windows open in a 24-hour period—to provide better service to our corporate clients. We can provide later cut-off times and respond faster to return items. We're able to process and receive return information much faster because we're not restricted by a banks' ACH processing software or hours of operation."

— Deborah C. Hickok, AAP, CEO and President
ACH Commerce, LLC

check payments were made, an increase of 154% over 2002.

Hickok's company is positioned to help businesses take advantage of the benefits afforded by processing through the ACH network. ACH Commerce, based in Ooltewah, Tenn., specializes in enabling large corporations and small businesses to process ACH transactions, including check conversions, Web checks, Internet and telephone payments, and direct deposit and debit.

Hickok said her company, which she founded in 2000, is different from its "handful" of existing competitors; several factors contribute to setting ACH Commerce apart. One is that ACH is its core competency. Another is that the company serves as an ASP, developing and offering its clients Web-based solutions tailor made for their specific needs.

Most importantly, though, is the recognized level of expertise she and the management team and staff members bring to the table and share with clients—in ACH processing, software development and business management.

They've gained a credible reputation in the industry, which was instrumental in allowing them the unique privilege of clearing transactions directly through the Federal Reserve Bank, accomplished by way of agreements established with multiple financial institutions.

Hickok has over 15 years' experience in the ACH industry. She and six other staff members are ACH Accredited Professionals (AAPs), meaning they have a certain level of knowledge of and experience with ACH processing and have passed a test administered once a year by NACHA. AAPs must recertify every five years to maintain the credential.

Hickok gives educational seminars, makes regular presentations at banking and industry conferences around the country and has provided training in ACH to the state of Tennessee's Bank Examiners. ACH Commerce is a member of numerous regional ACH associations.

Before starting ACH Commerce, Hickok was part owner of a company that developed software to enable corporations to process ACH payments. Following the sale of that company, she decided to put her knowledge to work in a slightly different way, but the focus at ACH Commerce continues to be on developing flexible solutions for each client's specific needs.

"We took that corporate offering and adjusted it for financial institutions to offer to their corporate clients," she said. "Now, we're acting as an ASP for these institutions and, in most cases, acting as their 'ACH and customer service departments.'"

ACH Commerce itself is keeping pace with the growth shown in ACH processing. The company has doubled in sales and personnel each of the four years it's been in business—it processed more than \$2 billion dollars through the ACH network in 2003 and its clients include more than 125 financial institutions and 1500 corporate clients.

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cessing, such as lower transaction costs, faster notification of returns and improved cash flow, many businesses have yet to benefit from them.

"ACH processing has grown rapidly over the last five years," Hickok said. "But there is still a large number of corporations and companies that haven't realized they can process payments this way. They just don't know."

Insurance companies, ISPs, the medical field, utilities, charities, property management companies and catalog and fulfillment businesses are examples of the kinds of corporate clients with whom ACH Commerce works.

While most of its customers process between 20,000 and 30,000 checks a month, its solutions are scalable for businesses processing hundreds or a million or more checks.

Hickok acknowledges that ACH is an evolving industry and that financial institutions have been hampered in their ability to roll out solutions because of limited "mature" product offerings (such as in transport devices that capture images and data) to convert checks into the ACH format. That's all changing, though, thanks in part to ACH Commerce solutions including its Mach 1 and Bullet Scan products.

Mach 1 is a proprietary system, designed, written and maintained in-house, that ACH Commerce has been using for about three years. Hickok said it's their own "service bureau software" and that the company does not license it.

Bullet Scan is a new solution providing high-speed check conversion for ARC and RCK and includes remittance processing, image storage and ACH processing capabilities. It's designed to work as a purchased software application or to be used as a remote capture ASP model.

The complexity of ACH processing can be daunting for businesses, or, for that matter, anyone not completely versed in the regulations—NACHA compiled the ACH network rules and guidelines for 2004 in a book about one inch thick. ACH Commerce eliminates all that uneasiness for its customers.

"The ACH network is governed by NACHA, and all parties, including third parties, must comply with the rules," Hickok said. "We act as the ACH department and do the ACH processing for financial institutions. We're the outsourcer and process the transactions for their corporate customers."

ACH Commerce's clients not only benefit from the collective expertise of its staff members, but also from the relationships they've established with regional and national ACH industry associations.

Hickok said ACH Commerce has direct access to the Fed, making it unique in the business. "We deliver transactions directly to the Fed. This means we can take advantage of the Fed windows—there are four windows open in a 24-hour period—to provide better service to our corporate clients.

"We can provide later cut-off times and respond faster to return items. We're able to process and receive return information much faster because we're not restricted by a banks' ACH processing software or hours of operation," she said.

From a cash management standpoint, processing transactions through the ACH is just a better way to do business. "The advantage to corporations with ARC, for example, is that the deposited funds are collected and available much more quickly," she said. "NSF items are back at the originator's location in two days. And electronic items are first in line—they post at paying banks before paper items."

"We are not out to change the way our customers do business, rather, we're helping them streamline," Hickok said. "We're focused on providing technology and processing. They don't even have to change their primary banking relationships." ■

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ETA Annual Meeting & Expo a Resounding Success

The management team at Electronic Transactions Association (ETA) headed by Carla Balakgie set quite a benchmark for themselves with their first annual meeting and expo held in Las Vegas, April 19 – 22, 2004. This event was a resounding success on several different levels for the association.

According to Balakgie, ETA's Executive Director, "The overwhelming response we received from this meeting means two things. First, ETA is fostering a dynamic and attractive venue that serves as a conduit for the professional and business development of those in the industry.

"Second, vendors and payment professionals recognize the value of this opportunity and are increasingly turning to ETA for the best education and networking," she said. "This is good news for our industry and for ETA. We're excited and privileged to be a part of this growing professional community."

ETA University

Prior to the opening of the vendor expo, ETA held four introductory classes, three of which debuted at the annual meeting: Intro to Electronic Processing; Sales/Marketing; Operations; Technology.

Overall, 450 people attended the ETAU classes in Las Vegas. It was standing-room-only, with more than 100 attendees at each class running the gamut of experienced veterans to fresh-off-the-street newbies. The ETA staff is still reviewing the attendees' critiques, but the consensus—and the buzz on the floor later in the week—was that all of the introductory courses were a hit.

Each of the classes was videotaped and digitized for distribution by ETA, which is exploring options for alternative delivery methods for these valuable training sessions. Watch for them to be made available at the upcoming ETA Network Expos.

President's Dinner

Nearly 300 guests attended the second annual President's Dinner gala on Monday evening. This event is designed to thank all the volunteers who support ETA with their time and gracious hard work. Annual awards were announced and presented as follows:

Vendor of the Year: Discover Business Services—In recognition of its generous and ongoing support of ETA. Discover sponsored Frank Abagnale's two sessions and book signing at the ETA's 2003 Strategic Leadership and Networking Forum and has provided generous financial support and significant investment in human resources

by enabling its employees to participate on several ETA committees. Discover also sponsored Wednesday night's Rat Pack Party.

Committee of the Year: Membership—In recognition of the significant accomplishment of this committee to address the need to expand ETA's reach within the industry. This committee established the recently announced affiliate service provider (ASP) program, which enables independent merchant level salespeople (MLS) to participate in ETA, its programs and benefits.

Committee Volunteer of the Year: Holli Targan—In recognition of Targan's exemplary job in conducting the review of ETA bylaws and nominating procedures. The review and rewriting process brought ETA's formal written procedures into compliance with current practice and governing statutes. The amended bylaws were ratified unanimously at the business meeting.

