



The Green Sheet

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

May 9, 2005
Issue 05:05:01

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Blazing New Trails in Financial Services

This organization's name, The Center for Financial Services Innovation (CFSI), says it all, but there's so much more to the story. Behind the name is a multi-faceted mission and hybrid business model for a group that's not completely non-profit and both pro-business and pro-consumer. Don't try to pigeonhole this organization either; it takes a few minutes of discussion to provide a full picture of everything it does.

Chicago-based CFSI is only about a year old but is already proving, through unexpected successes, that it's possible to implement new approaches to forging partnerships and opening markets in banking.

CFSI wants to show that with a little creativity, there is an opportunity for innovation in financial services, a traditionally conservative industry. And serving low income markets, as long as the right pieces fall into the right places at the right times, can be profitable.

CFSI is an experiment on a variety of levels, and an entirely new idea on how to work within the business community to develop sound business cases for enacting social policy.

This is not your standard financial organization. CFSI's mission, relying on serendipitous opportunities as well as carefully formulated strategies, is to facilitate all of that.



The Long Road to Overcoming Economic Hurdles

Its purpose, simply put, is to open avenues for those members of our population, known as the unbanked or underbanked, in order for them to participate in financial services and gain the tools to build assets and credit.

See CFSI on Page 63

NotableQuote

"As an employer or an administrator, now is the time to look at offering [HSA debit cards]. If I [were] a debit card provider or a bank, I would definitely consider entering this market space. There is so much growth and so many employers interested in doing this right now."

See Story on Page 51



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The Green Sheet (ISSN 1549-9421) is published semi-monthly by The Green Sheet Inc., 6145 State Farm Dr., Rohnert Park CA 94928. Periodicals Postage Paid at Rohnert Park, CA, and at additional mailing offices. Subscription is FREE to participants in the payment processing industry, an annual subscription includes 24 issues of The Green Sheet and 4 issues of GSQ. To subscribe, visit www.greensheet.com. POSTMASTER: send address changes to The Green Sheet Inc., 6145 State Farm Dr., Rohnert Park CA 94928.

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Produced and Printed in the U.S.

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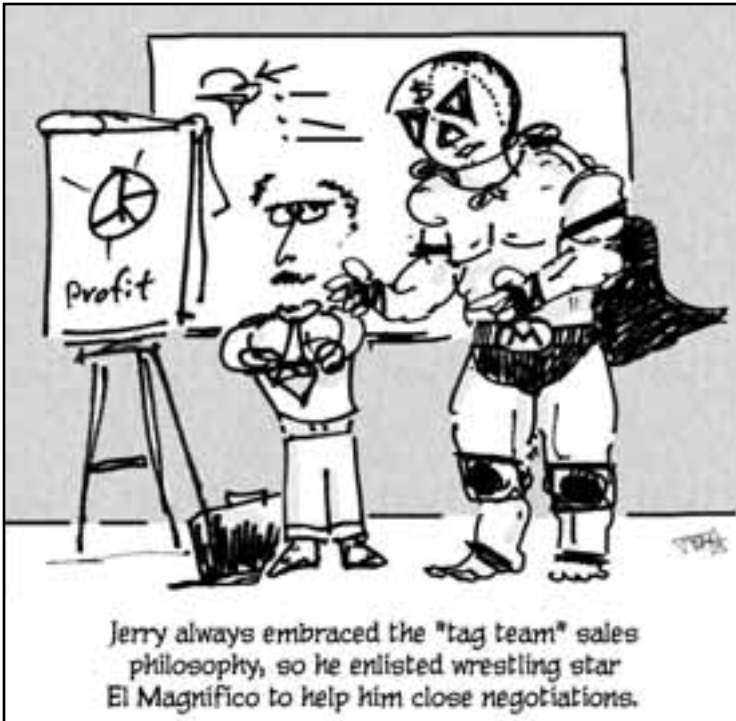
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Forum

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topbodz:

We suggest that you contact Attorneys Tony Ogden (West Coast) or Adam Atlas (East Coast) regarding your contract questions. Both specialize in issues surrounding all areas of payment transactions. They contribute regularly to The Green Sheet through the "Legal Ease" column for our publication; Ogden also wrote the book "What Every Business Should Know About Accepting Credit Cards." E-mail Tony at tony.ogden@bankcardlaw.com or Adam at atlas@adamatlas.com.

Thirty-five Reasons to Be Upset

– Editor

I've been on both sides of this game; while I'm just about out of the ISO side, I'm also a merchant.

Awhile back, someone registered to start selling on my Web site, an auction site called eBuysUSA.com. He placed his credit card on file, a requirement for all sellers, and we validated the card for \$1 to verify the address. It was accurate, and matched the CVV2 as well.

A few months later, I received a chargeback notice from my processor, saying that he didn't recognize the charge and that it was fraudulent. The processor charged my account back for the original \$1 as well as a \$35 chargeback fee.

I was never notified about this transaction other than to advise me that they had charged my account back.

My question is: Do they have the right to just help themselves to your bank account?

I would have gladly returned the \$1, but instead the processor found it more profitable to chargeback my account in order to hit me with a \$35 fee.

How can I get my \$35 back? What's a merchant to do?

– topbodz

Getting a Handle on Small Business Processing

I'm starting a business selling my hand-made handbags. Right now I'm a start-up and anticipate sales being at least \$100,000 and going up from there. How do I find a processor willing to take on a small start-up account like mine? There are so many in your magazine; can you recommend one in particular I should contact?

– (Phoned in from New York City)

Thanks for your inquiry. We do not make recommendations like that. We suggest that since you receive The Green Sheet, study the ads to see if they contain information that might help lead you to finding a good match for your processing needs. The Resource Guide is also an excellent resource.

If you're registered with GS Online, post your question on both the MLS Forum and Ask The Green Sheet. You might get some very helpful responses from participants.

– Editor

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IndustryUpdate

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NEWS

NACHA Rates Top ACH Institutions

NACHA – The Electronic Payments Association recently released its Top 50 lists of both the largest originating and largest receiving financial institutions of automated clearing house (ACH) payments for 2004. The top 50 originating institutions accounted for 91.6% of all inter-bank ACH payments in 2004, while the top 50 receiving institutions accounted for 52.1% of all inter-bank ACH payments. View the lists at www.nacha.org.

The organization also reported that inter-bank ACH payments grew by a record 23.7% in 2004. NACHA attributes the growth to financial institutions using ACH debits such as accounts receivable check conversion (ARC) and WEB (ACH debit payments via the Internet) to service their own portfolios of consumer credit card, mortgage and loan payments.

Consumers Less Resistant to Check 21, Report Finds

A new report from **Research and Markets** predicts that consumers will show less resistance to Check 21 than they did with POS truncation. The report, "Check Electronification Efforts Must Align With Consumer Preferences," found that age serves as the most significant factor in predicting interest or adoption in check-replacement technologies.

The report also found that back-office check trunca-

tion must be accompanied by consumers' ability to view check images online. For more information visit www.researchandmarkets.com.

Mobile Phone Payments Study Released

A new report from the **Smart Card Alliance** examines the increased interest in using mobile phones for payment at the POS. The report, "Mobile Payments at the Physical Point-of-sale: Assessing U.S. Market Drivers and Industry Direction," discusses the business opportunities, market trends and alternative technologies for mobile payment implementation.

The report also covers the impact of contactless payment programs. Download a copy of the report at www.smartcardalliance.org.

ANNOUNCEMENTS

Global Payments to Provide Processing for Restaurants

Global Payments Inc. formed an agreement to provide payment card processing services for **Ark Restaurants Corp.** The agreement includes Global Access @dvan-tage reporting and transaction management services, as well as standard card processing for Visa, MasterCard International, Discover Financial Services, Diners Club International and JCB brands. Ark operates restaurants, bars, catering operations, and wholesale and retail bakeries in New York, Las Vegas and Washington D.C.



- **Gap** CEO Paul Pressler said that the retailer will "explore entering China" next year. The chain plans to open another 50 international stores by 2007 in addition to its network of 250 stores already in the United Kingdom, France and Japan.
- Al Yeganeh, of **Soup Kitchen International Inc.**, said the company is planning a retail line of "heat and serve" soups for grocery stores. The company also plans to open 1,000 "The Original SoupMan" restaurants in the United States and Canada. Yeganeh is the inspiration for the Seinfeld episode, "The Soup Nazi."
- **Target** announced plans to partner with **Yahoo!**'s Photos Web site to merge digital and print services for consumers.



Actor Larry Thomas as "The Soup Nazi" on Seinfeld

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IndustryUpdate

India Bank Purchases Hypercom Terminals

ICICI Bank, the second largest financial institution in India, purchased 5,000 Hypercom Corp. T7Plus Europay/MasterCard/Visa (EMV)-certified credit/debit card payment terminals. ICICI will roll out the terminals and associated software to retail merchants nationwide during the next two months.

MagTek's Excella Achieves WHQL Certification

MagTek Inc. received Microsoft Corp.'s Windows Hardware Quality Lab (WHQL) certification for Excella, a MICR check reader and dual-sided scanner.

WHQL testing determines whether a product will perform consistently in a Windows environment, particularly during installation and start-up operations.

MasterCard Honors Usable Web Sites

MasterCard is hosting its first annual Usability Excellence Awards, created to recognize the most usable Web sites. Companies can nominate their sites for either the e-commerce category, which includes online stores and payment processing organizations, or the financial

category, which includes financial services sites offering tools or information.

Award criteria include navigation, accessibility, error prevention and recovery. To nominate a company, visit www.mastercard.com/usabilityawards by May 31, 2005.

CheckFree, National City Receive NACHA Awards

NACHA presented its 2005 Kevin O'Brien ACH Quality Awards to CheckFree Corp. and National City Corp. The awards recognize best practices in maintaining the quality of ACH services and the reliability of the ACH network.

NACHA recognized CheckFree as a third-party service provider for achieving a 0.01% administrative return rate on ARC payments it processes; the industry average is 0.14%.

NACHA recognized National City as a financial institution receiver of ACH payments for the complete integration of the company's paper-based checking account and electronic payment systems.

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- RDM 5000 Check Imager Refurbished \$204

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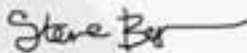
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TESTIMONIAL

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

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IndustryUpdate

RBS Lynk to Provide Processing for Oil Company

Southwest Georgia Oil Co. signed an exclusive, multi-year processing agreement with RBS Lynk. Southwest Georgia Oil is a large petroleum marketer, operating 42 sites under the trade name SunStops.

RBS Lynk will process Southwest Georgia Petroleum's credit, debit and check transactions as well as manage its fuel card program for commercial accounts.

Vital Certifies TPI SmartPayments Server

Vital Processing Services certified TPI Software LLC's new TPI SmartPayments Server. It will now support new 2005 industry compliance requirements including those for contactless payments and a new lease line communication interface.

TransFirst Launches Gift & Loyalty Program

TransFirst and TenderCard formed an agreement to deliver a stored-value/gift and loyalty card program. TransFirst will use TenderCard's technology platforms and information systems to provide merchants service.

In October, the companies performed one of the first gift card conversions, transferring more than 800 merchants to a host-based system without disturbing terminal functionality.

VeriFone and Paymentech Certify New Edge Networks

VeriFone Inc. and Paymentech LP awarded New Edge Networks certification for an end-to-end solution that helps retail merchants migrate from dial-up to high-speed broadband networks.

The solution allows merchants to keep their existing POS systems that currently use dial-up telephone lines until they make the move to broadband networks.

Visa, Chex Systems Develop Fraud Program

Visa U.S.A. announced a new layer of technology to help its member financial institutions reduce application fraud and account takeover fraud. Visa is developing the technology and program with Chex Systems Inc. Using the program, issuers will screen their Visa debit and credit card applications and change-of-address requests against a database to verify a range of information variables including address, phone numbers, bankruptcy information and now related checking account fraud from eFunds Corp. The tool will be available in Q3 2005.

PARTNERSHIPS

Benchmark Selected as Reseller

Paderborn, Germany-based Wincor Nixdorf selected Benchmark Technology Group to be the master reseller of document printers for the U.S. and Canadian markets. Benchmark Technology Group is now responsible for all certified warranty repairs, parts distribution and training for Wincor Nixdorf throughout the United States and Canada.

BMS Partners With RBS Lynk

RBS Lynk signed Business Machine Systems (BMS) as the newest member of OneLynk Alliance, RBS Lynk's value-added reseller program. BMS provides POS solutions to regional restaurant clients.

Certegy to Provide Check Services to Albertsons

Certegy Inc. will provide its Pathways POS check verification and collection services to more than 2,500 Albertsons Inc. stores nationwide. This expands Certegy's existing agreement to provide payroll and government check cashing services in more than 1,400 Albertsons supermarket locations.

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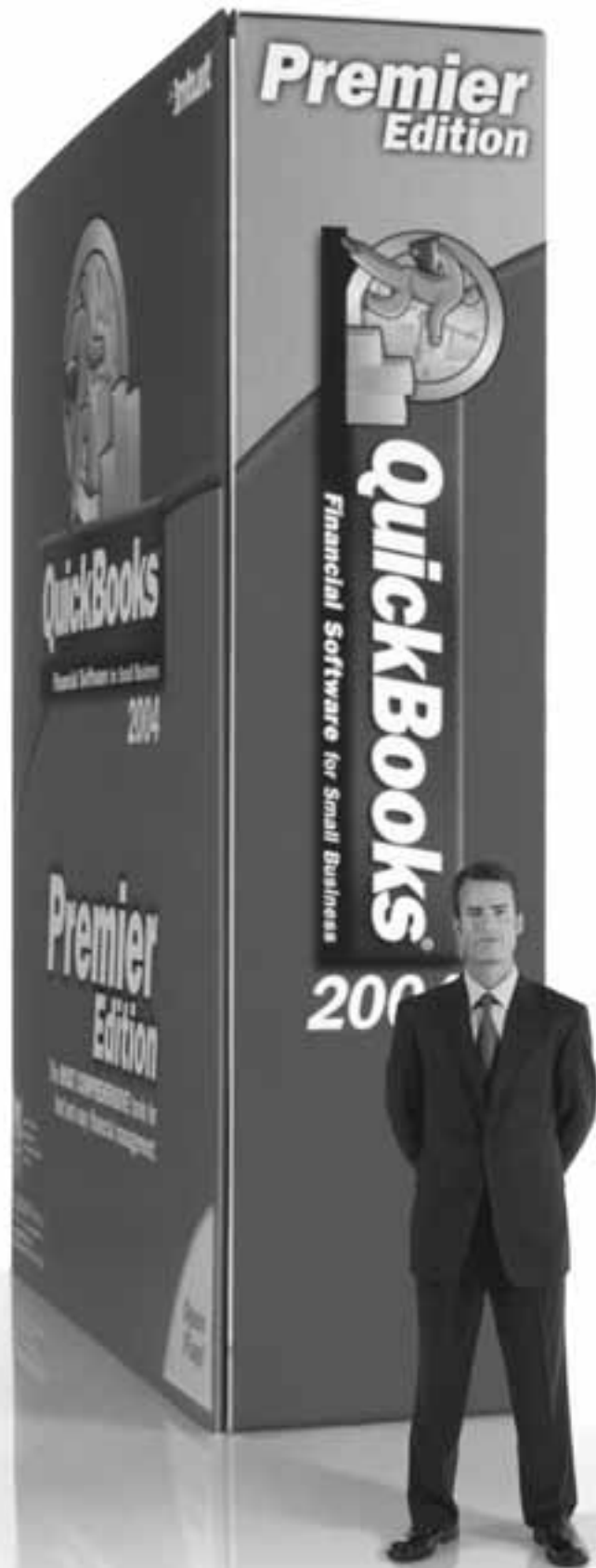
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IndustryUpdate

CJK Partners With PaySpot to Distribute Electronic Prepaid Services

PaySpot Inc. signed a multiyear agreement with **CJK Inc.**, the largest prepaid phone card distributor in southern California, to sell electronic prepaid services through POS terminals in its convenience stores. The distributor agreement enables CJK to offer electronic prepaid solutions through all of its sales channels.

Fifth Third Bancorp Selects TSYS

Fifth Third Bancorp has chosen **TSYS** to process its Visa and MasterCard consumer-credit portfolio. TSYS has processed the Fifth Third commercial-card portfolio since 1996. Fifth Third plans to convert its consumer credit-card portfolio in the second quarter.

In related news, Fifth Third Bank partnered with **Deluxe Financial Services** to provide check printing and related services. Under the new agreement, Fifth Third Bank will use the DeluxeSelect and Deluxe Business Advantage programs to maximize the efficiency of its check program.

Hong Kong Bank Selects First Data

First Data Corp. signed a license and services agreement

with **Bank of Communications'** Hong Kong Branch. First Data will provide its VisionPLUS software card processing system, as well as user training, system integration and maintenance services to support the bank in launching its credit card portfolio in Hong Kong.

Juniper Extends MasterCard Alliance

Juniper Bank extended its multiyear alliance with **MasterCard**, through which MasterCard remains the bank's primary payment partner in the United States. Since initiating their relationship in 2002, Juniper and MasterCard have introduced more than 20 payment card programs.

MCU Introduces Real-time Money Transfers Through NYCE

Municipal Credit Union (MCU) will introduce **NYCE's** new real-time, account-to-account (A2A) money transfer service to MCU's 300,000 members. MCU is the first financial institution to support NYCE's A2A service across multiple customer delivery channels, including kiosks, online banking and ATMs.

Q Comm Signs Contract With Certified Oil

Q Comm International Inc. signed a contract with

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IndustryUpdate

Certified Oil to install the **VeriFone 3740** POS terminal in all 102 convenience stores and gas stations throughout Ohio, West Virginia and Kentucky. Using the VeriFone 3740 terminals, Certified Oil will sell all of the prepaid services offered by Q Comm, including prepaid wireless minutes, prepaid long distance, dial tone and Internet.

Shift4 Selected by Choice Hotels

Choice Hotels International Inc. signed an exclusive three-year agreement with **Shift4 Corp.** to provide **Shift4's \$\$\$ ON THE NET** software to Choice Hotels franchisees. The \$\$\$ ON THE NET application allows associates at Choice's hotels to process credit card transactions from their property management systems through any processor they select. Choice Hotels will complete the initial installation of the first 2,650 properties in the fall.

StoreFront Integrates Payer Authentication Services

LaGarde, makers of the StoreFront e-commerce platform, integrated **CardinalCommerce Corp.**'s payer authentication services, Cardinal Centinel, into the StoreFront 6 product. The integration will allow StoreFront online merchants to minimize credit card fraud exposure and costs.

ACQUISITIONS

Viking Capital Acquires Debit Card Cash Transfer Solutions

Viking Capital Group Inc. recently purchased **1st Financial Solutions'** Secure Cash stored value ATM debit card program. The agreement includes all rights to the Secure Cash program, existing inventory of cards and marketing material, trademarks and Web sites. Viking Insurance Services Inc. will market the Secure Cash service through its relationships with medical benefit program providers and insurance agencies.

APPOINTMENTS

Pay By Touch Appoints Two Officers

Davies B. Beller joined **Pay By Touch** as Executive Vice President and Chief Financial Officer. Beller, who has served as a member of the Pay By Touch Board of Directors since early 2004, will remain active on the Board as he moves into this new role.

Beller worked as an investment banker for 17 years and is a member of the Napa Valley Reserve and the President's Leadership Council at Dartmouth College.

Pay By Touch also named **Larry Hollowood** Chief

Security Officer. Hollowood will manage information security and business continuity services and oversee IT operations. Hollowood has more than 25 years of experience in the technology and security industries. Prior to joining Pay By Touch, he worked with Bank of America Corp.

Bishop Joins Korn/Ferry

Kim Bishop joined **Korn/Ferry International's** Financial Services Market as a Senior Client Partner. Bishop will focus on recruitment and leadership development for senior-level executives in payments, banking and technology financial services.

Prior to joining Korn/Ferry, Bishop spent 16 years at First Data where she served as Executive Vice President of Strategic Financial Services.

COCARD Promotes Carnahan

Malcolm Carnahan will serve as **COCARD's** Chief Operating Officer, directing all operational activity and acting as the liaison between COCARD's Board of Managers and its member owners.

E4X Hires Chief Product Officer

John G. Donovan joined **E4X Inc.** as Chief Product Officer, focusing on the company's product strategy and development. Prior to joining E4X, Donovan was Vice President of credit products at MasterCard. Donovan has more than 17 years of payments industry experience.

HIMC Appoints Durand VP of Sales


HIMC Corp. appointed **Michael Durand** Vice President of Sales. Prior to joining HIMC, Durand held numerous sales management positions with Brach's Confections, Inc. and Kraft Foods Corp.

Joiner Named LINK2GOV Senior VP

LINK2GOV Corp. appointed **Mary Beth Joiner**, previously Vice President of Payer Products for WebMD Corp.'s Business Services Division, to the position of Senior Vice President, Emerging Markets.

Prior to joining WebMD, Joiner spent five years in training, sales and product management with HealthCare Computer Corp.'s Synercom Division.

Q Comm Appoints Robinson CFO

Q Comm International appointed **Mark Robinson** as its new CFO. Robinson has more than 20 years of experience in the software, hardware, manufacturing and service industries. He is the former CFO and COO of Clickguard Corp. and the former CFO and Co-President of Bluecurve Inc. 

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Sandra Harshman Balances Creativity and Structure

Sandra J. Harshman is President of the ISO COCARD, Worldwide Processing Inc. Before entering the electronic payments industry, she had quite a diversified career.

Harshman's belief in the importance of education has contributed to her various successes. In addition, she received a Businesswoman of the Year Award from the National Republican Congressional Committee (NRCC). She has some very insightful things to say about business and her own life.

The Green Sheet: How long have you been in the payments industry?

Sandra J. Harshman: I have been in the business for 10 years.

GS: What do you find intriguing about it?

SJH: I like everything about this business. I thought that it was an exceptional fit for me. I am really not the kind of person that you can put behind a desk and just leave me there in a little cubby hole.

I am a real people person, and I love getting out there and meeting new people. I have a real analytical mind so this business really fit with me. It allows me the flexibility to travel all around the country and meet new people, and I love it.

GS: What did you do before?

SJH: I was a CPA tax accountant for 15 years. After so many years ... I was burned out. Then I started my own company and went into marketing for financial institutions. That led me to working for a company out of Woodland Hills, Calif. called Guest Informants, and I eventually ended up moving to Hawaii and running its office there.

I sold ... advertising in a hardcover publication that was in the upper-end hotels. I did that for another 12 years. Then I moved back to Idaho and started [COCARD Worldwide Processing, Inc.] 10 years ago.

GS: What is your educational background?

SJH: I have a degree in accounting. I really felt that my whole life would be centered around a career in accounting. My specialty was tax, but I also did audits and write-ups. I was also a Fiscal Officer for a health corporation, and eventually I became Comptroller for Pepsi Cola Corp. ... I handled their advertising and marketing budget, and that's what led me to get into marketing. I absolutely love being creative.

GS: Did you have payments industry training before starting your current business?

SJH: I did receive training in the [merchant services] business. We started out in 1995 [by] becoming a Retriever Payment [Systems] business, and we [received] some education in Retriever Payment's systems. I am an avid reader, and through the years I have developed my own training program.

[COCARD does] not try, in any way, shape or form, to oversell a client. We use a very professional soft-sell approach. We listen, we have them talk about their business, and then we listen to their needs and ... find a solution. We approach each sale on a case-by-case basis. "Retainage" is everything.

- Sandra J. Harshman
President,
COCARD, Worldwide
Processing Inc.

I've written my own operations manuals and employee manuals. Sometimes I am an overachiever. And just through the years, from educating myself in the industry and working with others in the industry, we've even developed our own product.

GS: What is the product?

SJH: We have a trademark product called Professional Pay. We use a VeriFone Omni 3750 terminal. It's unique in the respect that we primarily target professional offices such as accountants, attorneys, doctors, chiropractors and dental offices. We provide them with this service, which allows them to do credit card processing, check conversion and Web-based solutions that handle online electronic authorizations.

We can put different applications within the terminals to customize it based on the type of business. For example, in a doctor's office we may put in an application on the terminal that allows them to verify insurance benefits right there at the terminal.

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GS: Does your company specialize in anything?

SJH: We do specialize in professional services. Since I was a CPA for 15 years, it is very comfortable for me to be in a professional office, a professional setting. I choose people to be in our organization who come from that kind of environment.

We are really quite unique because we do everything in-house, from card issuance to selling ATMs. We have one segment of our corporation specializing in professional offices and another segment that specializes in restaurants, retail and lodging programs.

GS: What is your business philosophy?

SJH: My philosophy is, and this is what I teach my salespeople, "Fill a need and find the pain and fix the pain, and you now have a client for life." Finding out what their needs are and setting them up with the appropriate program, retains the clients for a very long time with the value-added services on the terminals.

We do not try, in any way, shape or form, to oversell a client. We use a very professional soft-sell approach. We listen, we have them talk about their business, and then we listen to their needs and ... find a solution. We approach each sale on a case-by-case basis. "Retainage" is everything.

GS: You've stressed repeatedly that education is important. Will you elaborate?

SJH: What we do is start off with a training 101, and the longer they are with our organization, we have training programs once a week. Sometimes we even invite clients to those trainings. I am very much a believer in education.

The people that are in our organization are highly educated. I attend classes all over the United States. I ... will then decipher the information, put it into an easy to understand manual and then hold a training session on it.

GS: What's the story behind being recognized as a Businesswoman of the Year?

SJH: In 2003, I was elected a Businesswoman of the Year

Don't become frustrated or overwhelmed with everything that is taking place. Give yourself a chance because this is a wonderful industry, and just take it one day at a time. I can't imagine ... being in any other industry.

This has been a very fulfilling industry for me. It's been very rewarding financially; mentally, it stimulates me ... Particularly I feel that this is a wonderful business for a woman to be in. I can't imagine working and not receiving residual income.

- Harshman

by the Bush administration. I was selected from the state of Idaho to go to Washington D.C., where I was honored [for the award].

I had served on an advisory council for a year and was doing telephone conference calls for small businesses on a nationwide basis. They selected the business owners from this advisory council.

GS: What was this like?

SJH: It was a very interesting experience for me. It was interesting to be in Washington

D.C. and see how the rest of the world lives ... It was a great experience. [U.S. Representative and NRCC Chairman] Tom Reynolds presented me with my award. We had an opportunity to talk politics and economics.

GS: Are you still involved in street sales?

SJH: Not too much anymore, but I do work with very large clients. We have an office in Honolulu, and our corporate office is in Boise. I just signed a restaurant chain based out of Dallas called El Chico. It has 142 locations. So typically I work with the larger clients.

GS: Interchange rates are complex. How do you train your staff and help merchants understand them?

SJH: We send out notifications of interchange increases to the clients. When I prepare a training program for new salespeople coming aboard, there are formulas that we go into where they learn how to unbundle and bundle the rate so that they become familiar with the interchange.

GS: How have recent legal changes such as the USA PATRIOT Act affected ISOs?

SJH: [The PATRIOT Act] has made us very cautious about giving out any information on anything. We have sessions in-house all the time about how everything must be in writing. If we communicate with a client, everything must be in writing. We substantiate everything that we do. If anyone calls the office, no information is given to anyone at any time.

GS: How has the industry changed?

SJH: Everything is going electronic ... The introduction of biometric devices: 10 years ago that was barely a thought;



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retina scanners, those are all coming to pass. I see the industry moving faster as time progresses.

I remember 25 years ago when they used to do credit card processing with a paper deposit at the bank and you waited 10 days to receive your money, sometimes 30 days. So, yes, the industry is ... changing at a very rapid pace, and I love every minute of it.

GS: What advice would you give newcomers?

SJH: Don't become frustrated or overwhelmed with everything that is taking place. Give yourself a chance because this is a wonderful industry, and just take it one day at a time. I can't imagine ... being in any other industry. This has been a very fulfilling industry for me. It's been very rewarding financially; mentally, it stimulates me ... Particularly I feel that this is a wonderful business for a woman to be in. I can't imagine working and not receiving residual income.

GS: Describe a typical day on the job.

SJH: I typically wake up around 5:30 a.m. and do some research. My day starts at about 7:00 a.m. and ends at about 7:00 p.m. that night. Usually I will be contacting

processors in the morning depending on whether or not they are East Coast, and I time my day so that at the beginning I am working with people on the East Coast and by the end of the day it is Hawaii ... The majority of my time during the day is spent on the phone making sure that everything is working properly and running smoothly. The rest of my time is spent educating; I hold my own in-house trainings. So the rest of my time is spent educating and rewriting manuals.

GS: How do you choose a processor?

SJH: I would definitely say to choose a processing platform that has longevity within the industry. I would be very wary of anyone just starting out. I would also look for volume.

If a processor or network has high volume and a considerable amount of transactions then obviously they are doing something right. I think you should also make sure that you are compatible with the person that you are working with and that they are service-oriented.

GS: The proliferation of tradeshow and seminars fits very well with your educational philosophy.

SJH: I am huge on education and making sure that people are knowledgeable about the industry. So I am in favor of any kind of educational seminar that can be put on anywhere in the nation.

I think that it just enhances our organization and business operations. That passes through to the client. The client receives a better service, a highly educated individual who can fix their pain quicker and take care of the situation for them.

GS: What type of resource has The Green Sheet been for you?

SJH: I love The Green Sheet. I read it cover to cover every month. When we first subscribed ... compared to what it is today, it's a manual ... The articles are extremely informative. It keeps me connected with everyone else.

GS: What does the future hold?

SJH: I see the industry expanding over the next 10 years to where most business will probably be done over the [Inter]net. I see people probably coming to [this] business. I think that it will do nothing more than continue to grow and expand.

I see equipment becoming less expensive to the consumer. I see the residual income becoming more enticing every day. If it continues at the pace that we have been working this year, then that will be phenomenal. ☐

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NAOPP's New President Embraces New Position

On March 10, 2005, the National Association of Payment Professionals (NAOPP), a not-for-profit membership-based trade association for merchant level salespeople (MLSs), elected new officers to the Board of Directors ("NAOPP Announces New Leadership," The Green Sheet, April 11, 2005, issue 05:04:01).