Member of the Year: Mary Gerdts—In recognition of her tireless service and enthusiasm in producing the new ETAU courses. Gerdt's efforts were invaluable to the implementation and production of the courses introduced at the Las Vegas event.

Gerdts was also instrumental in assuring ETA's smooth transition to the new management team and headquarters in Washington, D.C. in 2003.

The dinner was delicious and well-paced, with award presentations interspersed throughout the meal. Mary Dees graciously presided as mistress of ceremonies. The hotel and event staffs were top-notch.

Golf Tournament

The annual golf tournament was held at the Las Vegas Paiute Golf Resort, utilizing the Wolf and Snow Mountain courses. The spring weather made for a perfect outing, where the networking was even more important than the scores. The tournament winners were:

Snow Mountain Winners:

1st Place: Eddie Davis, John McGrane, Jeff Foster and Kendall Myles

2nd Place: Dennis Busbaum, Jim Oberman, Brian Kamstra and David Werner

3rd Place: James Wieland, Matt Price, Brad Hoeweler, and Bill Marquardt

Closest to the Pin #4: Jon Stevens

Closest to the Pin #8: Denise Small

Long Drive #3: Reese Kimball

Long Drive #11: Michelle Crowe

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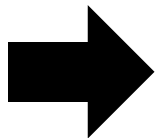


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Wolf Winners:

- 1st Place: Bob Bennett, Craig Shapero, John Hunnicut and Rick Stanford
 2nd Place: Steve Davy, James Bunn, Laurie Kestell and Guy McDonald
 3rd Place: David Petry, Mike Bustos, Phil Kumnick and Ted Sarosdy
 Closest to the Pin #4: John Gardner
 Closest to the Pin #8: Wilamena Blake
 Long Drive #3: John Hunnicut
 Long Drive #13: Tasha Beckman

First-Time Events

The annual meeting was complemented by several new events. A "New Member and First-Timer Attendees" reception was held Tuesday evening, prior to the opening reception.

Over 200 people attended this meet-and-greet with ETA's Board of Directors. Mary Dees spoke about surviving the annual meeting and deciding which presentations and events were must see's throughout the meeting. (This new approach will most likely become a fixture of the annual meeting, which can be overwhelming for new attendees.)

On Wednesday, the ETA ISO Advisory Committee hosted the "ISO Pub," billed as the "ISO Mixer." Approximately 125 people attended the cocktail reception in the room designed to look like a neighborhood bar. Stations hosted by committee members focused on issues specific to the "invitation only" audience including risk management, wholesale ISOs and value-added services.

There were numerous huddled conversations taking place throughout the hall. The networking opportunities must have been very productive for everyone, judging by the number of business cards that were seen being swapped.

The National Association of Payment Professionals (NAOPP) Cocktail Party was a separate event held concurrently during ETA. NAOPP board of directors and officers were easily spotted wearing their scrolling message boards, "JOIN NAOPP NOW!" Most attendees sported buttons advertising the Web site, www.naopp.com.

The Terrace Suite on the 17th floor of the MGM Grand, where the party was held, offered breathtaking views of The Strip. Between the setting and the laughter ringing throughout the suite, everyone found out about the work being done on behalf of NAOPP members, such as providing benefits like reduced legal fees, equipment and lease funding incentives, buying power initiatives, a 401(k) program through American Express, group health insurance, education and training goals, and the NAOPP Web site. Visit www.naopp.com for more information.

BBB means Blues Brothers Beginning

The 2004 ETA General Sessions opened with a rousing "Blues Brothers" performance, complete with gospel choir. It was a bit early for dancing in the aisles, but the music certainly pumped up the energy level, preparing the crowd for the day ahead. The general session that followed featured Wayne Best, Senior Vice President of Business Research and Reporting for Visa U.S.A., who presented an upbeat overview of the economy.

Best noted that household net worth is on the rise, growing 8.4% in the past year. He pegged overall U.S. economic growth to date this year at 5.6%. This growth is being fueled by several factors, Best explained, including consumer spending, business inventory control and a favorable tax environment. On this latter point, Best noted that new capital investments by small businesses are supported by an accelerated depreciation schedule under recent federal tax code changes.

"Don't Make Me Stop This Car"

Al Roker is often referred to as "America's best-loved weatherman." For those of you who were fortunate enough to attend his keynote address in Las Vegas, you also learned that he is a former college classmate of Mary

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Dees, who invited him to speak at this year's meeting.

He said he especially enjoyed the Discover Business Services "Return of the Rat Pack Party." Roker caused quite a bit of laughter when he said ETA should be redefined as "Everybody's Tanked Already!"

Roker's humorous story of growing up the oldest of six children was inspiring. He discussed his struggle with weight, his recent decision to undergo surgery to control his eating, and his ongoing struggles with raising teenagers. The laughter and applause in the room was testimony to the truths he spoke—there were certainly many who related to his experiences.

Roker signed complementary copies of his book following the presentation. It was a pleasure to meet him and to have a moment to chat with this very personable celebrity.

Vendor Expo

From the opening reception Tuesday night until Thursday's closing event, the Vendor Expo was a definite success. With 146 vendors from across the spectrum of products and services participating, it's fair to say the entire payment processing industry was represented. The hall was completely sold out—and 19 companies were on the waiting list. The thousands of attendees crowding the floor certainly found value in the displays.

Kudos to ETA's staff for significantly improving the professionalism of this event. The inappropriate entertainment of years' past was nowhere to be seen.

Members of The Green Sheet staff were on hand to visit with each vendor. We found that the overwhelming response to this year's show was that it was the best-attended and best-organized event to date. ETA delivered the attendees that the vendors wanted to meet and greet.



All Record-breaking Attendance #s:	<u># of Attendees</u>
Annual Meeting & Expo	2,967
President's Dinner	(more than) 300
ETAU	450
MLSs Using the One-day Special Pass	131

President's Dinner Awards:

Vendor of the Year	Discover Business Services
Committee of the Year	Membership
Committee Volunteer of the Year	Holli Targan
Member of the Year	Mary Gerdts

Source: ETA

Without exception, people told us that this was a very successful expo for the vendors.

Our conversations with numerous attendees found that they were pleased with the depth and breadth of the vendors exhibiting and with the quality of the educational sessions. Critical industry topics addressed by those sessions included wireless payments, emerging markets and portfolio management, and how to move your organization to the next level.

One highlight was the "Who Wants to be a Millionaire?" panel featuring Garry O'Neil, Electronic Exchange Systems; Ed Freedman, Total Merchant Services; Mark Courchane, Wind River Financial; Ellen Hudec, Sterling Payment Technologies, Inc.; Marla Knutson, TransFirst; and Joe Kaplan, Innovative Merchant Solutions LLC. The panel addressed a room bursting at the seams and the Q and A session lasted well beyond the allotted time. Many panelists reported they were still fielding questions via

cell phone the following day.

Next Year

The 2005 ETA Annual Meeting and Expo has been scheduled a month earlier, for March 15 – 17. The event will also move to the Mirage property in Las Vegas. The change in venue should address the one constant criticism of the MGM Grand location—the extraordinary mile-long march from the rooms to the conference center. (Thank you ETA and Moneris Solutions for providing the shuttle service this year.)

Mark your calendars for next year's meeting. Also, be sure to read the lead story in this issue of The Green Sheet. The Green Sheet, Inc. is offering registration, airfare and hotel accommodations for the 2005 ETA for the best Street SmartsSM feedback letter received this year.