Matthew Swinnerton, an MLS based in Austin, Texas and working with POS Card Systems, will serve as President of the organization for the 2005 – 2006 term. The Green Sheet recently had the opportunity to interview Swinnerton.

The Green Sheet: How did you get started in this industry?

Matthew Swinnerton: About eight years ago, I worked for Time Warner Cable as a salesperson. My former manager started selling credit card processing services and asked me if I wanted to work with him.

At the time I wasn't interested, but when my wife and I planned to move from Los Angeles to Santa Cruz, Calif., I was looking for a job ... I began my career with Lynk, and then worked with companies including Cardservice International, Executive Bankcard Services, Imperial Bank (which later became Comerica).

For the last two years, I've worked with POS Card Systems.

In the beginning, I was a rep for an agent, and I just kept [eliminating] the middleman. Now I'm basically my own agent, and it's worked out well for me.

GS: Why did you get involved with NAOPP?

MS: In the last few years, I've realized that the more I get involved in the industry, the better. I get to know more people and have access to more information.

About two years ago, I started to go to all the regional shows I could, and I met many people from NAOPP.

It's really the only organization out there for the MLS, the feet-on-the-street salesperson.

I wanted to get more involved. Whatever industry you're in, the more involved you are, the better you'll become at what you do. I began participating in NAOPP's conference calls, and then I became the Communications Chairperson before being elected President.

GS: As an MLS, how has NAOPP helped you?

MS: By being involved in this organization, I get to talk to people that I might never have talked to before. And in turn, I receive a lot of great information, have more contacts and have developed new vendor relationships.

GS: Why did you want to be President of the organization, and what do you hope to accomplish?

MS: There was a need for a real MLS to fill the position. NAOPP will be a good vehicle to help MLSs, and as an MLS I have a lot of ideas for helping the feet on the street. I also want to help change any negative perception of NAOPP. NAOPP has a lot to offer MLSs.

GS: What will your duties be?

MS: I run the Board meetings, and I serve as the voice for the NAOPP Board. The time I spent with the organization before becoming President was about two hours a day. Now I spend about three and a half hours of my day working on NAOPP issues and making calls. It's very time consuming.

It probably requires more time now than in the future, because we're trying to get all our ducks in a row for things to run smoothly. Right now we're really working hard to create an organization that has structure, a formula to move forward.

GS: What is your relationship like with the other board members?

MS: I've known about 75% of the



I've known about 75% of the [NAOPP] Board, whether personally or professionally, before we came together. I really like and respect all of them. This group has so much energy, it's amazing. It spreads to all of us, and I'm glad to be a part of this group.

- Matthew Swinnerton

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² COMSTAR will waive the activation fee of \$25.

³ Monthly service plan is \$25 per month for 50 transactions, \$0.10 per transaction over 50 transactions per month.

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Board, whether personally or professionally, before we came together. I really like and respect all of them. This group has so much energy, it's amazing. It spreads to all of us, and I'm glad to be a part of this group.

GS: In April, NAOPP announced the hiring of an Executive Director, a newly created position (see "Trade Association News: 2005 Association Mid-year Activities in Full Swing," The Green Sheet, April 25, 2005, issue 05:04:02). How will this benefit the organization?

MS: By hiring an Executive Director, things are now working like clockwork. It's probably one of the biggest things we've done so far in helping our organization. All of us on the Board also have to run our day-to-day businesses. It's really hard to get everything accomplished. But with help from an Executive Director, we can focus on and complete one task at a time.

GS: What are NAOPP's goals for 2005 – 2006?

MS: We're focused on improving ongoing communication with members as well as education and benefits for them.

In the past, e-mail blasts to let members know what's

going on have not always worked. We've hired a company to do that for us. And we're working on a welcome package for members. Members need to know what the Board is working on and all the benefits available to them. For instance, NAOPP helps its members save \$180 dollars to attend ETA's Annual Meeting and Expo.

We're also working to implement educational programs with the regional acquirers' associations this year. We're really excited about it. The first will be at the Northeast Acquirers' Association where we'll go deep into interchange and registration and compliance issues for MLSs. Currently, there's a lot of confusion among MLSs about these topics.

Right now we have about 225 members, and our goal is to get to 1,000 members in the next year. One way we hope to do this is by talking to all the different ISOs to see if they will work with us to bring their agents on board. MLSs who are NAOPP members will be better agents. They'll be better informed, educated and in turn, ISOs will have a better salesperson selling for them. ☺

E-mail Matthew Swinnerton at matt@msdirect.net or call him at 512-255-9791.

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Taking a Pass at Pass-through Pricing

By Ken Musante

Humboldt Merchant Services LP

With Visa U.S.A.'s and MasterCard International's restructured interchange programs (effective April 1, 2005*), merchants will see far more transaction downgrades. While this might increase short-term profits, unless acquirers have an alternative for higher volume merchants, these profits might not last.

For several years now, Humboldt Merchant Services (HMS) has offered "pass-through" pricing. With the new interchange rates, and in particular Visa's Traditional Rewards category, HMS is offering this pricing with increasing frequency, especially for T&E merchants because of the 36 basis points separation for Visa's Rewards card over traditional Visa consumer cards.

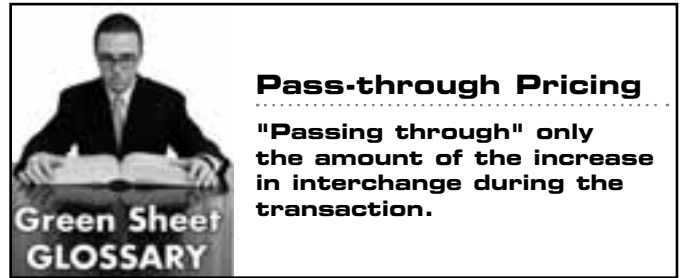
Although three-tiered pricing is now the predominant pricing method, the industry created the terms "Qualified," "Mid-qualified" and "Non-qualified" to simplify the multitude of interchange tiers and the billing of those tiers to merchants. Nowhere in the card Associations' regulations are these terms identified or defined.

As a result of the card Associations' settlement in the class action lawsuit with Wal-Mart Stores Inc. (see "What Happened: \$3 Billion Payout, Lower Fees, 'Honor All Cards' to Change" and "What It Means: Less Revenue, Bolder Merchants," by Patti Murphy, May 12, 2003, issue 03:05:01), the Associations nearly doubled the number of interchange tiers for signature debit.

Many acquirers, HMS included, now price credit and signature debit separately, which creates separate signature debit tiers. When acquirers price signature debit uniquely, six rates result: Qualified, Mid-qualified and Non-qualified for both credit and signature debit.

Though this additional and lower pricing option is helpful, there are still substantial mark-ups above the cost in the Mid-qualified and Non-qualified tiers.

First Annapolis Consulting Inc.'s "2004 Merchant Acquirer Pricing" study illustrates this point. The study reported that for three-tiered pricing, spreads between the Qualified and Mid-qualified tiers range from 20 to 100 basis points, and spreads between Mid-qualified and Non-qualified range from 50 to 120 basis points.



Anecdotally, I am aware of Mid-qualified rates at 150 basis points above the Qualified rate and a like amount for the spread from Mid- to Non-qualified.

True "pass-through" pricing works by "passing through" only the amount of the increase in interchange. Assessments might or might not be included in the markup above interchange.

While some acquirers charge a markup above the increase in interchange, I do not recommend doing this. The beauty of pass-through pricing is its transparency.

By marking up the downgrades, merchants will have to deal with the complexities of the numerous interchange structures and penalty fees associated with downgrades.

Ideally, merchants will see all the interchange tiers on their statements, so only the more sophisticated businesses will be suited for this pricing. In addition to the fixed markup over interchange, pass-through pricing has an authorization or transaction fee with every transaction. Usually other infrequent fees such as chargeback fees are also added.

Finally, because the pass-through pricing is so distinct, we have a separate agreement at HMS that better defines this pricing to merchants.

My hope in sharing this information is to provide an alternative pricing and marketing proposition to lower-margin, higher-volume businesses and/or T&E merchants in the face of new interchange tiers.

Being knowledgeable about pass-through pricing and offering a solution will enhance the ability to meet merchants' needs. ■

Ken Musante is President of Humboldt Merchant Services. E-mail him at kmusante@hbms.com.

*For the latest Visa and MasterCard interchange rates, see "Visa 2005 Interchange Fees," *The Green Sheet*, Dec. 27, 2004, issue 04:12:02, and "MasterCard U.S. Region 2005 – 2006 Interchange Programs and Rates," *The Green Sheet*, Feb. 28, 2005, issue 05:02:02.

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News

Check Businesses Adapt to Changing Industry

With an increasing number of electronic transactions moving through the payments system each year, check businesses are taking notice. Through initial cost cutting, reorganization and new strategies, will they keep stride with the changing face of payments?

According to data from the Federal Reserve, in 2004 electronic payment transactions in the United States exceeded check payments for the first time ("2004 Federal Reserve Payments Study").

In 2003 the Federal Reserve Banks, collectively the nation's largest processor of checks, anticipated the shift by reducing staff, closing offices and consolidating back-office


check-processing operations. Check printers including Deluxe Corp. and Harland Financial Solutions, a subsidiary of John H. Harland Co., experienced drops in sales volume and closed some plants, but have also expanded their product lines and diversified their offerings through acquisitions of other companies.

In April 2005, First Data Corp. subsidiary TeleCheck, announced plans to downsize its Houston office, saying it would eliminate 380 jobs. The cuts represent 32% of the company's Houston-area workforce and might be the company's response to the "nationwide trend of fewer people using checks to pay for goods and services," the "Houston Chronicle" reported.

"The check business has changed considerably since we began over 21 years ago, [however], checks aren't going away," said J. David Siembieda, President and Chief Executive Officer of CrossCheck Inc., a check conversion and guarantee provider.

"Instead, they have a significant presence as a major payment method among U.S. consumers. They are taking on new life as electronically converted transactions, truncated images under Check 21, Internet checks, ACH payments and check drafts.

"We're in the check business, that will never change," Siembieda said.

"As checks evolve to meet the needs of our consumer payment system, we'll continue to develop and market new approval and guarantee technologies." 



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View

Time and Money Will Drive Wireless POS Success

By Steve McRae*VeriFone Inc.*

Time and money are the two key drivers at the heart of commerce. They will also likely drive adoption of wireless technology at the POS. In 2004, wireless services surpassed toll services for a second year, according to recent data from the Telecommunications Industry Association. The continued migration of landline subscribers to relying exclusively on wireless, along with a loss of business lines, affected the increase.

In the United States, it seems that everyone has gone wireless, so why not also the payments industry? Our industry has shown reluctance to embrace it because of frustration over earlier mobile POS devices and networks that failed to live up to promises.

As a result, many processors have been wary of developing the infrastructure to deploy and support wireless POS. This is unfortunate because the rapid expansion of wireless Internet protocol (IP)-based networks and the continuing decline in wireless rates add up to a tremendous opportunity for you as ISOs/merchant level salespeople (MLSs) to more rapidly sell payment solutions to new or expanding customers.

A Wireless Connection

The opportunity that wireless presents combined with the lack of supporting infrastructure within the payments industry prompted VeriFone Inc. earlier this year to roll out a service enabling both portable and countertop wireless POS payments. The service is called VeriFone Connect, and the company designed it for you to resell.

Merchants don't have to set up wireless POS through this service to use VeriFone wireless terminals, but it will save you additional time and effort, eliminating the need to pull together separate service agreements with carriers and line-up support.

Retriever Payment Systems, a Houston, Texas-based payment processor, used VeriFone Connect earlier this year to set up a short-term wireless payment solution at the Houston Livestock Show and Rodeo, attended by more than 1.7 million people over three weeks.

Retriever deployed VeriFone's V^x 610 mobile payment solution with Code Division Multiple Access (CDMA) service from Verizon Wireless in the large Reliant Park entertainment complex.

Volunteer staff processed thousands of electronic transac-

tions in the stadium, parking lot and convention center during the event.

Changing the POS

Consumers worldwide use credit and debit cards at an ever-increasing pace, and merchants struggle to handle those transactions more efficiently during peak times to increase sales and provide better customer service.

Merchants also want to accept more types of cards, including gift cards that drive customers into stores and loyalty programs that entice them to return.

IP-based POS delivers an entirely new level of speed, security, breadth of connectivity and mobility, and ease-of-use. IP solutions open new markets, inspire innovation and introduce new value to the POS.

The speed, transportability and versatility of IP-based wireless payment terminals extend card payments far beyond the store countertop and into new revenue-generating venues such as sidewalk sales, outdoor garden departments, or even airport, mall or stadium kiosks.

Wireless phone companies now offer advanced digital cellular technologies that deliver IP connections via CDMA and general packet radio service (GPRS), the same network infrastructure that supports millions of wireless telephones.

Wireless creates opportunities to quickly deploy payment solutions and generate revenue. How long does it take to have a phone line or broadband connection installed? If the wiring is not already in place, the time and cost will serve as major barriers to closing a sale.

Wireless POS needs to be effortless and as reliable and simple to use as wired POS out of the box. This will minimize training with merchants and leverage the existing POS help desk and documentation, too. The goal is to instill confidence in merchants using your wireless solutions.

Turnkey service offerings are the wave of the future for wireless POS. Provide merchants with bundled offerings that aggregate services in a single solution: one bill and one point of contact for service and support, without the hassle of multiple contracts. This reduces organizational costs and streamlines set-up time while giving you complete control over how to ultimately serve and support customers. ■

Steve McRae is Director of Solutions Delivery with VeriFone. Phone him at 916-267-4667 or e-mail him at steve_mcr@verifone.com.

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Company Profile



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Allied Analogic Inc.

Reseller contact:

Wayne Mathews
Phone: 817-599-0272
E-mail: sales@aalogic.com

Company address:

408 Southridge Drive
Weatherford, TX 76087
Phone: 512-248-1074
Fax: 925-369-7912
Web site: www.AALogic.com

Reseller benefits:

- Limited competition
- Easy maintenance

Allied Analogic Inc. (AALogic), a Texas-based company founded eight years ago, manufactures and distributes modem data analysis equipment worldwide. For those unfamiliar with a modem data analyzer, it's exactly what it sounds like.

If a POS terminal is not transmitting data properly, the source of the problem could be any number of areas: It might be with the phone line, the phone company, the terminal itself, the message transmitted or it could be something else altogether. Plugging an AALogic test device into any dial terminal allows the monitoring of modem communications and diagnosis of the issue.

"Our products help resolve issues quickly, reducing costs," said Wayne Morris, Vice President of Marketing.

A Unique Product

AALogic's modem data analyzers are unique in the industry because they make the actual data on the line available for viewing and analysis. For example, troubleshooters can visually see the data communicated between a host and POS terminal or ATM.

"Our products are the only devices available that provide a view of what is actually going on, on the phone line," Morris said. The device does not route data through soft-

ware or other "translating" devices, so the data are clear and unaltered.

"This saves time by isolating the problem, host, terminal or line, and moving on to the resolutions and verification," he said.