The Green Sheet continues to believe that the ETA Annual Meeting and Expo is an important event for anyone and everyone in this industry. We look forward to seeing you there next year. ☑

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I urge you to review Total Merchant Services' partner program in detail. Please stop what you're doing right now and take 10 minutes to check out our partner website - www.upfrontandresiduals.com - where all the specifics are laid out. Even if you have looked at us before, there are new program features that will make all the difference for you in 2004.

I'm making this personal appeal to you, the hardworking MLS. Make Total Merchant Services your primary merchant account acquirer. I won't let you down!

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Cashless Fares Make Cabbies Crabby

Beginning in June 2004, passengers in Chicago's 7,900 licensed taxi cabs will have the option to pay their fares with credit cards. By Nov. 1, 2005, New York City's 12,187 cabs will be outfitted to accept card payments.

While other U.S. cities have plans to implement the same types of programs, and paying for cab rides with some sort of payment card in many cities around the world is commonplace, not everyone is hailing the advent of wireless POS capabilities in taxis.

The adoption of wireless payment technologies in processing transactions is meant to reduce the number of bad payments for fares—by eliminating card authorizations that are

declined later—and the amount of cash drivers carry.

Implementation of wireless payments in New York comes with concessions to cabbies including a 26% increase in all fares; new fees have also been added for driving at night and making trips to and from JFK, LaGuardia and Newark airports.

Many cab drivers are not convinced that card payments will create a lot of convenience for themselves or their customers, and they're concerned about the expenses involved in installing the wireless terminals and for the transaction processing fees.

In New York, with its own version of how quickly a minute goes, life is fast-paced and passengers may not

want to waste time waiting for card approvals and signing receipts, despite the fast transactions wireless technology now provides.

New York cabbies, not the customers, will be paying the transaction fees for each card payment, a fee that does not apply when riders pay with cash. That's in addition to the 8% fee taxi garages collect from drivers.

One major factor in selling wireless payment processing to Chicago cabbies was to ensure that transactions could be verified immediately.

That point was settled in part from having access to an extensive wireless infrastructure using Nextel, Verizon, CDPD, Mobitex and private radio networks. The decision by several firms to give cab drivers cash for their credit card slips at the end of the day helped, too. ■

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NOVA Expands Reach in United States and Europe

NOVA Information Systems announced in late April 2004 several acquisitions that will strengthen its position as it moves toward becoming a major third-party payment processor in Europe and continues its domestic expansion.

NOVA, the third-largest processor in the United States, is actively pursuing a strategy of growth both here and abroad. It processes for 650,000 merchants worldwide.

NOVA will purchase the payment processing portfolio of Union Bank of California (UCB) and will enter into a long-term alliance marketing agreement for UCB's referral business. NOVA will now provide credit and debit card processing and customer service to UCB's 10,000 merchants, generating \$3 billion in annual processing volume. UCB has

280 branches in California and four in Oregon and Washington. Its holding company, UnionBankCal Corp., operates 21 international facilities.

A European NOVA affiliate, which has been a 50% shareholder of euroConex Technologies, Inc., will purchase the remaining 50% from the Bank of Ireland so that euroConex will become a wholly owned subsidiary of the NOVA affiliate.

This will enable NOVA to take advantage of the changing European economic landscape and expand its global reach.

euroConex provides debit and credit card processing services to merchants, directly and through alliances with banking partners in Europe. It also provides multi-currency solutions including dynamic

currency conversion for cross-border acquiring.

Through its euroConex affiliate, NOVA will purchase CardPoint from Poland's Bank Zachodni WBK (BZWBK). Poland has the fastest-growing card issuing market in Europe and CardPoint currently has 15% of that merchant market.

NOVA will also purchase Alliance & Leicester Commercial Bank's acquiring division from its holding company, Alliance & Leicester plc of the United Kingdom. Through euroConex, NOVA will provide processing services for the bank's current portfolio of 27,000 merchants.

In March 2004, NOVA extended its agreement with UMB Bank for 10 years. UMB Bank has 156 centers in the Midwest; its 9,000 merchants process \$1 billion annually. ■

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"Street Smarts" SM Grows Up

"Street Smarts" is now one year old. I admit that I have been challenged in writing a timely and relevant column for every single issue of The Green Sheet for the last 12 months, and I'm scared to think that I just agreed to host the column for another year.

I'm not a glutton for punishment, but when Paul Green asked me to continue hosting "Street Smarts" in 2004, I agreed. I feel a great sense of pride in helping merchant level salespeople (MLSs); I enjoy giving something back to an industry that has given me so much and providing

a forum for informative, honest MLS-centric discussions.

As you know, this semi-monthly column is the lead in the Education section of The Green Sheet and has become the voice of the publication's core readership, the MLS. The series is dedicated to MLSs whose feet are firmly planted out on the street and whose opinions, observations, concerns and critiques need to be heard. "Street Smarts" is not about Ed Freedman. It is about you, the hard-working MLS and pertinent issues that affect you.

Some of the topics the series covered this past year include a six-part series on the essentials for success, discussing contracts, compensation, vendor selection, strategic partnerships, lead generation, closing deals, industry associations, educational resources, successful selling techniques, check conversion, wireless solutions, gift/loyalty cards, Internet-centric services, Level-3 processing and the National Association of Payment Professionals (NAOPP).

These columns serve as a template for any MLS striving to achieve success, and if you missed any of them in the past 24 issues, they are all available and archived on GS Online (www.greensheet.com) in the MLS Portal section.

From the many e-mails I received this past year, it seems the "Street Smarts" series is widely read. Here are some of comments I received from readers:

"I just read the September 22, 2003 issue of The Green Sheet, and I want to thank you for all your kind words

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about the regional meetings that are experiencing a ground swell." —Judy Foster, Thales

"Ed, you are a hoot. Your article was very upbeat...and funny." —Keri, POS USA

"Dear Ed, we don't know each other; however, our mutual associates in the industry speak highly of you. Just a quick note on behalf of the newly formed NAOPP to say thanks for giving us the great press in your most recently published article in The Green Sheet. This new organization can use all the support it can muster, and we appreciate the time and effort you took to help 'jump-start' it." —Corey Saftler, President, Integrated Leasing

"After receiving the latest edition of The Green Sheet yesterday, I read the article on gift cards, 'The Gifts That Keep on Giving.' The article was very well done; it gave a great overview of the industry and offered the perspective from both the merchants' view as well as the MLS." —David Petry, Executive Sales Director, Valutec Card Solutions

"I look forward to reading your column in each issue of The Green Sheet. It is very helpful as a learning aide." —Herb Mordkoff, National Sales Manager, Federated

Payment Systems

"I've read your column for the past couple of issues. Again, I want to say 'hats off to you' for believing in paying people well! It's really nice of The Green Sheet to allow you to 'toot your own horn' in these articles. But, you've got the right attitude about building your business and keeping the people who are building it for you happy. Don't change." —Chris Collins

"I just finished a week off and was reading The Green Sheet on the airplane headed home today. Thank you for the very kind words in your column. They were much appreciated. You have a way of being positive, and that is a terrific trait that will carry you far." —Bob Carr, Chairman and CEO, Heartland Payment Systems

So what's in store for 2004? Plenty! While attending the 2004 ETA convention in Las Vegas, I had the privilege of being treated to dinner by the mastermind behind The Green Sheet, Editor in Chief, Paul Green, and Vice President and General Manager, Julie O'Ryan.

We didn't finish dinner until almost 2 a.m., and there was not a second of silence. In fact, the hostess came over and



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Many of my peers and competitors in this industry have teased me about writing Street Smarts. They boast that they could do this job just as well, if not better—if they only had the time. To all of them, I say, "Put your money where your mouth is." My challenge to these very successful industry leaders is to write just one column. Be a guest columnist for one issue.

offered to buy us a round of drinks only if we would lower our voices. Diners around us had complained about the decibel level from our conversation. She bribed us to keep it down to a dull roar.

Over this marathon meal, I told Paul how so many people came up to me at the ETA golf tournament and pitched new ideas for future columns. I told him how countless attendees of the convention complimented me on "Street Smarts" as I walked around the exhibit hall. Some even said that when they get their copy of The Green Sheet, they immediately turn to the column to

see what's going on and what hot topic is being discussed.

Paul, Julie and I talked at length about the past year and the future of "Street Smarts." The results are cause for celebration, and I am pleased to announce new developments in this series for the coming year. The first one is **Guest Columnist**. I love this one.

Many of my peers and competitors in this industry have teased me about writing "Street Smarts." They boast that they could do this job just as well, if not better—if they only had the time.

To all of them, I say, "Put your money where your mouth is." My challenge to these very successful industry leaders is to write just one column.

Be a guest columnist for one issue. Send me a letter on an issue or topic that you believe MLSs will find interesting and informative, then let's see if you still think it's easy and/or fun. You actually might find that it's hard work.

I look forward to Guest Columnist contributions from such luminaries as Joe Kaplan, President/CEO of Innovative Merchant Solutions, an



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Intuit company; Marc Gardner, President of North American Bancard; Mitch Lau, President/CEO of Money Tree Merchant Services, and many others.

I am confident these contributors will write great articles. As readers of the series, you all know I am not afraid to seek advice and help from industry experts to ensure we are properly informed by the best sources. In that tradition, I open the floor to guest columnists—and don't worry, as always, I'll add my two cents' worth.

Another development of interest: Many MLSs have sent me e-mails about how something they gleaned from one of my columns led them to a success. These e-mails sparked an innovative idea—why not share these success stories with other MLSs? Why not encourage these testimonials by offering incentives?

I believe these stories can inspire others, and so does Paul Green. He liked the idea so much that when I presented it at our ETA dinner, he immediately agreed to buy the first year's membership to NAOPP for every reader who sends in a success story. Why NAOPP? We both agree that the concept of NAOPP is vital to having every MLSs voice be heard. With this initiative, no MLS should be left out of NAOPP.

Continuing education is very important to Paul and me, which is why I was thrilled to hear him also offer a one-time paid conference fee to a regional conference of choice to the MLS who is selected each month as having the best success story.

And what would a contest be without a grand prize? For the best success story received all year, the winner will be awarded a fully paid trip to the 2005 Annual ETA Conference, including full registration fees for the conference, airfare and three-nights' hotel accommodations.

This is your opportunity to give something back. Send submissions to: StreetSmarts_Feedback@greensheet.com.

Kudos to Paul Green and The Green Sheet for generously endowing this new program; it will promote ongoing education of the MLS while inspiring others to success.

On a more personal note, I'd like everyone to know that Paul Green has always been my mentor. He is a true inspiration for how to give back to an industry that has been so good to so many of us.

I am equally excited to announce a new topic for a series of columns for the second year of "Street Smarts." We will



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examine the **Mind of the MLS**. I will closely monitor the MLS Forum and report back to the readership the hot topics being discussed. Not only will I explore them, but, as always, I will welcome your opinions, too. In this way, we will always have a strong finger on the pulses of MLSs—and the serious issues they face in today's dynamic market.

On this first anniversary, I'd like to let you know I take great pride in creating such a special forum for MLSs and am steadfastly committed to moving forward with "Street Smarts."

I have never been more hopeful about the opportunities the payment processing industry presents to all of us. I am very proud of what, together, we have accomplished to date. I vow to continue to be the advocate for MLSs everywhere and to keep this column timely and relevant.

The energy and anticipation of success surrounding our industry is more palpable than ever before. With your help, "Street Smarts" will remain the #1 format for MLS-centric issues.

To all of you, I offer my thanks and gratitude for the extraordinary support I've received this past year. I'm

thrilled with the dialog we have created within this phenomenal industry and look forward to continuing it into 2005. 📧

**"Yesterday is not ours to recover,
but tomorrow is ours to win or to lose."**

—Lyndon B. Johnson

I'll see you next time where the rubber meets the road.

Ed Freedman is founder and President/CEO of Total Merchant Services, one of the fastest-growing credit card merchant account acquirers in the nation. Ed is the driving force behind all business development activity as well as the execution of Total Merchant Services' marketing plan, including recruiting and training independent sales offices and establishing strategic alliance partnerships with leading vendors, so that Total Merchant Services can provide its customers with the highest quality and most reliable services available.

To learn more about Total Merchant Services, visit the Web site at www.totalmerchantservices.com . To learn more about partnering with Total Merchant Services, visit www.upfrontandresiduals.com or contact Ed directly at ed@totalmerchantservices.com .

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▶▶ EDUCATION [CONTINUED]

MATCH Myths

By David H. Press

Integrity Bankcard Consultants, Inc.

Acquirers and processors occasionally terminate contracts with certain merchants. These merchants—and their principals—end up on the Member Alert to Control High-Risk Merchants (MATCH) list. Some people still refer to this list by its former names, the Terminated Merchant File (TMF) or the Combined Terminated Merchant File (CTMF).

Today, MATCH is a program maintained by MasterCard International and used by Visa USA (and, as of recently, by American Express), to identify merchants that acquirers have terminated for specified reasons. Since risk assessment includes both a merchant's corporate identity and the identity of the business owners, MATCH stores and reports on possible matches for up to five principals.

Many ISOs/MLSs have the wrong idea of what a MATCH designation means. Many also don't know how to properly respond to a "Possible MATCH" response to submitted merchant applications.

Common MATCH Myths

MATCH Myth: Once a merchant is placed on the MATCH, it is blacklisted and can never get another processor.

MATCH Fact: The MATCH is set up to identify merchants and principals that have been terminated for specific reasons. The card association rules do not prohibit signing up merchants or principals on the MATCH list.

However, acquirers must query the MATCH before entering into agreements with prospective merchants. If the response indicates a Possible MATCH the acquirer must verify that the merchant identified in the response is the same merchant for which the inquiry was generated and contact the listing member directly to determine why the merchant was added to the file.

Instances of common last names and addresses in large buildings can generate many Possible MATCH listings from around the world, which may or may not be for the same merchant or principal. The acquirer should make its acceptance decision based on further investigation and use the MATCH data only as an informational tool in the decision-making process.

Acquirers are required to contact listing members to

determine why they added merchants to the MATCH. Usually, acquirers will want to know why the processor placed the merchant on the MATCH and whether the center suffered a loss.

The prior processor should tell the inquiring member why the merchant was terminated. Merchants will often be placed on the MATCH for violating terms of their agreements or for a few chargebacks for which the processor did not suffer a loss; processors will often admit they may have acted "too hastily" or that the merchant was really not "that bad."

MATCH Myth: Merchants must be removed from the MATCH before they can work with another processor.