Seeing the communication enables support technicians to identify and correct problems including programming and dialing errors and timing issues. It allows troubleshooters to get to the root of the issue and diagnose it quickly and correctly, which saves merchants, processors and developers time and money.

A Valuable Development Tool

AALogic said that its products not only help in diagnosing problems with existing applications, they also help develop new applications. The company offers custom engineering services specializing in telecommunications and analog to digital applications.

"We can work with the customer from concept to production," Morris said. "Our main focus is electronic designs in telecommunications."

He also said that working with AALogic can mean fewer costs to developing a new solution, better service through faster problem resolution and fewer latent defects.

Those benefits are the reasons POS terminal and ATM development teams use AALogic's products.

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Company Profile

Since the idea behind the products is to be able to quickly and correctly diagnose problems, the devices also serve as valuable tools for quality assurance departments and customer support teams.

With these tools, developers and support teams can debug applications, validate phone line connections, measure signal levels, identify noisy environments and decode phone numbers. Two of AALogic's products are the MLT2400A and the ADM2400. The company designed them to make developers and service personnel more efficient in resolving common communications problems.

"Many quality departments use the output of the MLT2400A and the ADM2400 as records of satisfactory completion of test scripts," Morris said. "The PC software can save information to hard drives and print data results as needed."

The ADM2400 is a portable version of the MLT2400A. It does not require a PC and features an LCD screen, keypads and internal memory storage. A PC software package and USB interface allow the ADM2400 to upload stored data and conduct live testing.

A Unique MLS Opportunity...

Since no similar products are on the market, AALogic has no competition. Although the company does not currently sell its products through ISOs/merchant level salespeople (MLSs), it does have a reseller/distributor program, and welcomes reseller inquiries. What better product to resell than one with no competition!


AALogic's products are attractive products to sell not only because they have a corner on the market but also because the alternative to not using them is so unappealing.

Users without an AALogic solution are at the mercy of whomever they contact to diagnose a problem, and this is not always an ideal situation.

For example, if the host diagnoses the problem, and the problem is within the host, it might not be diagnosed accurately and quickly.

"The problem is usually with the host, the terminal or the phone company, and many times those entities are pointing the finger at each other," Morris said.

AALogic's products make the process easier, faster and more efficient. AALogic offers free technical support, available via phone and e-mail, to all customers if needed.

The equipment is also simple to set up: It's plugged in like a phone into a phone jack. 

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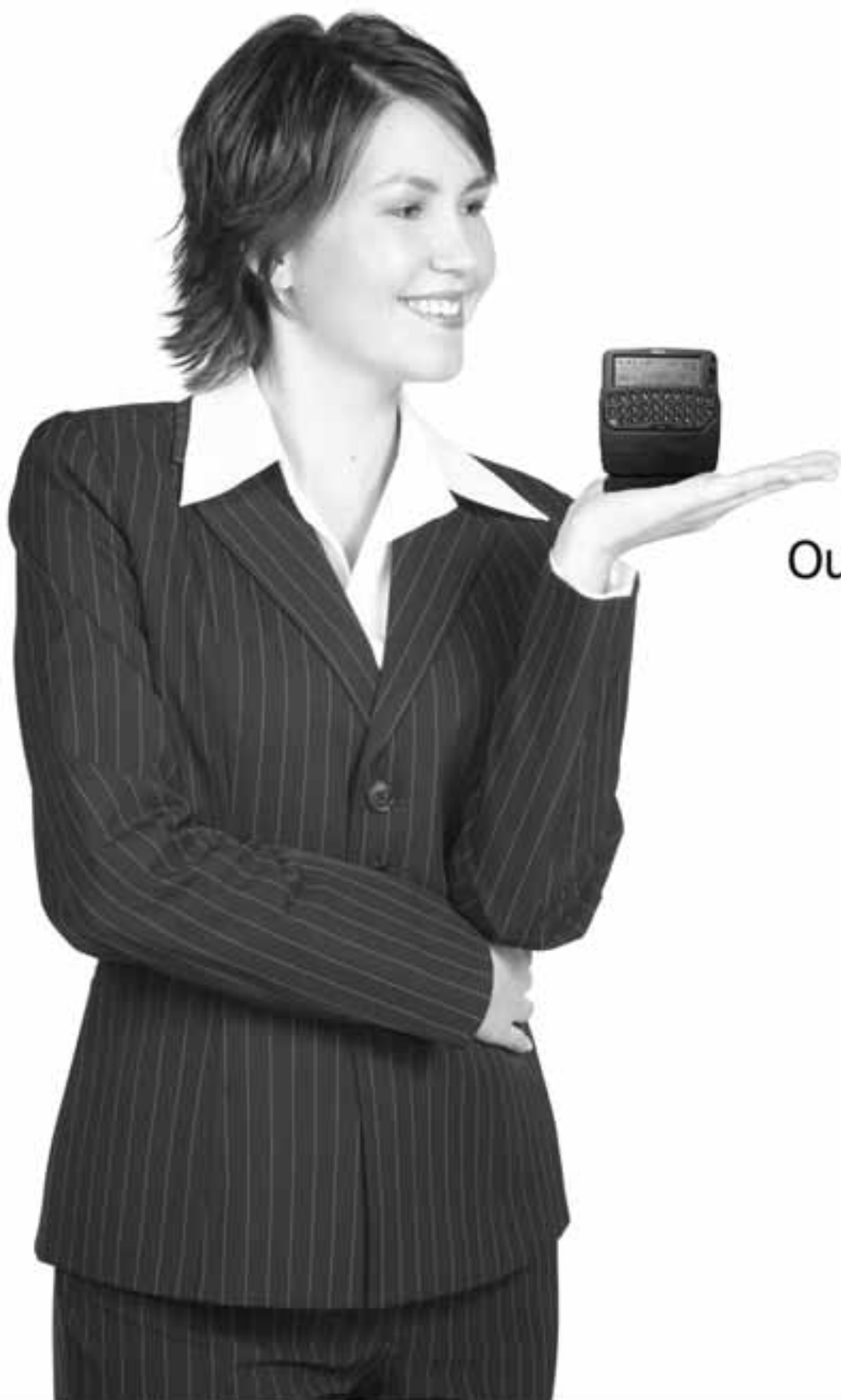
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United Bank Card (UBC) has revolutionized payment processing industry with its Free Terminal Program. This initiative also provides every merchant with a free e^N Check 2500 check reader (\$135.00 value) and free signature capture pad (\$65.00 value). Due to our Free Terminal Program, merchants virtually anywhere in the country can have a complete processing solution free of charge!

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Company Profile



Alpha Card Services Inc.

MLS contact:

Ted Lasch, National Sales Manager
Phone: 866-253-2227 ext. 15

Company address:

6445 Frankford Avenue, Suite 2
Philadelphia, PA 19135
Phone: 866-253-2227
Web site: www.alphacardservices.com

MLS benefits:

- Signing and conversion bonuses
- Free terminals
- Co-op marketing materials
- Lifetime residuals

Building the Foundation

In the past year and a half, Alpha Card Services has grown from a direct sales force based within 100 miles of Philadelphia to having more than 100 sales groups nationwide. The company processes more than \$250 million annually and signs more than 250 new merchants each month.

We can usually empathize with someone only if we've been in their shoes. For example, who better knows what merchant level salespeople (MLSs) need than someone who has worked as an MLS?

Co-founders of Alpha Card Services Inc., Lazaros Kalemis and Dimitrios Tsikoudis, used their experiences as MLSs to design a program that helps sales professionals build and enjoy lucrative careers.

"Our company's vision is to create the best trained and most efficient sales force in the industry," Kalemis said. "We want every one of our groups to have the opportunities and help that we were never given while we were MLSs and struggling to make it."

Alpha Card focuses on providing credit, debit, gift, loyalty, check and ATM services to small and mid-sized merchants nationwide. The company's headquarters is in Philadelphia; it also operates a West Coast office in Roseville, Calif.

In the past year and a half, Alpha Card has grown from a direct sales force based within 100 miles of

Philadelphia to having more than 100 sales groups nationwide. The company processes more than \$250 million annually and signs more than 250 new merchants each month.

Part of the reason for its rapid growth is the founders' philosophy. "The hardest part for someone getting into this business is they don't have enough capital," Kalemis said.

Alpha Card offers creative programs, such as free terminals and conversion bonuses, so agents don't have to wait for residuals to realize success and build their businesses.

Programs, such as those detailed below, help increase revenue for MLSs and Alpha Card, while keeping both merchant and MLS attrition rates low.

Free Terminal Placement Program

In November 2004, the company initiated its Free Terminal Placement Program in order to help MLSs close sales so that just in case MLSs are about to lose a deal, they can offer merchants a free terminal.

Alpha Card will furnish merchants with a terminal, usually a Hypercom T7Plus or a Lipman NURIT 8320, at

Company Profile

no cost, for as long as merchants process with the company. MLSs don't have to absorb the cost of the terminal; it's free to them and merchants.

MLSs still receive residuals on all transactions for the life of the account as well as bonuses for more than \$200.

Buy 1 Get 1 Program

Not only does Alpha Card provide free terminals to merchants, but it also provides them to MLSs. In April 2005, the company launched another program designed to grow MLS' businesses: the Buy 1 Get 1 Program.

This program differs from the Free Terminal Placement Program in that Alpha Card supplies the terminals free to MLSs, who can then resell them to merchants at whatever price they determine.

Let's assume an MLS sells 10 terminals in January. Starting in February, he is eligible to receive a free terminal for each of the next 10 merchants he signs, up to 10. If he sold 40 terminals in January, he can receive 40 starting in February.

The MLS determines what price to charge each merchant for the terminal, and he keeps that revenue, in addition to

residuals on the account. There are no minimums or limits in this program.

Conversion Bonus Program

Alpha Card also offers conversion bonuses. "Many times MLSs will be hesitant to approach a merchant who already has service from a competitor because he believes there won't be any revenue from an equipment sale and probably not enough revenue generated to make it worth his or her while," Kalemis said.

To help solve this problem and encourage reps to convert business, Alpha Card initiated its Conversion Bonus Program. With this program, MLSs need only to fax a competitor's statement to Alpha Card's office.

Within an hour it will fax, e-mail or mail MLSs a professional proposal, including pricing. According to the company, nine times out of 10, agents win the business. They receive a bonus of \$50 for every \$25,000 processed the first full month of processing, in addition to residuals for the life of the account.

100/100 Program

Alpha Card's incentives also include the 100/100 Program. Here's how it works:

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After an MLS's 100th day of writing business for Alpha Card, he receives \$100 for every deal approved and processed with the company. It's that simple.

"We do what we can to help reps make more per sale," Kalemis said.

Co-op Marketing Program

In addition to the bonus programs, Kalemis and Tsikoudis have also developed a Co-op Marketing Program to help MLSs secure new business without having to develop their own marketing programs.

"MLSs benefit from the hands-on approach both my partner Dimitrios and I take," Kalemis said.

Through the Co-op Program, Alpha Card develops and pays for the creation of customized postcards and flyers and provides free leads to help agents bring in more business.

Sit Back and Watch the Cash Pour In

Since Alpha Card designed its bonus and incentive programs to help MLSs earn more, the company understands that reps need a way to monitor their residuals, accounts and success. In April, it introduced the I.R.I.S. system.

With I.R.I.S. and any standard Web browser, MLSs can log in and view the status of all their residuals, new account applications, existing account customer service issues and more.

The system displays every customer service and support call and the details of the call. MLSs can log in to see if any of their clients need attention or service. Agents' information is password protected so they see only their own information.

If a rep has a few MLSs working for her, she can see all of her employees' progress and status with the security of knowing the MLSs cannot see the whole portfolio.

Customer Satisfaction

Tsikoudis and Kalemis understand that success not only requires attracting and selling new business, but also keeping all clients happy.

To keep attrition low and ensure customer satisfaction, Alpha Card has implemented a quality assurance department. This department works to make sure customers are satisfied, thus increasing each MLS's residual check by keeping merchants longer.



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NEAA: A Tradition of Excellence

The Northeast Acquirers Association (NEAA), founded by dedicated experts over 20 years ago, has established itself as a foremost educational institution for ISO/MSPs in the acquiring industry. The NEAA is a non-member not-for-profit association that is best known for the informative and stimulating seminars it hosts on a biannual basis.

"The most important thing is not how many merchants you write up, but how long you keep merchants," Tsikoudis said.

To keep newly signed merchants satisfied, Alpha Card calls them a week after receiving their equipment to ensure that they are happy, the equipment works well and that they know how to use it properly. Merchants continue to receive Quality Assurance (QA) calls every six weeks to ensure complete satisfaction.

"Our attrition rates have declined astronomically in direct result to this program," Kalemis said. Merchants even receive calls on their birthdays.

These calls "... keep our names on the merchants' lips," Tsikoudis said. "When someone comes in and tries to convert them, they call us because they are accustomed to talking to our QA people."

Tsikoudis also said that the ongoing dialog helps them stay on top of any issues that might become problems. "We hear about things before they become major issues," he said. This constant contact helps Alpha Card extend the life of the account and the agent's residuals.

Another Alpha Card program that keeps merchants satisfied is the Merchant Referral Program. Any client or merchant referring another business that signs with Alpha Card receives \$50.

"The best part of the program is that the MLS that sold the account gets the lead, the sales and residual, and Alpha Card Services corporate pays the fee," Kalemis said.

One of the benefits of being an MLS, and what attracts many to this profession, is the ability to work independently. But there is a tradeoff: With flexibility and autonomy, there are risks.

Alpha Card is an organization that understands the risks associated with being an MLS. It has designed incentive and bonus programs tailored to minimize risk while increasing the bottom line for both the company and the agents who represent its services.

"We help our reps grow and sell more," Kalemis said.

"We thank all our MLS partners for giving us feedback, both negative and positive," Tsikoudis said. "They have made us a better company."



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Employees Access Benefits With Debit Cards

Your child is sick. It's three in the morning, and you're at the pharmacy. The two of you have been waiting almost an hour to get her prescription filled. To say you're both ready to go home is an understatement. At this moment you realize your insurance verification information is at home, on the kitchen table.

Now you have to pay for the medication out of pocket and wait for reimbursement from the carrier. There is, however, another solution. The convenience associated with using debit cards has made them an increasingly popular payment method among consumers. That sense of convenience is expanding debit card use even further.

As an addition to benefits packages, many companies now offer employees debit card-accessible bank accounts that let them pay for health care expenses, including prescriptions.

How They Work

Both employers and employees contribute to these benefit accounts, which are known as flexible savings (FSA), health reimbursement (HRA) and health savings (HSA) accounts.

They are structured in much the same way as 401k plans: Employees decide how much of their pretax paycheck to deposit into the accounts every pay period. The money in the accounts is exempt from federal and most state income taxes, as well Social Security and Medicare contributions.

Rob Thurston, President of Human Resources Consulting Group Inc., an international employee benefits advisory firm based in Provo, Utah, said that because of the tax-free nature of the accounts, both employers and employees will greatly benefit. "This has a real savings to both the employer and the employee, if the employer encourages the employee to put money into the account," Thurston said.