MATCH Fact: Acquirers should make acceptance decisions based on further investigation and use the MATCH data only as a tool to help them make their decisions. There is no MATCH regulation stating that acquirers not process for merchants on the MATCH, once they have determined they will not be a risk.

This is done through a thorough review of all the facts available. Many ISOs don't bother to contact prior processors, as is required, to insist that the merchant be removed from the MATCH.

In several instances in the past, Integrity Bankcard Consultants requested that ISOs delete our merchant clients from the MATCH; as it turned out, the same ISOs ended up accepting them. These scenarios could have been avoided if the ISOs had made the same decisions based on information about the merchants from the prior processors.

MATCH Myth: The new acquirer/member will be responsible for all losses incurred by the prior processor if it signs up a merchant on the MATCH.

MATCH Fact: Members failing to comply with the MATCH listing requirements (specified below) may be subject to compliance, including liability for losses incurred by another member as a result of the failure to add a merchant to the MATCH. Members who subsequently provide processing services are not liable for the losses incurred by the listing member.

MATCH Listing Requirements

Acquirers must add terminated merchants to the MATCH file as soon as possible, but this can happen no later than close of business on the day following the date the acquirer notified a merchant that it intended to terminate the agreement.

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Acquirers must list merchants if they are terminated for one or more of the following reasons:

- Credit or debit card fraud conviction
- Excessive deposits for counterfeit transactions
- Excessive deposits for transactions unauthorized by cardholders
- Deposits for transactions representing sales of goods or services generated by another merchant (laundering or factoring)
- Excessive chargebacks due to a merchant's business practices or procedures
- Visa USA or MasterCard International suspects the merchant of conducting fraudulent activity
- Visa USA disqualified the merchant from participating in the Visa Program
- The acquirer identified the merchant as having excessive fraudulent activity following an internal audit or investigation
- The acquirer determines that serious violations of the merchant agreement may result in increased loss exposure to the member or membership

On the flip side, there are situations we have come across

where merchants are on the MATCH who never should have been placed there. Some ISOs mistakenly place merchants on the MATCH for refusal to pay termination fees as outlined in the merchant agreement.

In other worst case scenarios, some ISOs have even used it as a tool to prevent a merchant from going to another processor.

The acquirer-member that added the merchant to the MATCH is the only party that can request deletion of the merchant's name or information. A member that incorrectly adds a merchant to the file must request correction of the file immediately upon recognition of an error.

This often happens when merchants are terminated and placed on the MATCH pursuant to the time frames outlined above, and it's later determined that the merchant's account will be re-opened and it will be allowed to continue to process transactions. ☒

David H. Press is Principal and President of Integrity Bankcard Consultants, Inc. Phone him at 630-637-4010, e-mail dhp@integritybankcard.net or visit www.integritybankcard.net.

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The Eight "P's" of Marketing and How They Apply to Merchant Processing

By Garry O'Neil

Electronic Exchange Systems

Marketing is to merchant processing as common sense is to a politician. It sounds good, and conceptually, it should be there, but "say it ain't so," it generally isn't. We are an industry of reactors and imitators. We are opportunists—not marketers—looking for opportunities. We are so far in the box most of us lose sight of the walls.

Let me help you come up with an idea of how to get to the walls first, and then out of the box. By using the following marketing tools, you will understand that once you have built the framework, you will be free to innovate, explore and create.

Planning

Planning is the key to success in this business.

Getting up in the morning and waiting for something to happen is not a good plan. A good plan is setting obtainable goals, determining your tactics for reaching those goals, planning a work schedule and working that schedule.

Planning is the first step to success; with it you have focus, without it you are lost. A plan is only as good as your ability to make adjustments. I have seen too many groups in the business spend their time jumping from the latest magic bullet to the next. One day they are selling merchant processing, the next day, gift cards and the next, ATMs.

Even worse, they change processors (more often than the card associations adjust rates) for this rate or that rate or some bogus pre-paid bonus plan. At the end of the day, they wind up without having built loyalty, without having established Rolodex contacts and probably without—or at best, with—tentative residual streams. Make a plan, stick to it, adjust it if necessary, but stay focused on it.

People

Your working partners, business contacts and your friends and family are the people who will help you with your success in merchant processing.

If you're just getting started in this business, you are most

likely either working alone or in a very small group. When you first start out, look at your plan. Do you want to grow sales and leave the service to the processor, or do you want your own servicing department?

Your plan dictates whom you take on as an early partner or possible employees, and your direction determines how and when, or if, you develop people.

The second part of the people pattern includes your acquaintances, reputation and the long-term commitment you make to both of them. Create associations; they will last as long as you are in this business. This is a business of relationships. Whom you know is as important as what you know.

Don't forget—especially when starting out—that you can call on your friends and family for financial, and generally, for moral support—and for referrals. They are people who can give you a kick-start in business.

Products

A strong product (or mix of products) is only as strong as your understanding of the features and benefits of the product and your willingness to spend the time to take the tools of your trade and use them with skill.

Understanding your product is really about coming to grips with your suite of products, the value added sales tools, the packaging and the training it takes to be the product sales expert.

The product arena is limited to a handful of manufacturers, so differentiate your product suite by building a complementary package of products and value-added services that you can up-sell and, like an onion, peel back the layers of the product mix for multiple sales possibilities.

Positioning

Positioning gives you a clear path to success by anticipating roadblocks and obstacles.

This is the least understood and least implemented marketing tool in our industry. Usually, ISOs/MLSs start out with the idea of selling and then earning and living off of residuals into retirement. Not in today's world!



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Your plan and the products you pick should not just be a stale rehash of your processor, which probably did not train you on products properly and really could care less if or how you succeed.

So, you first have to position yourself in the market. Which market do you want to go after? What product offering suits that market best? Do you know your competitors and how to compete against them? Once you have positioned yourself, you will find it easier to be successful.

Promotion

Promotion helps you connect the dots to success; it's the start of the sales cycle.

Once you have devised your plan, understand your positioning and have your product mix under control; then decide what form of promotion best suites you. If you are starting out with little capital, your

choices are very limited—get on the phone or hit the streets.

With a bankroll, your choices open up to direct mail, new business lists, Internet marketing and telemarketers. You will also have to consider your logo, brochures and direct marketing pieces—all of which represent and present you and your product.

If you have the availability of funds, get some professional assistance. If you don't, query your friends. Someone is always able to offer creative ideas that may help.

No matter what, without promotion, even the best products will never be sold. Promote, promote, promote. Never stop talking about your product to your prospects.

Persuasion

Persuasion is the first step to selling.

How to succeed at the art of persuasion? It's very simple. All you have to remember is that in order to persuade someone when selling anything, you have to create uncertainty.

Once you understand the sales cycle starts with the prospect in a firm, comfortable position, all you need to do is destabilize that position.

Once you have instilled doubt or curiosity, then you have a chance of changing the perception of the prospect. Create uncertainty, build a case for your service and close the deal.

Personal Selling

Selling is how you pay your bills, feed your family and provide yourself with a fine lifestyle. Learn it. Practice it. Live it.

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craft, and it is learned. It requires practice, consistency and patience. As with any skill set, you need to understand that the muscle memory is mental and (I use golf as an example) you need to learn the trade, practice the learned behavior, pick targets, zone in on your objectives and close (sink that putt).

Selling starts with a practiced presentation and continues on to understanding and overcoming objectives, trial closes (or small closes), then major closes: a signature.

Remember these acronyms:

FABT

- Features of the service
- Advantages of the features
- Benefits of the advantages
- Trial close

ABC

Always **B**e Closing

There is an old joke: Two men are walking down the street. One of the men keeps asking every woman he sees for a date, and he keeps getting slapped. The other man asks if he minds getting slapped, and he replies, "Yes, but

I get a lot of dates."

You can't sell without asking for the sale and without closing.

Negotiations are a major part of the modern close, so learn to negotiate properly. Pick your bottom negotiating price level or product type, stick to it, and do not go below your minimum standard.

Start with your top optimum price (includes many factors in processing if you are on a profit share program) and let the prospect determine his or her comfort zone. If it is within your range, start the paperwork you have successfully negotiated.

Price

Price for profit, this is a long-term business with a long-term future for the professionals.


Here is where the processing business has really screwed up: We've discounted, made impossible promises and misrepresented—all for the sake of equipment sales. Well, guess what?

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are in the equipment and repair business), you are not only unemployed every day, you are setting yourself up for failure.

While your peers earn guaranteed long-term income, retirement funds and security, you are cutting profit margins and failing when you do not sell the true strength of our industry: processing and its complex relationships.

Stop discounting processing, stop devaluing yourself and your fellow salespeople. Start selling the products and the service and not the price. Sell value. The only way we will ever, as a sales group, have credibility is by being professionals

and pricing professionally with profit margins.

(Note: the largest players are as responsible as the "feet on the street" salesmen; they continually price large accounts with smaller margins and then they expect the rest of their business to make up for the greed factor). Stop it.

Conclusion

Now that you have reviewed the eight "P's" of marketing, you can fully apply them to merchant processing. With knowledge will come the ability for you to move outside the box, be the innovator and control your own destiny.

This industry gives you the oppor-

tunity to succeed and become financially strong, but it will quickly bring you to your knees if you don't follow the rules. Understand and learn the basic marketing techniques, and you'll be on your way to success in this challenging and exciting merchant processing business. ❑

Garry O'Neil is President/CEO for Electronic Exchange Systems (EXS), a national provider of merchant processing solutions. Founded in 1991, EXS offers ISO partner programs, innovative pricing, a complete product line, monthly phone/Web training, quarterly seminars and, most of all, credibility.

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Successfully Selling Value-added Services

By Michael W. English

Ingenico

Retailers have expressed a growing interest in providing services to their customers that increase loyalty and business revenue—such as gift cards and prepaid calling cards. Additionally, applications including time and attendance reduce the costs associated with employee time-keeping and payroll accounting and provide solid benefits to retailers by:

- Creating a return on their investment
- Differentiating them from the competition
- Building consumer loyalty
- Providing new avenues of revenue

The concept of selling services means selling a value proposition and the return on investment that the services offer. When selling services, you, the merchant level salesperson (MLS), should concentrate on the benefits that the gift card or prepaid calling card program will provide—and not on the cost.

If you follow through with an analysis of the potential return on retailers' investment, you can help retailers see that their investment will provide a payback.

In this column, I will review three services available for you to sell. I'll present why they are needed, how you can sell them, and the potential income you can make. These applications are time and attendance, gift cards and prepaid calling cards.

The Need for Time and Attendance

Every business has employees who receive a paycheck. Employees' hours must be accounted for with the payroll that is prepared on a weekly, bi-weekly or monthly basis.

There are costs incurred in payroll preparation; there are also preparation errors, auditing and lost time that must be accounted for.

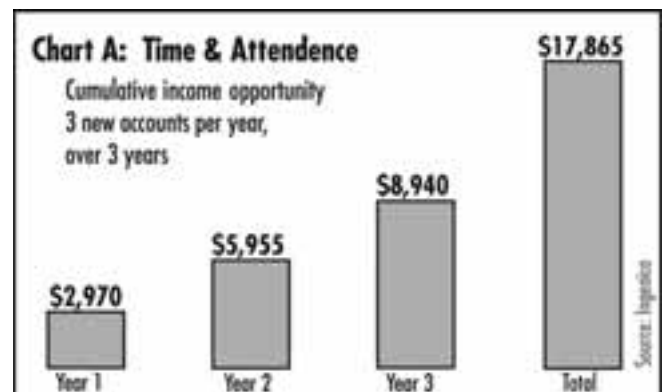
Retailers can begin automating part of this process by collecting and tracking employee time on an EFT POS terminal such as the Ingenico Elite 712 or Elite 710.

There is an extraordinary return on investment for merchant's using a time and attendance application. A typical retailer or restaurant with 20 employees will have the fol-

lowing savings when a time and attendance system is installed:

Human error savings	\$57.60
Audit savings	\$20.00
Lost time savings	\$80.00
Total weekly savings	\$157.60
Total annual savings:	\$ 8,195.20

How much can an MLS make selling time and attendance? Chart A shows the three-year cumulative income opportunity for an MLS selling three new accounts per year over three years. The MLS makes \$50 per account for activation fee and \$0.25 per employee per month.



The Opportunity to Sell and Profit From Gift Card

An electronic gift card program replaces a paper-based gift certificate program that many retailers are most likely using today or would like to be using.

By implementing an electronic gift card program, retailers reduce paper certificate theft, reduce the time to issue, tender and account for each gift card sold, and turn a money losing paper gift certificate program into a money making program.

When selling gift cards you can tell your prospects that gift cards:

- Outsell paper gift certificates; a typical consumer purchases 33% more in the store when using a gift certificate
- Create profit in the store because more is purchased and the program costs little to manage—about as much as a cable TV subscription
- Build retailer brand awareness

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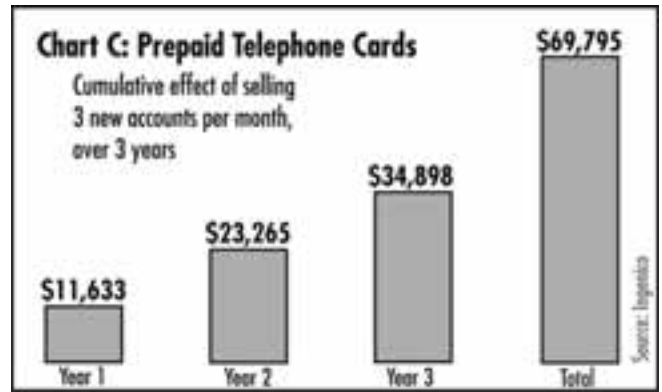


- Keep full cash value in the store; value remaining after partial redemption stays on the card, ensuring additional opportunities to solidify the customer relationship or retain funds
- Are easy for your customers to carry and use
- Are a powerful promotional tool
- Provide complete transaction reporting, enabling you to track purchases, redemption and balances
- Enable real time transaction capture and virtually eliminate losses associated with paper gift certificates and from costly tracking and accounting

- Require no management of specific card denominations
- Increase store traffic
- Enable retailers to carry other e-products
- Require no money paid until products are sold

Selling gift cards is also very profitable for retailers and MLSs. Your average income earned from a retailer that implements a 1,000-card program is:

Chart C shows the three-year cumulative effect of a MLS selling three new accounts per month over three years.