Unlike a 401k, however, which carries severe penalties for pre-retirement withdrawal of funds, the benefit accounts are designed specifically for use on an as-needed basis.

In addition to health related pretax benefit accounts, employers also offer tax-free savings for work-related transportation and dependent care; these accounts are also accessible by PIN- or signature-based debit transactions.

These types of savings accounts will create opportunities

for ISOs/merchant level salespeople (MLSs). As the use of benefit debit cards increases, a wider variety of merchants will accept them.

But even as the issue of interchange fees is somewhat of a sticking point, he sees progress on the horizon; in fact, interchange might help spur the cards' growth.

"There is a lot of movement and discussion on this [interchange] issue," Thurston said. "One of the reasons is that the bank interchange fee for an HSA debit card transaction will probably be much simpler. There is less money going through, and it's a simpler transaction.

"I see more and more merchants will be able to afford to get into the business to offer credit and debit card [acceptance]," he said.

Benefit accounts are receiving a great deal of government publicity. "The Bush administration is really promoting them," Thurston said. "That's where the focus is, that's where the push is. As a result, debit cards are a fantastic way to provide access to these accounts."

"Any sort of employee benefit that can be linked to a debit card is offered," said Tom Torre, Vice President of Operations at MBI, an electronic benefit payment systems provider.

"When you put more cards in more people's hands, money that was once outside the card networks will now be available."

MBI's line of benefit cards covers such diverse programs as parking and daycare.

The Expanding Player List

The growth of the market creates opportunities; as that happens, more players enter the field, increasing competition and lowering price points.

"What we've seen in the last three years is a lot more competition which is driving the cost for these cards down," Thurston said. "As more banks and credit card issuers enter this market space, it will be good for the industry because it will drive down the price."

For employers considering implementing the cards as an employee benefit, there's no time like the present. "As an employer or an administrator, now is the time to look at offering this type of option," Thurston said.

"If I was a debit card provider or a bank, I would defi-

News

nately consider entering this market space. There is so much growth and so many employers interested in doing this right now," he said.

The largest issuers of the health care and benefit-specific debit cards are San Mateo, Calif.-based WageWorks; Avon, Conn.-based Evolution Benefits Inc.; New York City-based Motivano Inc.; and Waltham, Mass.-based MBI. Through a recent agreement, Genpass Inc. will process all of MBI's benefit account debit transactions.

In addition, Metavante Corp., a major issuer of debit cards, began expanding its card provider services to the employee health benefits arena in mid-2004.

Uncle Sam's Two Cents

Because the funds attached to the debit cards are tax exempt, methods must be instituted to ensure the money is spent only on what it's meant for.

This dilemma is highlighted by the ability to use the benefit debit cards to purchase prescription drugs from both online and brick and mortar pharmacies, and by the fact that medicine is not the only product people buy at pharmacies.

So how do issuers, retailers, insurance companies and employers ensure they have Uncle Sam's blessing?

When people make purchases with FSAs and HRAs, applicable items are identified with both merchant and product codes, and the cards have a built-in mechanism that ensures that cardholders cannot buy non-approved items.

HSAs are another matter. They are specifically designed to allow the user discretionary spending and are not connected to merchant or product codes. However, they are intended for health related expenses only.

Thurston sees this as a potentially major problem for consumer tax fraud. "As consultants, we have asked the White House as well as the Internal Revenue Service and the Treasury Department to restrict the usage of HSAs solely to health care that's been documented and verified," he said.

"However, the feeling is that this is the employee's money, it's in a separate account, and the employee can use it for any purpose, but if they're ever audited, they'll have to prove it was used for health care."



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In Action

Over the past year and a half, Drugstore.com Inc. has entered into several partnerships with FSA providers to track and manage FSA purchases. These collaborations, including with MBI, DataPath and WageWorks, are ensuring that the money in an FSA is used only for approved items. Each transaction is capable of being tracked, monitored and cataloged.

Chris Pierce, Vice President of Health Care Services and Chief Pharmacy Officer at Drugstore.com, said that its partnerships with FSA providers have been a success.

The FSA store is "working out very well," he said. "Customers can easily identify FSA-approved products and the paperless processing with such companies as MBI is a huge benefit for consumers.

"Overall participation and dollar sales have been very good and we are continuing to expand our store with products and partnerships," Pierce said.

The programs seem to be working smoothly at Drugstore.com. FSA-eligible items at the pharmacy are tagged, and MBI's processing partner, Genpass, works with the pharmacy to track the purchases. An electronic receipt is then generated and sent to the IRS for approval.

If a person also wishes to purchase non-FSA approved items, they will be prompted to use a different form of payment. Receipts can be generated at the time of purchase or at any time by logging onto Drugstore.com.

The Future

Torre said that it is still easier for major online retailers, such as Drugstore.com, to accept the benefit debit cards.

As partnerships within the market space make it easier for retailers and processors to differentiate between authorized and unauthorized purchases, the goal is to expand the programs for wider use at brick and mortar locations. MBI recently began discussing a partnership with Walgreens. Like Drugstore.com, it has the BIN numbers of the cards and can sort through the transactions to determine which purchases are eligible and which are not.

Within the next few years small and large online and brick and mortar retailers will be able to authorize FSA transactions in real time. This is where the real expansion of merchant card acceptance begins, according to Torre.

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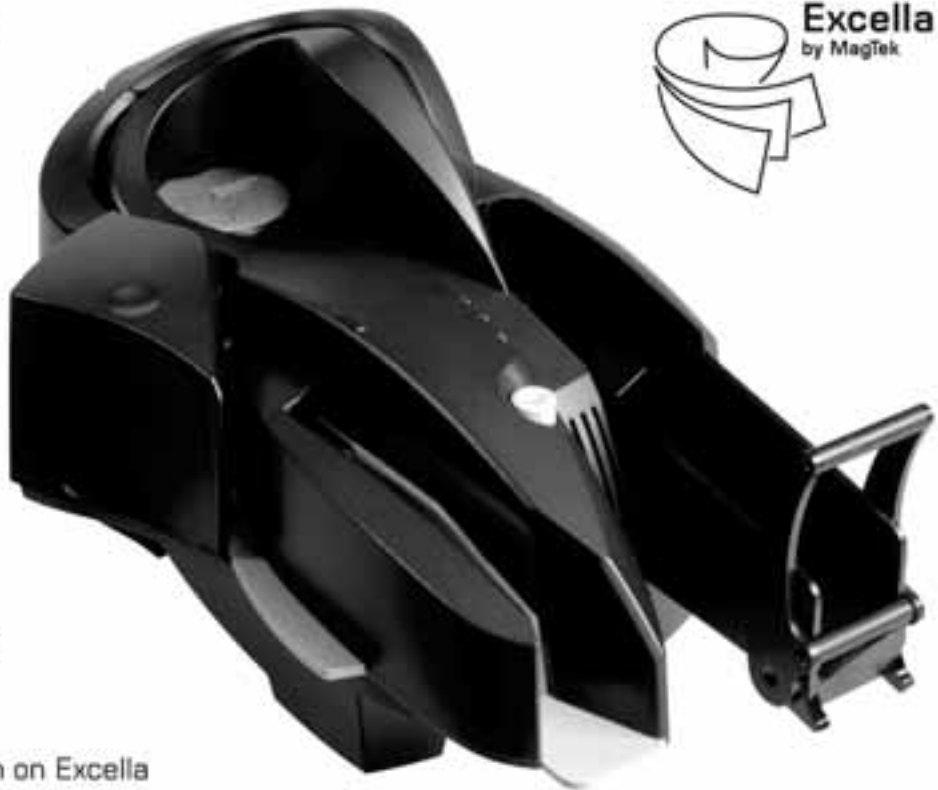
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Total Merchant Services Creating Next Generation MLSs

Talk about pressure. At Total Merchant Services' (TMS) eighth annual sales meeting, held in Las Vegas April 27 - 29, 2005, Ed Freedman, President and Chief Executive Officer of the company, challenged every merchant level salesperson (MLSs) in attendance.

He asked them to not only throw out their old ways of selling credit card processing services, but also to take what they learned at the meeting about selling new technologies and begin implementing it the following week to become "next generation" salespeople. Freedman emphasized a sense of urgency because "I've seen the future, and it's not tied to a dial-up phone line," he said.

As the first morning of the conference unfolded, and Freedman revealed multiple surprises, attendees realized his challenge would be no easy task. They would have help, however. TMS would arm them with the necessary information and support to get started, become successful and stay successful.

New Alliances

The first surprise was that four competing companies came together for the meeting, and these weren't vendors. TMS announced a new alliance of four bankcard acquirers: TMS, Money Tree Merchant Services, Advanced Merchant Services and CardReady International.

The four companies will share back-office functions at one centralized location, at TMS headquarters in Basalt, Colo. The functions include application processing, deployment, risk management, merchant support, terminal help desk, IT, reporting, vendor selection and contract negotiation.

"We have all made the smart deci-

sion to work with Global Payments as our credit card processing partner, and with HSBC Bank, USA National Association as our sponsor bank," Freedman said. "We all need a back-office, specialized in working with Global Payments, to facilitate [various] virtual functions.

"We all understand what differentiates each of us from our competitors. It is our ability to do these 'back-office' tasks well. We are all selling the same services in the same price range. Differentiation is all about execution, and execution means quality back-office functionality."

A New Business Plan

The meeting, called the "2005 Next Generation Payments Conference," offered other surprises from TMS under this theme, including several exciting new programs for MLSs.

One is TMS' new Free Terminal Placement program for new retail merchants, which includes two options: the VeriFone Omni 3740 Dual-Comm dial and Internet protocol (IP)-enabled POS terminal (\$375 value) or the Omni 3740, CR1000i check imager, a stacker and all the cables (\$750 value).

The company is also offering an interest-free terminal financing program. Instead of paying for terminal equipment upfront, MLSs now have the option to pay for it over 25 months by deducting the amount due from monthly commission payments.

TMS now offers a Revenue Sharing program, in which its sales partners will receive a minimum of 50% of the difference between the rates and fees charged to the merchant and the rates and fees paid by TMS to its vendors and associations.

"For retail accounts, our sales partners can earn an extra 10% or 15%, getting their revenue sharing split up to 60% or 65% by activating 50 new retail accounts each month (10%) or by activating 100 new retail accounts each month (15%)," Freedman said.

TMS also announced support for general packet radio service (GPRS) wireless technology through new technology and product offerings.

A Successful Meeting Overall

More than 265 people attended the conference, and 220 of them were MLSs. The meeting consisted of two full days of sales training, with no time wasted. Back-to-back presentations combined with break-out sessions with vendors provided MLSs with plenty of solid education.

In addition to presenting its new programs in detail, TMS also covered topics in-depth including interchange, selling new technologies such as wireless and IP, DBA name compliance, closing and lead generation. Overall, attendees were very pleased with time spent at the meeting. Following Freedman's closing remarks, the audience gave him a standing ovation.

"I thought the conference was very professionally run and provided specific strategies for increasing our business," one attendee said.

"This was my first TMS sales meeting, but I thought it was great," another said. "I learned quite a bit about how to transition from selling just credit card services to value-added services. It's also good to meet the people we send our business to."

On the last night of the conference, TMS scheduled a three-hour block for one-on-one time with both vendors and TMS to address any unanswered questions. The company also had giveaways and a drawing to close the event. ■

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See CFSI From Page 1

CFSI was founded in March 2004 as the result of discussions between ShoreBank, (headquartered in Chicago, it has assets of \$1.5 billion and is the country's oldest and largest community development bank), and the Ford Foundation (founded by Henry Ford in 1936, it is dedicated to funding projects around the world that improve human existence).

Sharing related visions of helping people overcome obstacles, whether political, social or economic, a ShoreBank advisory unit formed CFSI with enough seed money from the Foundation to cover the first three years of operation. Jennifer Tescher was hired as Executive Director to make the vision a reality.

The premise for forming CFSI, according to Associate Director Arjan Schütte, was simply to help bank the unbanked. The Center's founders came up with the idea to implement solutions through an organization focused both on the supply side as well as on the demand side.

"The purpose of the Center is to focus on the unbanked and underbanked segments, to offer retail financial services for those outside the system," Schütte said. "There is also the goal of moving them into asset development, of giving them access to services that are not exploitative specifically for providing them access to financial services and asset development.

"It's not just a way for them to inexpensively cash their checks, but to get them to start saving money in a reasonable way, and even developing credit histories," he said.

"It's a long spectrum from being able to have transactional involvement, to having a savings involvement, to being a borrower, to building a credit history, to being an asset owner. We're interested in that entire path, and in moving people along it as far as we can."

At issue are the estimated 20 million people in the United States who don't have established checking or savings accounts through banks or credit unions; these people are likely to be low-income and either don't trust the traditional financial services industry or are unable to open accounts.

It's a vicious cycle, though: The lack of participation in traditional banking methods means the un- and underbanked are probably not saving money, and they're definitely not building credit or assets. They can't get ahead.

Forging Mutually Profitable Partnerships

Despite the size of this untapped market, few financial institutions currently see the value in serving it.

Part of the problem, from the financial institutions' perspective, is that working in this market is a completely different way to make money and brings with it unfamiliar complexities.

One challenge for CFSI involves convincing the financial services community that serving this segment can be worthwhile. CFSI addresses this particular issue by fostering connections between providers for positive outcomes.

Since its inception, CFSI has made it a top priority to establish formal and informal partnerships with a range of companies and associations throughout the industry. But that becomes a challenge in and of itself; the financial services industry often views CFSI with a bit of skepticism.

People in the industry have a hard time grasping that CFSI is pro-business, and that it doesn't want to rail at financial companies because they're profit-oriented. The Center's structure is a little confusing, too, because of its affiliation with ShoreBank.

"We're not really non-profit, not really for-profit," Schütte said. "Technically we're part of a for-profit, but what we do is kind of non-profit, but then we are very interested in the for-profit industry. We're a very unusual combination.

"We're an unorthodox entity, and people don't know how to relate to us. Most people expect that when you talk about the unbanked, you're purely an advocate for them, and they wonder why [major financial corporations] would want to talk with us, but that's precisely who we are talking to," he said.

"We're communicating a fairly unorthodox idea. We believe there are mutually profitable relationships to be established through serving the low-income, unbanked segment of the population.

"This is not necessarily an issue that for-profit companies take all that seriously, so there is a very specific mission issue of how to talk to them in ways they understand so that they don't just tune us out. We have to work with the market and industry at large."

The fact remains that "the unbanked still have financial lives," as Schütte said. "They interface with financial institutions that are not banks or credit unions. Increasingly, there are organizations that look a lot like banks but are not; very often these are check cashers, payday lenders or bill payment services."

Unbanked consumers might pay hefty fees to cash checks, but they don't really have many options. Additionally,

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these non-regulated businesses don't offer the means, such as savings plans, to promote financial stability that will eventually help move consumers up the ladder.

Combining Existing Solutions for New Outcomes

A major area of interest for CFSI is the stored-value card (SVC) and its potential to offer a number of savings- and credit-building functions to unbanked consumers, and how SVCs will further the Center's causes.

The use of SVCs is expanding exponentially across many segments of financial services, and CFSI has worked on several projects involving SVC providers and companies that add savings and even credit components to them. (See "Prepaid Cards: Not Just for Gifts Anymore," The Green Sheet, March 14, 2005, issue 05:03:01.)