<u>Commission from the initial sale</u>	
Setup fee:	\$100
Plastic cards:	\$150
Merchandising product:	\$25
Total:	\$275

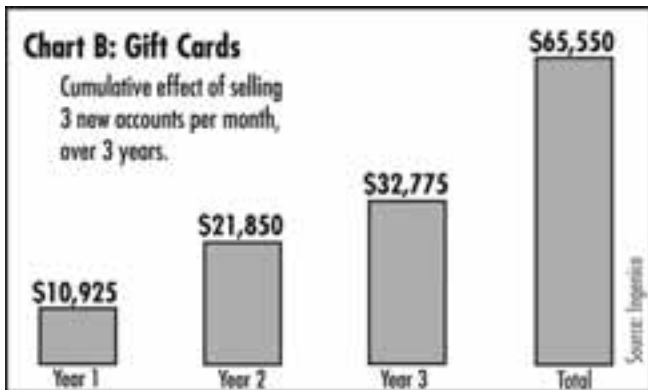
In total, an MLS selling the value-added services we've briefly described could make over \$180,000 by the end of the third year.

<u>Ongoing residual income</u>	
Transaction fees:	\$75
Reorders:	\$125
Total:	\$200

To learn more...

Chart B shows the three-year cumulative effect of a MLS selling three new accounts per month over three years.

There are many providers of value-added applications you can call to begin making more money and building retailer loyalty. Here are three companies that can help you get started:



Cignify is a time and work force management company offering a way to collect, reconcile and process labor management information. Cignify's product, TimeCap, is easy to learn, profitable to sell and fast to install. To learn more about Cignify, visit www.cignify.com.

Prepaid Telephone Card Profitability

Valutec is a financial service provider offering electronic products to the retail, restaurant and hospitality industries. Valutec works closely with each merchant to create the highest potential for additional revenue streams, brand building and customer loyalty. To learn more about Valutec, visit www.valutec.com.

Long ago, convenience stores learned how profitable it is to sell prepaid e-products for long distance, cellular, debit ATM, residential dial tone and long distance. Now many general retailers have also become aware of the opportunity.

United Prepaid Networks, Inc. puts customers in control of their prepaid phone card business. The company's Web-based technology ensures that customers are in touch with the information they need to run a profitable business efficiently and effectively—24 hours a day, seven days a week.

Prepaid cards are a gold mine for MLSs, and there are many benefits for merchants, too. Prepaid cards:

To learn more about United Prepaid, visit www.unitedprepaid.net.

- Require no inventory for the retailer to manage
- Reduce employee theft

Michael W. English is Ingenico's Director of Marketing and Communications. E-mail him at menglish@ingenico-us.com.

Marketing 101**What Happens When You're Late Paying Residuals: Public Relations and Publicity****By Nancy Drexler***Cynergy Data*

Several weeks ago, The Green Sheet published an article by the President of Cynergy Data describing the top 10 lies in the payment processing industry ("How to Spot the Truth: The Top 10 Lies in the Processing Industry," by John Martillo, The Green Sheet, March 22, 2004, issue 04:03:02), and we at Cynergy Data are very proud of that article.

The article called for agents to arm themselves with information and do business only with honest professionals. In a less obvious way, the article points to the differences in the way our company runs its business and the ways some of our competitors run theirs.

However, the first lie described in the article was the "residuals lie," including various versions of it such as "we pay residuals forever," and "we pay residuals on time."

The day the copy of The Green Sheet that included this story landed on my desk was, in fact, the same day I was assigned the task of telling our ISOs/MLs that we would be late paying their residuals.

Timing, Murphy's Law and Public Relations

In this month's column, I planned to discuss the various channels for reaching your market. Instead, I will discuss the topic of public relations, or PR. Call it the right opportunity; call it a catharsis. Call it public relations.

What Is Public Relations?

The definition of public relations often includes publicity, promotion, events, public affairs and various other forms of communication. But for now, I will focus on the press/publicity part of it; in other words, getting your organization's news in the public arena.

In my years as a marketing consultant, clients often instructed me to "get our name in the paper." My response was always the same: Why?


As any bank-robber can tell you, getting your name in the

news is not the tough part. The tough part is controlling the message and the context in which it appears.

The process of doing public relations starts by selecting the appropriate vehicles for your news or communications. Trade publications, newspapers, radio—even television and cable news shows are all possibilities.

Once you've chosen a few likely outlets, study them. Understand what types of articles or programming they run and what their audiences are interested in. Then, submit a piece that meets those requirements.

Editors of print publications and news vehicles are interested in news or features that provide information of




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interest to their readers. If your press release or article doesn't reflect an understanding of the audience, most editors will reject it. If it doesn't offer newsworthy information or interesting insight in a professional manner, it certainly won't make the headlines.

But let's assume you've done everything correctly. In fact, let's use me as an example.

What Does Public Relations Do?

My job as Marketing Director for Cynergy Data is to communicate to ISOs that our company is the best acquirer. In this industry, selecting *The Green Sheet* as a vehicle for communication is clearly a must. So I approached this publication with a proposal: submit monthly "How To" columns, each prepared by a different "expert" on our staff.

As Marketing Director, how does this type of public relations benefit me? First, I'm delivering a service to *The Green Sheet* by providing educational information to its readers. That gives me immediate entrée to a circle of "influencers." This might not do me any good, but it certainly won't do any harm.

Second, it gives my company visibility, every month, in

one of the industry's primary information resources. Even if no one reads much of what we publish, the articles get our name out, and they put our company in "good company." That affects the perception of Cynergy Data among its target audience. This form of public relations doesn't sell a product or close a deal, but it might pave the way for future communications.

Third, people might actually read what we have to say. Some might be so impressed that they actually pick up the phone and say, "You're the type of guys we want to do business with."

For others, our columns may influence a future decision, provide food for thought or help establish a mindset. In that sense, public relations is used as an opinion shaper or as a vehicle to research the market and find out what your customers really think or feel.

Finally, this type of public relations doesn't really cost anything other than the time it takes to write the column or press release. So while PR is not used to incite immediate action, it is a cost- and time-effective way to develop a relationship with an audience, lend an air of prestige and establish a platform from which to launch other marketing efforts.

What Doesn't Public Relations Do?

The down side of public relations is that you truly do lose control. Stuff happens. Your article or press coverage might appear with typos, with someone else's picture, in the back of the book or right next to an ad or article that refutes or minimizes your message.

Yes, you wrote the press release. Yes, you may even have approved the final copy of an article. But you don't control when, where or with whom your news will be shared.

You won't ever really know who is, or is not, reading your piece, or whether they are reading all of it—not just the sub-heads. You have absolutely no control over your readers' responses and how they share their responses.

And mistakes happen. You might misinform. Or, you write a piece about the importance of paying residuals and, for the first time, your company is late paying residuals. You get egg on your face.

Or worse, you call attention to your own (albeit new) flaw. Then you create negative attention—not positive.

Is Public Relations Worth the Risk?

I think so. The trick is to know what you're getting into, understand the risks, control what can be controlled and be prepared. Here are some pointers:

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- **Know your audience** and select the right vehicles of communication to reach them.
- **Talk to editors.** Make sure you have some copy control. Make sure you understand who "owns" the piece you are writing, and communicate clearly how it can be used.
- **Set your goals and expectations** and make sure they are realistic
- **Be prepared for any response** before you release the information. Educate everyone who works for your company. Let them know what they can expect to see in print, what the responses might be and how those responses should be handled. And make sure you're staffed up to handle the calls that might come in.
- **Capitalize on your efforts** by getting reprints of anything that appears, and use the successful ones by getting permission to post them on your Web site or use them in a direct mail piece.
- **Ask your partners and customers to speak for you**, and send them framed copies of the article. Everyone likes to see his or her name in print (except maybe those bank robbers). Use the press to promote clients and see how much they appreciate it.