SVCs have helped change the roles of retailers as financial institutions, and vice versa, which affects the unbanked. "Stored-value cards allow you to have money sitting somewhere," Schütte said. "They allow you to get money from ATMs or to buy groceries at a store.

"When they start to also have savings features, they begin to look and feel much more like complex financial prod-

ucts rather than a hyped-up gift card."

Another important aspect of CFSI's mission is to serve as a sort of clearinghouse for information on various topics that affect its mission. CFSI analysts research issues and companies with exciting, promising programs, and publish papers on their findings; they also review and comment on public policy.

Funding Innovation, Capitalizing the Tools

Schütte said that CFSI's relationships with banks, credit unions and other providers of financial products and services is one of the most unusual aspects of the Center's programs. The successful outcomes of those relationships will help determine CFSI's future at the end of the initial three-year funding period.

Successful relationships will also include those with recipients of CFSI's monetary grants and investments, and with companies the Center fosters in other ways.

The investment component is a critical part of CFSI's mission, and complements its two other principle activities: research and relationship brokering. The premise behind the monetary awards is to recognize companies and organizations that are working on solutions that will have an

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impact on the un- and under-banked population.

Last year when CFSI announced its request for proposals (RFPs) for monetary awards, it had been in existence only about a month; still, it received 400 RFPs and 45 submitted proposals; CFSI made four investments. Schütte said everyone at CFSI was amazed at the response.

This year will mark the second round of investments, which the Ford Foundation funds. CFSI will place a total of \$750,000 to \$1 million, splitting the investments between eight organizations; four non-profit groups will receive \$50,000 to \$150,000, four for-profit enterprises will receive up to \$200,000 or \$300,000. Within the first two weeks of the current RFP period, Schütte said the Center had received more than 600 requests, and countless e-mail and phone calls.

(Interested companies can download RFPs and learn more about the investments on CFSI's Web site, www.cfsinnovation.com. The deadline to submit proposals for non-profits is May 16, 2005. For-profit proposals are accepted on an on-going basis, Schütte said, in order for CFSI to best meet their funding needs.)

CFSI factors a number of criteria into the award decisions.

"We will look at a model's sustainability, profitability, the level of innovation in products or services, and its ability to make an impact on these consumers, or the financial value to the unbanked," he said. "We will also look at whether it is scalable and replicable."

CFSI wants to place the investments in companies whose work reflects the Center's interests. Selected non-profits and businesses should embody CFSI's focus on developing partnerships between banks and non-banks; use the workplace, or payroll, as a distribution tool; use such self-service delivery mechanisms as ATMs, kiosks, the Internet, or hybrid systems like telephony; include remittances that tie into asset and credit building; or help consumers get into the credit system to build a credit score.

One key deciding factor in the investments is also the extent to which the organizations enable CFSI to carry out its own research and relationship brokering functions. "If we can create success stories from these or help connect entities through our investments to create greater opportunities, those are certainly investment criteria," Schütte said.

While the investment amounts are not huge, he said the money has many other benefits attached; these are mostly



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"soft" benefits, such as matchmaking between companies, and prestige. And even when CFSI declines requests for funding it supports companies in which it sees value in other ways.

For instance, an alternative credit bureau did not receive an investment award. Instead, CFSI took the company to the BAI Retail Delivery Conference and Expo last November, subsidizing the cost of the exhibit booth at the largest banking industry conference in the country.

"There are informal but important ways we give exposure to little-known innovators, and put our wing over organizations," Schütte said. "These are not officially parts of the funding arm, but are not an insignificant source of financial support."

Schütte said he is particularly interested in solutions that use wired and mobile telephony systems as payments and financial tools. "This population is connected to their home phones, and to their cell phones," he said. "It's a great tool, but right now there is no mobile payment company looking at the unbanked.

"I can imagine us putting a mobile payment company with someone who offers SVCs. We've done a fair amount

of this opportunistic type of work already. We say 'there's a huge market here, we think there's an interesting set of opportunities,' and we'll pull people together and say 'see what you can do.'"

Welcoming the Innovative

As word of CFSI's work spreads, awareness within the industry grows and enables the Center to expand its relationship base as well as its projects. Large banking and financial services corporations are expressing "surprisingly high levels of interest, at very high levels," Schütte said.

As testament to this, Tescher will contribute a regular column to "American Banker" magazine. This is a major step in realizing part of CFSI's strategy to communicate its message and interact with the industry.

With the awards of this year's investments, CFSI will begin an experimental round of a different sort. The emphasis on the for-profit placements is a new direction, but working with businesses is an essential move.

"We see capitalizing organizations that will provide new tools as an important aspect of what we do, an aspect that we will continue to have a hand in," Schütte said. ■

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AmEx Partners Rewarded for Merchants Boarded

Need motivation to rustle up some new accounts? American Express Co. (AmEx) is running a contest for its External Sales Agent partners (ESAs) through the end of the year that could provide a cure for lackluster sales.

Three big winners will receive AmEx-branded gift cards valued at \$10,000 (Grand Prize); \$5,000 (First Prize); or \$2,500 (Second Prize). AmEx will also award 90 quarterly prizes, gift cards worth \$500 each, throughout the contest.

AmEx announced the "Hot Spots Sales Contest" for its ESA partners and their sub-agents. They'll qualify by signing merchant accounts in 30 specified markets beginning March 1, through Dec. 31, 2005, said Abner Moreau, the ESA program's Internet Sales and Business Manager.

The contest is based on the number of approved and validated AmEx accounts ESAs sign within the markets; agents can locate the qualifying markets by ZIP code on the Web site, www.ESASalesContest.com.

Once agents register for the contest online, they can access "Value Story" sell-ins, which offer statistics on cardholders and industries, and "Reference Card" tools detailing ESA Program guidelines.

While the contest is based on the number of accounts signed, Moreau said AmEx will tally the accounts in two ways. The company will award one \$500 gift card in each of the 30 markets per quarter. For the end-of-the year prizes, however, all of an agent's signed accounts in any of the 30 markets are included in the total.

"Agents have to register on the Web site, and the merchant has to be approved and set up prior to the agent submitting the account in the contest," Moreau said.

"And they can register at any point in the year. If they miss the registration deadline for one of the quarterly contests, they can still submit the accounts they did sign in that time period to qualify for year-end."

For complete contest information and to register, visit www.ESASalesContest.com.

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BookReview

Attention! Read This Red Book!

The color red is dynamic, vibrant and bright. It's distinctive, fiery and the color of passion.

Salespeople should have all those traits to be successful and keep their bottom lines in the black. To stay focused and motivated, they have to frequently recharge their batteries.

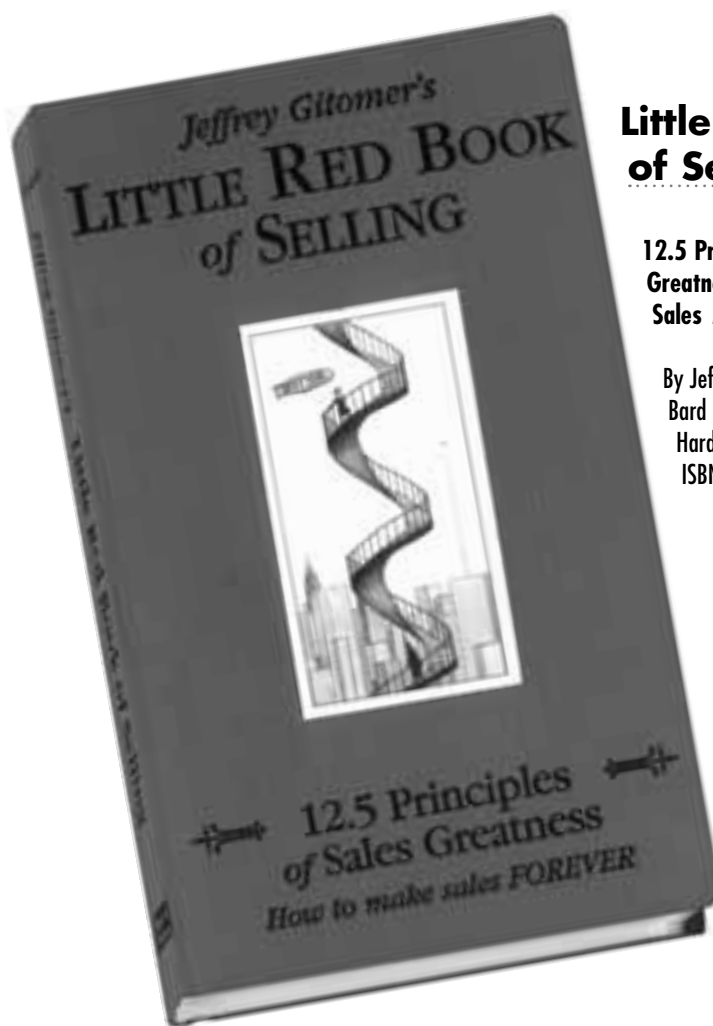
That doesn't necessarily mean undertaking a lengthy process of self-improvement. Instead, salespeople might try "Little Red Book of Selling," with its red cloth cover, attached red ribbon to mark pages and lots of red ink in the text and illustrations.

The book offers often irreverent, always emphatic advice on a range of issues salespeople encounter regularly. A lot of information jumps out at readers from every page, and with some effort, everyone should learn something sifting through it all.

Author Jeffrey Gitomer is clearly passionate about the sales profession. He's built an empire on advising and motivating salespeople. Under the umbrella of "BuyGitomer," he's a syndicated newspaper and magazine columnist and has authored several books.

He also produces videos, has a Web site and e-zine, and runs seminars and corporate trainings.

The idea behind "Little Red Book of Selling" is that it should serve as an ongoing reference after the first reading. The book fits easily in a briefcase and won't take up a lot of



Little Red Book of Selling

12.5 Principles of Sales Greatness: How to Make Sales **FOREVER**

By Jeffrey Gitomer
Bard Press, 2004
Hardback, 219 pages
ISBN 1-885167-60-1

space on a desk.

In fitting with his advice on image branding, Gitomer has packaged tried and true sales techniques in a new way. He's added his own spin to the mix, resulting in advice that's often very high-quality and always given in a unique voice.

Readers might get the impression that the other purpose of the book is self-promotion. Gitomer frequently encourages readers to register on his

Web site to access information and buy his archived articles and lots of other stuff.

It's also often difficult to determine the key elements on the pages, but Gitomer does provide valuable information amid the confusing layout. For example, he says that asking "Why do people buy?" is far more important than "How do I sell?"

He also offers original suggestions to ask good customer questions, to

His tone of voice, though, might be problematic for some readers ... But does the in-your-face tone distract readers to the point that they can't absorb the underlying information? Take Principle Six: "If You Can't Get in Front of the Decision Maker, You Suck!" There's a phrase that doesn't appear in many other self-improvement books.

use better words in sales presentations and to improve networking.

His tone of voice, though, might be problematic for some readers. For example, Principle One, of 12.5, is "Kick Your Own Ass." In this section, Gitomer advises readers to stop making excuses for their lack of success and try something different, which is certainly valuable for any salesperson.

But does the in-your-face tone distract readers to the point that they can't absorb the underlying information? Take Principle Six: "If You Can't Get in Front of the Decision Maker, You Suck!" There's a phrase that doesn't appear in many other self-improvement books.

Salespeople whose spirits lag should find something to lift their spirits and get them back on track each time they open the book. But others might find Gitomer to be somewhat of a braggadocio.

His writing style, combined with the busy, chunky layout, gives the impression that he's yelling at readers like a drill sergeant; it's not hard to imagine what his in-person presentations are like.

He relays a lot of personal experiences to illustrate why his work ethic and approach to selling are worthy of imitation. These stories are meant to be inspiring, but readers often have to get past Gitomer's ego to grasp his point.

In the section "Antennas Up!" he describes the time he, um, encountered a celebrity in an airport men's room. They ended up sharing a cab into the city. The message: Never let an opportunity pass by, and have fun with being opportunistic, even if it doesn't involve odd encounters with TV stars

Nothing's wrong with a healthy sense of self, but Gitomer's ego is not only healthy, it's bionic. If readers can get past the yelling and self-promotion, they will find useful information to incorporate with their own styles that could help make them sales ... FOREVER. ■

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Feature

Crafting Your Digital First Impression

Editor's Note: This is the first article in a series on creating an effective Web site for your business.

Years ago, most businesses could operate without worrying about how people would gather information about them. Prospective customers would pick up the phone book and call or visit, or get a recommendation from someone else.

Compare this with marketing and advertising today. Most consumers expect more than a photocopied flyer or sales pitch. They want to know your Web address in order to research your company in the comfort of their homes or offices.

When they visit your Web site, it's like they're meeting you for the first time. This is your chance to make an outstanding digital first impression. Let's say you entertain a prospective client for the first time. You wear an Italian suit and order a \$200 bottle of wine with dinner to make a good impression, but if your prospect goes home and looks up your Web site, which looks like a high school

student made it in his spare time, it could be a deal killer. A well-designed Web site can make all the difference.

Some of you might think your Web site looks or works just fine, but the tell-tale sign is the amount of traffic the site receives and the leads and sales it helps generate for your business. A Web site must make viewers feel confident in your company or products. Today's consumers are finicky, and the competition is just a mouse click away.

When you consider the time and energy that goes into creating an ad campaign, think of your Web site as an extension of that process. The site should be visually appealing and work reliably.

If your current Web site does not work the way that you hoped it would, or if you need to build a Web page from the ground up, this series will provide the right questions to ask, technology issues to be aware of and the benefits of smart Web design. The first step is registering a domain name (www.whatever.com). Think of it as buying real estate; this is your piece of the digital world. If you know the address you would like to use, visit www.whois.com and verify that it is not already taken.

Domain names are more flexible now than they were even five years ago. Register a domain as a ".com," ".biz," ".info," or ".us" ... the list goes on. The suffix ".org" is usually reserved for non-profit organizations and is less likely to apply to a business's domain.

The standard registration is for a five-year term. Remember to re-register the domain after the term has expired. Countless hackers and ne'er-do-wells comb registration databases and buy legitimate domains when the registration has lapsed. Your Web address could become an adult site or online casino without your knowledge.

Once you have secured a domain, arrange hosting. The "host" is where the data that make up your Web site "live." Hundreds of hosting companies are clamoring for your business, so do your homework and compare services. Don't allow price to serve as your deciding factor, though; consider options such as number of allowed e-mail accounts, e-commerce capability and customer service. Also read consumer reviews about the hosting company.

The first step in establishing a Web presence might seem tedious. If you're not technologically inclined, enlist the help of a Web-savvy friend or employee. It's important to take time, or spend a little extra money at this point in the process. If you do things improperly now, it will complicate the entire process later.

The next step in creating a Web site is deciding who will design it for you and how you want it to work for your business and your customers. Stay tuned ...

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What's in a Lease?

By Amy B. Garvey

National Association of Payment Professionals

Editor's Note: The National Association of Payment Professionals' (NAOPP) Board of Directors now serves as the host of "Street Smarts." Individual members of NAOPP's Board rotate authorship of the column.

It's another day in the trenches. I thought leasing would be a good topic to cover because it seems like no matter how perfectly we fill out our paperwork, how diligently we cross our "t's" and dot our "i's," issues always come up with leases. NAOPP posted the following question on GS Online's MLS Forum:

"If you could speak frankly with a lease company about the difficulties you have getting leases through, and what could speed the process for you, what would you like to see addressed?"

Although Forum members posted very interesting responses to this question, very few were concerned with lease processing. Instead, most addressed the perception of lease companies' unfair practices.

One Forum member, "Jenglish," summed up a majority of the sentiment with the statement "I would also like to see a \$1 buyout; it just seems very unfair to the merchant to pay 10%."

With this in mind, I interviewed Corey Saftler, President of Integrated Leasing Corp.

While the 10% buyout Jenglish referred to might seem unfair, Saftler said that it is an essential part of the profit formula for lease companies. In leasing, profit is called yield, and the companies include the buyout amount in calculating yields.

Lease companies take out tremendous loans to cover the contracts we sell every day. They have to pay money for those loans like anyone else.

While many merchants might try to correlate their lease payments to an interest rate, that term really doesn't apply to merchants because a lease company needs a profit margin just like every other business.

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To further explain this concept, I asked Saftler to provide more information on the present value of money.

"In order to calculate a profit on a lease, it is unfair to accept money at today's value and apply it to tomorrow's return," Saftler said.

"This is called present value, and a simple example is: If a lease company funds you \$1,000 cash for a lease today and is promised a pay back of \$1,440 (\$30/month for 48 months), you cannot assume the profit is \$440. The true cost of the \$1,000 you're funded is that amount plus the cost to the lease company to borrow the money.

"Assuming the lease company's cost of borrowing is 10%, their present value on the \$1,000 is \$1,000 plus \$400 (10% of \$1,000 = \$100, multiplied by four years), or \$1,400, leaving the lease company with a profit of only \$40.

"Obviously, no company can stay in business earning \$40 per deal. In order to achieve a reasonable profit per lease, the return must include nothing less than a 10% fair market value (or in this example, a \$140 buyout)."

To restate: In this example, the cash cost to the lease company is \$1,000, the money it funds to the agent. The present value cost to the lease company is \$400, for a total cost to the lease company of \$1,400.

The merchant pays back \$30 per month for four years, or \$1,440, plus \$144 in the 10% buyout, giving the lease company a total of \$1,584 earned on that lease in the four years.

Deduct its cost of holding that paper during the term, and it leaves a total of \$184 in what we would consider profit, or a measly 12%.

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"Essentially, the additional money tacked onto a lease payment for insurance or tax covers the lease company's investment in the lease should anything happen to the equipment.

The equipment is the lease company's only form of collateral other than the contract, and the company is obligated to cover the equipment to protect its investment."

- Amy B. Garvey, NAOPP Secretary

Most industries operate on an average of 25% – 50% profit margins, and though it is typically higher than 12% for lease companies (we've over simplified for this example), by no means do they gouge merchants.

Although merchants choose to lease for a variety of reasons, one important one is that they can use the extra \$1,000 or so that they would have spent on equipment to purchase and sell goods in their stores.

Furthermore, merchants can take a deduction on their taxes for the full amount of the lease payment each month. This is called an off-balance sheet asset; it does not go on their balance sheet at tax time, and they can deduct it as a straight cost of doing business (like a utility payment).

"... The \$1 buyout is out of the lease company's control and has more to do with the IRS. I believe the \$1 buyout classifies the 'lease' as a 'loan' and therefore the merchant can't write off 100% of the payment (only the interest)," wrote "toby," an MLS Forum member.

Saftler verified toby's comment as accurate. He also touched on loss and destruction waivers (LDWs), another area of concern for many merchant level salespeople (MLSs) and merchants.

Essentially, the additional money tacked onto a lease payment for insurance or tax covers the lease company's investment in the lease should anything happen to the equipment.

The equipment is the lease company's only form of collateral other than the contract, and the company is obligated to cover the equipment to protect its investment. Some lease companies will actually replace merchants' equipment if something happens to it, and the waiver covers



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... If you buy a new DVD player at a national retailer, it will most likely have a warranty. However, if you accidentally run over it in your driveway because you left it on top of the car, the manufacturer and the retailer (not to mention your credit card company) will tell you, in essence, that you'll simply have to buy another one."

- Garvey

it, but merchants have to prove with at least a police report that they didn't do something to the equipment.

Regardless of a waiver, merchants are still obligated under the terms of the lease. As MLSs, we share in the responsibility of communicating to merchants their obligations under a lease.

When describing this obligation to merchants, I use the analogy of purchasing an automobile. By law, you're required to carry comprehensive and collision insurance on a car with a lien. In other words, if you receive a loan to purchase a new car, you must have insurance to protect the company that provided the loan.

The insurance company and car dealership could care less whether you drive the car or leave it sitting in your driveway. You still have to insure it.

Unless you have a warranty on the car (most POS terminals on the market come with a warranty), you'll have to pay for any car repairs, even while paying the loan and the insurance. Asking a lease company to repair or replace a terminal when a merchant runs into issues would be like asking your car dealership to make repairs to your car for free.

Try using "But I have comprehensive insurance on this car" as an explanation for why you shouldn't have to pay for repairs. Or better yet, contact your insurance company and tell them you want them to pay for the repairs.

Leasing terminals is a very similar situation. The lease company has to have insurance on its collateral, but neither the lease company nor the insurance carrier

is responsible for maintaining the equipment. That responsibility falls to merchants, which is the definition of a lease contract.

If merchants spill a bottle of soda on the new terminal, they'll be frustrated, but you can cushion the blow by telling them upfront that the equipment is not covered against negligence or abuse.

How do you say this without offending them? I tell merchants that we will replace equipment for them at exactly what it costs us when the problem is something we can fix. But if you dump a bottle of water on it, you're out of luck.

If you buy a new DVD player at a national retailer, it will most likely have a warranty. However, if you accidentally run over it in your driveway because you left it on top of the car, the manufacturer and the retailer (not to mention your credit card company) will tell you, in essence, that you'll simply have to buy another one.

No one will reimburse you because it's no one's fault but your own.

MLS Forum member "rbelcher" wrote "With the price of equipment now, lease it yourself. Get what you have into the equipment as a down payment, and then the payments are pure profit. You do not get all the money upfront, but you surely make more."

Again, this is a cost of doing business issue. If you only write a few equipment deals a year, this might work wonderfully. But if you write even just four a month, at the end of three years, you're collecting on 144 different leases, and I personally don't want the headaches.

We all know merchants go out of business, file bankruptcy, change bank accounts and refuse to pay, etc. Consider these questions before doing your own leasing:

- How will you handle collections when you have hundreds of clients on the books?
- Will you spend all your time going after the money and not signing new deals?

The lease companies offer a service, and we are certainly under no obligation to use it. If we think they're being unfair or gouging merchants, we have every right in the world to accept cash only or to become our own leasing groups. But accepting cash only will surely limit the number of deals we can sign, and I want to be a sales rep, not a lease company.

The final issue raised by the responses on the MLS Forum is one of communication. MLS Forum member "toby"



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wrote, "I'd like to see more lease companies with faxed ONLY contracts. Real time online reporting of grades, funding and delinquencies would also help me greatly."

PaynetSystems commented on chargebacks and merchant accusations of forged signatures.

Saftler is aware of the issues many agents have when it comes to communicating with their lessors, and while he can only speak on behalf of Integrated Leasing, he said that most providers are working to improve communication with their reps across the board.

Part of the problem is that if the relationship with your lease company is, in reality, a relationship between your ISO and the lease company, the ISO might not always want you to have the information. The easiest way to avoid many of the pitfalls described is to take personal responsibility for communication issues.

My advice is to always get a photocopy of the merchant's driver's license. It might not be easy, but it will always cover you in questions of forgery.

Before you agree to work with a lease company, find out where it stands on faxed or hardcopy leases. Find out how

it derives its credit scores; the scores must be consistent (a lease company might tell you it's a "C" when it's really an "A").

Ask for reports on every lease you write. Check the integrity of the lease company for which you are considering writing. Join organizations and participate in industry dialogue.

You'll learn very quickly which lease companies offer fast response times, consistent scoring, quick funding and quality help with problems.

There will always be problems. But that's what most of us love about this industry, the "never a dull moment" appeal. Until next time ... ☑

Amy B. Garvey is Secretary of NAOPP. She works in the Upstate of South Carolina as a sales agent for New York-based BPS. Call her at 864-901-8722 or e-mail her at agarvey@bpsmerchant.net Corey Saftler is President of Integrated Leasing Corp. Founded in 1995, the company is dedicated exclusively to the POS payments industry.

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Mark E., Houston, TX
(Over 10 years experience)

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Stu Rosenbaum
CEO, US Merchant Systems, Inc,

PS. Even if you weren't around in the good old days, if you have an intense burning desire to succeed-by providing this kind of exclusive service... and earning more than you ever have, call Jessica anyway. 800-655-8767, ext. 262.

PPS. Here's what another of our agents recently said about our new exclusive products and services:

"USMS is the best thing that's happened to me in 8 years in this business. I made more money in the last 2 weeks (since offering the new services) than I have in my best month, ever!"

Ernest P., Austin, TX

Education (continued)

Marketing 101

Beyond the Numbers: The Rules of Relationship Marketing

By Nancy Drexler

Cynergy Data

Susan isn't here anymore; however, her desk is still here. I walk by it on my way to get coffee in the morning. Her sticky notes, calendar and pens remain, but not Susan. She had a stroke, an aneurysm and extensive bleeding in her brain. And then she had a funeral.

She was only 36. Granted, she was not always the picture of perfect health. Along with diabetes, she had a problem with her foot that required surgery and then kept her working from home for nearly eight months.

But Susan wasn't one to show her personal problems. Her manager, Omar, said she was 100% for Cynergy. She closed 85% of her sales leads, even from home. She was a professional, he said, and also a very good lady.

With Susan's death, I began thinking more about what we do in this industry. We sell credit card processing. We lease terminals. We negotiate discount rates, close deals and use our best sales insights to get merchants to sign on the dotted line.

However, sometimes we lose sight of the people behind those fine-print contracts and carefully bartered profit margins. It's easy to fall into the trap of focusing on profit and loss and forgetting about the people behind the numbers. And then, one day, they're simply gone.

Every day Susan's desk reminds me what our industry is really about: relationships. Relationships between coworkers, processors and salespeo-

ple, ISOs/merchant level salespeople and merchants.

Life in our industry is not only about understanding and growing relationships; building a strong foundation for success is also crucial.

In my field, we refer to this as relationship marketing. Understanding how it works will help you make each advertisement, Web site and direct mail piece a component of a larger, more personalized one-on-one conversation. At the end of the day, this is what selling is really about. To gain a better understanding about relationship marketing, keep the following in mind:

You Do Not Sell

Credit Card Processing

Not really. Rather, you sell peace of mind, higher profit, greater value and long-term success. This is exactly what your competitors sell, too. What makes merchants choose you? Packaging, promises and personality (OK, and maybe price). What makes them stay with you, despite repeated offers of better pricing? Your relationship with them.

Become a partner in merchants' successes. Help them fix problems and address their concerns.

In other words, show that you care. It's what all of us really want and need from others, and it makes a real difference. If you can prove to customers that they won't have to worry about their processing, even when there's an emergency, you'll have a long-term relationship with them.

People Buy From People,

Not Companies

If you view the target audience as

columns of numbers on a page or color-coordinated slices in a pie chart, you're focusing on what customers can do for you right now and missing the opportunity to win customers for life.

The trick is to engage each client or potential client one on one.

Creating individualized marketing messages sounds like a real chore to some marketers: "You mean I have to mail merge these letters so the person's name is on each one? What's wrong with a simple 'Dear Sir'? And why do I have to hand-sign the cards when we could just use a stamp or leave them blank?"

Again, the secret to making it work is showing that you care. It's too easy to become cynical and see dollar signs instead of people. Instead, take time to get to know your merchants and potential merchants in the community.

Remember birthdays. Send cards. Answer the phone. Ask about their families. Tell them about yours. Suddenly, keeping in touch is more pleasurable and less painful.

Bonus: Surveys demonstrate time and again that the top means of advertising, by a wide margin, is through word of mouth. People who buy products from people they like are more inclined to spread the word; it's that simple.

Is the caring-about-your-merchants route too touchy feely for you? Try thinking of merchants as business partners, not only profit sources. This means being upfront with them.

Would you sell business partners products or add-on services they don't need? Would you cheat them out of much-needed profits to pocket a little extra for yourself?

If you want the partnership to last, you wouldn't.

A Conversation Takes Two

Are your marketing channels one-way streets? To truly succeed in marketing, actively and aggressively seek feedback from your audience, including active customers, former customers and even competitors' customers. What does the competition give them that you don't? What could you provide that would make their life easier?


Don't forget the personal touch. Your marketing pieces, ads and Web site should include clear, easy-to-find contact information. Be reachable and responsive. Answer phone calls, reply to e-mail, and consider implementing viable suggestions from customers.

Welcoming comments and feedback invites criticism, so develop a thick skin. Remember, anything the audience didn't gain from your marketing messages is something you can still give them. It's better to be informed about what they need than to continue with any misguided marketing strategy.

The key to successful relationship marketing is to think of customers as human beings first and foremost. At the end of the day, personal feelings affect virtually every decision. People will appreciate kindness, consideration and honesty.

Susan always demonstrated these qualities. She was also cheerful and positive and managed to keep everything in perspective. She didn't sweat the small stuff.

But Susan isn't here anymore. Although I learned so much from her in the past, I also learned something from her sudden death: Everything is temporary. We should, every day, think about what counts.

The next time you're overwhelmed by profits, losses and percentages, make the effort to connect with someone in the industry. Call a customer simply to check in. It could be the beginning of a beautiful relationship. 

Nancy Drexler is the Marketing Director of Cynergy Data, a merchant acquirer that distinguishes itself by relying on creativity and technology to maximize service. Cynergy offers its ISOs VIMAS, a cutting edge back-office management software; TrackIt, a ticketing system that makes responses to customers fast, accurate and efficient; Brand Central Station, a Web site of free marketing tools; plus state-of-the-art training, products, services and value-added programs, all designed to take its ISO partners from where they are to where they want to be. For more information on Cynergy, e-mail Nancy Drexler at nancyd@cynergydata.com.

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Education (continued)



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The Recruiters Credo: Know Thy Customer

By **Jamie Garfield**

Electronic Exchange Systems

In the competitive industry of bankcard sales, we fight a war to win the most talented salespeople. To do this, we must have a clear and effective recruiting strategy.

Devising such a plan requires knowledge of and adherence to central truisms of our business. I can express one of these in only three words:

Know thy customer.

You can't sell to anyone, let alone the best talent, unless you know their preferences, needs, goals and most importantly, how everything works. My background is in operations. The number one complaint from people working in this department, and in the sales office is "Why did the salesperson make all these promises that we can't deliver?"

For recruiters, enticing and attracting customers (salespeople) takes a lot of time and energy, and we often over commit and under deliver.