And what happens when you take a stand with a strong

message and then find yourself guilty of the very thing you're persecuting?

Fess up, apologize, make amends and do everything in your power to see that it doesn't happen again.

That's public relations. ■

Nancy Drexler is the Marketing Director of Cynergy Data, a merchant acquirer that provides a wide array of electronic payment processing services while continually striving to develop new solutions that meet the needs of its agents and merchants.

In addition to offering credit, debit, EBT and gift card processing, along with check conversion and guarantee programs, the company offers its ISOs the ability to borrow money against its residuals, have Web sites designed and developed, provide merchants with free terminals and benefit from state-of-the-art marketing, technology and business support.

Founded in 1995 by Marcelo Paladini and John Martillo, Cynergy Data strives to be a new kind of acquirer with a unique mission: to constantly explore, understand and develop the products that ISOs and merchants need to be successful and to back it up with honest, reliable and supportive service. And we promise to do everything possible to be sure we pay residuals on time.

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CDMA Wireless Card Processing for Mobile Merchants



Product: MagIC X1000 CDMA

Company: Axalto Inc.

At the 2004 ETA Annual Meeting and Expo, Axalto, a Schlumberger company, previewed one of its new point-of-sale products, the MagIC X1000 CDMA, a wireless terminal.

CDMA, or code division multiple access, is a technology used in wireless communications. The MagIC X1000 CDMA supports long-range wireless transmissions using 1XRTT technology. Axalto designed the product for mobile merchants who require the use of long-range

wireless networks, such as home delivery or taxi services. The device supports both on- and off-line card payments; it is also EMV approved, compliant with the latest PIN entry security standards, and compatible with the entire MagIC range of products.

It has a holster and car lighter charger, enabling an easier adaptation into different mobile environments. Axalto said the terminal is both reliable and affordable and will be available in summer 2004.

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Managing the Business at the POS

Product: Business Manager POS

Companies: Atlantis Consulting Group
and COCARD/Anderson Properties, Inc.

Atlantis Consulting Group and COCARD/Anderson Properties, Inc. have teamed to offer the Business Manager POS, with both front- and back-office functionality.

Atlantis Consulting Group and COCARD co-developed Business Manager POS, a point-of-sale solution also designed for the back office—not only does it enable the acceptance of credit and debit cards and work as an electronic cash register, it helps track customer information for loyalty programs, manage inventory, monitor the cash drawer, place orders and perform accounting functions.

The software is ideal for small- to medium-sized businesses, including gas stations, general retail, quick service restaurants, grocery stores and wholesale distributors.

The solution requires a PC with an operating system of Windows 98 or higher, a touch screen that can be customized for any type of business, and an Internet connection.

The companies say it is not necessary for a merchant to be continually connected to the Internet—so a dial-up connection (or faster) is satisfactory—because all functions can also be performed while off-line. Business Manager POS's touch screen can be configured remotely over the Internet and from any browser. The touch screen replaces a computer keyboard.

The state of Virginia recently selected the technology for tracking and control of all of its state parks. The companies also said the system is currently installed in more than 250 terminals in the United States.

COCARD/Anderson Properties is the exclusive U.S. distributor of Business Manager POS. The company is offering the solution through the ISO/MLS sales channel, as well as cash register retailers and software dealers.

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Wireless ACH Check Conversion

Product: AIRCHECKZ

Companies: World Products, Inc./AIRCHARGE and eProcessing Network

AIRCHARGE and eProcessing Network together are offering a new way for mobile merchants to accept personal checks. The companies' solution, called AIRCHECKZ, uses automated clearinghouse (ACH) conversion and electronic deposit via cellular devices and networks.

Electronic check conversion converts a paper check to an electronic transaction at the point of sale. The check information is transmitted via the Nextel data network, through eProcessingNetwork's payment gateway to a national verification database where it is evaluated against negative information. A response is sent back to the merchant within seconds. The check information is stored at the payment gateway and the transaction deposits are routed to the merchant's account within 48 - 72 hours.

Some of the merchant benefits include eliminating the need for daily trips to the bank or filling out daily deposit slips, automatic deposit of checks into an account, faster check processing, improved cash flow, earlier discovery of NSF checks, and eliminating the risk of a check being lost or stolen before deposit.

All Nextel phones compatible with the AIRCHARGE J2ME program are compatible with AIRCHECKZ: i50sx, i55sr, i58sr, i85s, i88s, i90c, i95cl, i99cl, i730, i733, and i736 models. Only the i95cl, i99cl, i730, i733, and i736 models can have both AIRCHARGE and AIRCHECKZ loaded on the same phone due to memory limitations.

The product is ideal for merchants such as heating/air conditioning, carpet cleaning, plumbing, locksmiths, security services and retail sales, among others. ☑

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— Howard Newton



The Care and Feeding of Customers

All relationships take work. Whether it's the one with your spouse, your Labrador retriever or your client, all relationships require regular care, attention and maintenance. Check in with your existing client base regularly. But here's the twist: don't go for the up-sell each time.

Your clients can't afford to be interrupted by a presentation each time they see you. Remember, just like you, they're running businesses, too; any time spent with you, no matter how much of an investment for their business it might be in the long run—is time they're not spending with their paying customers.

Throw them a curve ball once in a while—take them to lunch or drop by with coffee and bagels and don't try to sell them anything. Don't include a pitch—just say hello, ask what new things are happening in their business and remind them to call if they need anything.

And then stop talking and just listen.

When your customers have finished talking, thank them

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for their time and leave. Analyze what they said and didn't say and determine whether their needs or motivations might have changed since the last time you called on them.

If their business is slow, it might be a good time to do that software update. If business has been good, this could be an ideal time to upgrade some of the services you're currently providing them. You would never have known these things if you hadn't taken the time to check in and let your customers do the talking.

Foster the friendship, and the business relationship will follow. Maintaining an active, approachable and accessible presence is important if you want to be certain that you're the first person who comes to mind when your customers are ready to buy.

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- A bonus meeting of the **National Association of Payment Professionals (NAOPP)** is set for Tuesday, June 8 at 10:00 a.m. to discuss benefits and legal issues for MLSs.

When: June 8 – 10, 2004

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It's our job to guide our prospects to their final decisions. It's important to let them come to their own conclusions. We just need to make sure they decide that what they need are our services and products. How can you help your prospects come to the right conclusion? Ask targeted questions about the business, such as:

- How are sales today?
- What are your short-term business goals?
- What are your long-term business goals?

The answers to these questions can help you assist your prospects in clearly visualizing the needs of their business. They may not be completely aware of every option available to them—it's your job to be able to explain them.

Once you are satisfied that prospects are focused on the needs of the business, explain what your services involve and how they are aligned with reaching those goals. If you've asked the right questions, they'll naturally conclude that this is a smart buy for them.

If they don't see the benefits right away, don't try to persuade them into a purchase. Leave the decision up to them. They may very well need the service, but until they realize it on their own, any convincing you try to do will only make your prospects feel bullied; the more you push, the more resistant they will be.

Even if your powers of persuasion are superior and you successfully close the deal, if they feel forced they may not turn into a repeat customer. They may even share these negative feelings with other potential customers.

Keep asking questions about the needs of the business, their competitors and customers, the history of the business and goals for the future. When your prospects decide to buy, they'll feel good about the decision because they'll feel in control. Then it's your turn to reassure them and congratulate them on their savvy business sense.

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