This leaves others frustrated, makes the company look bad, and ruins the sales executive's credibility. I love to say "Yes" to everything ... who doesn't? However, what I've learned in recruiting is to listen first, and then determine limits and implement accordingly.

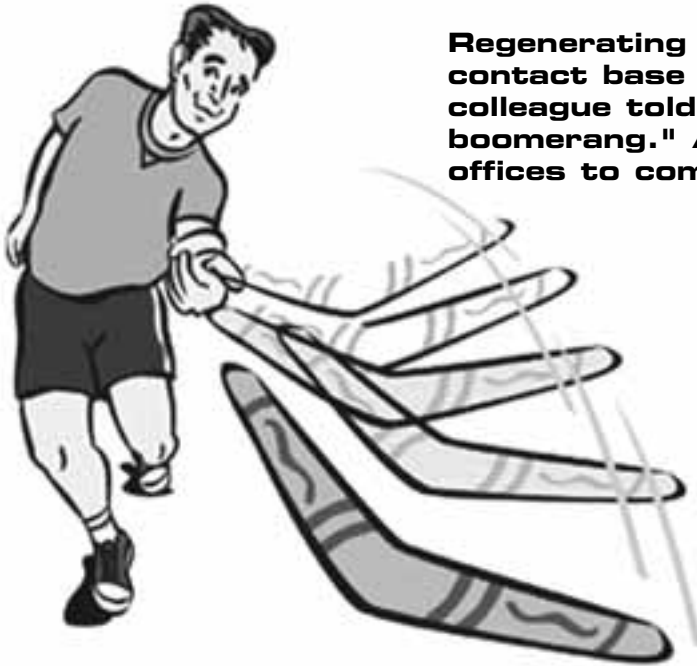
Following are rules that have helped me in recruiting sales offices as well as operational techniques that I believe will benefit both ISOs and merchant level salespeople in their recruiting efforts:

Know Thy Customer

Learning as much as you can about the sales office is the most important way to achieve everyone's expectations.

Learn the type of equipment the office markets and sells; which agents work for the office; how it determines price (and if it requires custom pricing); and whether the office wants to register.

Learn how the office does business so you can mesh your way with its way. Assure the office that you can deliver everything it needs. If you can't, be upfront about it and put together a work around that will keep all parties satisfied.



Regenerating business from your existing contact base also makes a difference. A former colleague told me that he calls it "throwing a boomerang." Always try to find ways to get old offices to come back to you.

How many basis points will I make on this account? I want to send this account to underwriting; what are the requirements? Why do you put my merchants on risk reserve? What are the advantages of this vendor versus that vendor?

Educate your reps and make them feel that you can help them with any issue they bring to the table. Do this and you won't have to flip them to a sales support rep ... this is your office, take ownership.

Never Bad-mouth the Competition

I think it's wise to never disparage another competitor. You can show the differences between your companies and point out how yours is superior, but attacking another company or individual simply makes you and your company look bad.

Bad-mouthing your competition will create a lasting neg-

Be Their Champion

Some might disagree, but I believe the jobs of Sales Recruiter and Relationship Manager go hand in hand.

Agents think that they will live and die by the strength of a company's sales support staff, but in reality, if the company's Sales Executive is always involved in their escalated issues, they will be much more successful.

The end result: More respect for you because you take a personal interest in their business. I'm not saying that you must handle every issue personally, but do become educated on the day-to-day issues and what results from their interaction with your entire organization.

Get an update from your sales support staff on how their day went and what problems the offices encountered, and follow-up with a call to make sure all of the offices' issues were resolved.

Be More Than a "Sales Guy"

I have found that practically anyone can sell something, but in today's business environment each representative I talk to has already sold for five of my competitors, and everyone wants the best deal.

Try to bring something new to the table. I've found that agents respond if you can answer these questions successfully:

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Education

ative impression in the prospective agent's mind. I also try to better understand my competition. I believe that we can all flip through the pages of The Green Sheet and see a variety of ads that boast speed, conversion bonuses or free services.

As competitors, we need to keep in mind what we are up against and how to get around it or use it to our advantage.

Rekindle Old Flames

Regenerating business from your existing contact base also makes a difference. A former colleague told me that he calls it "throwing a boomerang." Always try to find ways to get old offices to come back to you.

I often review our database to think of new ways to inspire inactive offices to take another look at us. Agents come and go for many reasons, but I think it's important to try to keep your name and company fresh in their minds.

Recent surveys indicate that 12% of companies would prefer to work with past employees/agents/vendors again. An additional 21% say that they welcome back

agents/employees/alumni without hesitation because of the time and dollar savings.

This makes complete sense. Companies spend a lot of time, money and effort recruiting, training and supporting agents. Agents become accustomed to their systems and paperwork and the individuals working there.

But then they leave for some reason. It's much easier to bring them back than to spend money recruiting a new office.

To recruit former agents and offices:

- Keep agents in the loop! Keep them on your newsletter and e-mail distribution lists.
- Send existing and former agents a list of current promotions that you're running, departmental news and announcements, and other events related to improvements to your organization.
- Invite agents to attend company-sponsored trainings, tradeshows and other events.
- Don't ostracize agents. Make every effort to maintain harmonious, open door relationships.

Last, but not least, the most important thing that I have learned about recruiting is that you don't have to be a salesperson on the golf course talking with clients about the latest sporting event or smoking cigars in the bar.

You simply need to know your customer, take ownership of servicing the account and most importantly, build a lasting and trusting relationship.

This industry is all about relationships, and the more people you know the better. Even if they don't remain with your organization forever, chances are you'll see them again. It might even be at another company, so it's nice to have relationships that you can call on again someday.

If problems with operations or pricing come up, people can deal with the issues better if they know that you are in their corner, you have built a relationship with them, and at the end of the day, you will take care of them and get the job done! 🍷

Jamie Garfield is Director of Business Development 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-based training, integration services and, most of all, credibility.

For more information, visit EXS' Web site at www.exsprocessing.com or e-mail jamie@exsprocessing.com. EXS is a registered ISO/MSP for HSBC Bank USA, National Association.

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Education (continued)

Recent News That Might Affect Your Business

By David H. Press

Integrity Bankcard Consultants Inc.

Two important changes in card Association policies described below will affect you as ISOs and merchant level salespeople. I hope the following information is helpful for your businesses.

Be Wary of Internet Tobacco Merchants

Both Visa U.S.A. and MasterCard International recently asked acquirers to review their portfolios for merchants selling cigarettes and other tobacco products over the Internet. The Associations advised acquirers to carefully review federal and state laws that might restrict or prohibit the sale of cigarettes to consumers.

These actions are in response to the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) notification to the Associations and other payment system providers that a number of Internet merchants violate federal and state laws governing cigarette sales.

According to the ATF, many Internet cigarette merchants try to circumvent federal and state tax laws by selling cigarettes from "low" or "no" tax jurisdictions to consumers in "high" tax jurisdictions without paying applicable taxes. The ATF calls this "cigarette diversion."

Even though customers pay shipping costs to purchase cigarettes online, by avoiding paying these taxes they still save money. As a result, it's unlikely that any Internet cigarette merchant businesses would pass ATF scrutiny. According to the ATF, merchants engaged in cigarette diversion are also usually in violation of various labeling, registration and tax stamp requirements.

Because Visa and MasterCard regulations require that members submit only legal transactions to their payment systems, this announcement affects not only acquirers but also cardholders and merchants, too.

To prevent illegal transactions from entering the Visa payment system, members should implement controls to monitor merchant and cardholder activity. Members that sign merchants selling age-restricted or regulated goods (including tobacco products sold over the Internet) should take extra precautions to ensure that these merchants comply with state and federal laws.

The ATF's position is that Internet cigarette vendors are in violation of numerous federal provisions including Internal Revenue Code 5762(c), which makes it unlawful for any person to refuse to pay any federal cigarette

excise tax, or to attempt to evade or defeat paying a federal cigarette excise tax. Other violations include the Cigarette Labeling and Advertising Act, The Tariff Act, various smuggling laws, the Cigarette Trafficking Act, the Jenkins Act, and various wire fraud and money laundering provisions.

In addition, the ATF:

... received several inquiries about cigarette sales and purchases that involve Native American reservations. Sales or shipments of cigarettes from Native American Reservations are not exempt from the requirements of the Contraband Cigarette Trafficking Act and the Jenkins Act. Additionally, the application of state taxes and regulatory requirements to sales made on Native American reservations varies depending on the transaction. Accordingly, anytime you engage in transactions involving a Native American reservation, ATF recommends that you contact your state tobacco tax administrator to determine the extent of your liability for State tobacco tax.

(For more information, visit www.atf.treas.gov/alcohol/info/faq/subpages/99-2ic.htm .)

Both Visa and MasterCard rules prohibit the processing of any "illegal" transactions. The Associations have fined members for processing illegal payments, including those for gambling, prescription drugs and pornography, and now they've added online cigarette transactions to the list.


An Update on Debit Card Chargebacks

In December 2004, Visa implemented a chargeback policy for purchases made using PIN-based debit cards on its Interlink network. Consumers using Visa PIN-debit cards now have the same protection as users of credit or signature-based debit cards. In addition, other U.S. PIN-debit networks will now probably follow suit.

Before Visa's announcement, consumers who used a PIN-debit card to pay and were unhappy with the product or service purchased could only bargain with the merchant, and the outcome was often unsatisfactory.

Interlink PIN-debit cardholders can initiate chargebacks if merchants do not provide the requested product or service, non-receipt of shipped merchandise, or if merchandise is in a damaged condition. After consumers contact merchants to resolve the situation, they can also contact their issuing banks to initiate chargebacks. ■

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



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TERMINALS DIRECT

ATM News of the Weird

From ATMmarketplace.com

This story was originally published on ATMmarketplace.com, March 22, 2005; reprinted with permission. © 2005 NetWorld Alliance LLC. All rights reserved.

Editor's Note: Following are some of the strangest items recently encountered by an ATMmarketplace Editor during daily searches for ATM-related news. ATMmarketplace collects these odd stories and publishes them on a regular basis in hopes of tickling readers' funny bones.

The Victim Was My Girlfriend ...

Roy Singleton told Newport, Ky., police a pair of armed robbers made him drive them back and forth across the Ohio River on Dec. 6, repeatedly forcing him to withdraw cash from his girlfriend's bank account through an ATM.

The story was amazingly similar to the one relayed to Cincinnati police by Cincinnati Councilman David Pepper 15 months ago.

Unlike Pepper's October 2003 ordeal, for which two men were ultimately convicted, Singleton's story was full of holes from the start, reported the "CincinnatiPost." Newport police could find no evidence to support his claims.

Singleton said robbers made him withdraw \$810 from the account of his girlfriend, for whom he had gone out to buy some peppermint schnapps as the two watched Monday night football.

Singleton, a 38-year-old temporary services worker, told police he left in his girlfriend's car about 7:30 p.m. for a Fort Thomas liquor store.

Somehow, he ended up on Riverboat Row in Newport. While stopped there, Singleton told police a couple threatened him with a gun and jumped into his car.

He said the pair took his wallet from him and his girlfriend's ATM card, which they found on the back seat floorboard when they got in, and made him drive to a nearby Fifth Third Bank ATM.

Singleton said they forced him to drive back and forth between the ATM and a Cincinnati parking lot until almost 8 a.m. the next morning, making seven cash with-

drawals and the same number of interstate trips. Then his kidnappers left.

To check out Singleton's story, police viewed the tape from the ATM surveillance camera. Instead of photos of bad guys, they watched a solo Singleton make 11 trips to the ATM (four more than he had reported). Singleton was charged with fraudulent use of a credit card over \$100 and falsely reporting an incident to police.

Beats Aluminum Cans

Arild Tofte and Kaare Heggdal know that recycling pays, but they weren't prepared for the jackpot that a scrapped ATM contained.

Singleton said robbers made him withdraw \$810 from the account of his girlfriend, for whom he had gone out to buy some peppermint schnapps as the two watched "Monday Night Football."

... He said the pair took his wallet from him and his girlfriend's ATM card, which they found on the back seat floorboard when they got in, and made him drive to a nearby Fifth Third Bank ATM.

The two Norwegians run a recycling company in the western Norway town of Aarøedalen and had been hired by the Sparebanken Moere bank to remove an outdated ATM from a gas station, according to an "Associated Press" report published in January.

Tofte, 30, said the woman on duty at the gas station was skeptical when the two men showed up with a trolley and a truck, wanting to remove her ATM.

"She calmed down when I explained that the machine was empty and that we had a contract to pick it up," Tofte told the local Romsdals Budstikke newspaper.

During their rounds to pick up more scrap, they got a call saying a security guard needed the machine. "The guy was apparently a bit agitated," Tofte said. "He was very eager to empty the cash from the machine."

The cash was removed. The bank, which blamed the incident on a communications mix-up, didn't say how much was in the ATM.

But Tofte said the guard who emptied the machine told him it was enough to buy a house, take a luxury vacation and still have money to burn.

Cut to the Chase

A burglar broke three saw blades Jan. 16 while trying to saw through the safe of an Oxnard, Calif., ATM before being caught and taken to jail.

Police were alerted to a problem at a Bank of America ATM when a burglar alarm sounded at 10:03 p.m., reported the "Ventura County Star." Oxnard Police Officer Chris Williams responded to the call.

The ATM is set into a wall of an old Woolworth building that is being renovated. From the outside, the building looked undisturbed, Williams said.

Williams, though, decided to be thorough. An employee let him into the building. The inside was cavernous and dark, with only a closet-shaped drywall structure built over the ATM on one side. With his flashlight illuminating the way, Williams saw that a 5-by-5-foot hole had been sawed into the structure.

When he flashed his light into the hole, a bleeding man burst out of a

About 4:40 a.m. Feb. 2, a man tried to burn open an ATM at a Central Bank of Kansas City branch. He burned off some hinges and was peeling back metal when the receipt paper inside the machine ignited.

The incident, recorded on a surveillance tape, looked like an explosion, police said.

door on the other side. Williams ran after the man for nearly three blocks before he pushed him, and the man tripped and fell.

Williams arrested Jose Langarica, 45, who was booked into Ventura County Jail on suspicion of commercial burglary and resisting arrest.

Langarica allegedly sawed the hinges off a door on the outside of the building, and then propped the door back up to make it appear the building had been undisturbed, Williams said.

Then, he broke three saw blades trying to get into the safe. In the process, he cut himself and embedded one of the saw blades in the safe's hinge.

Failure by Fire

It seemed like a good plan for quick cash: Use a cutting torch to open an ATM. But that was before the machine erupted in a ball of fire.

About 4:40 a.m. Feb. 2, a man tried to burn open an ATM at a Central Bank of Kansas City branch. He burned off some hinges and was peeling back

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metal when the receipt paper inside the machine ignited.

The incident, recorded on a surveillance tape, looked like an explosion, police said.

The theft attempt triggered an alarm. The would-be thief fled with no money. Arriving officers found smoke coming out of the ATM, according to a report in the "Kansas City Star."

Police think the same man used a crowbar Jan. 20 in an attempt to open the same ATM. That incident caused minor damage to the machine.

No Thanks, I'm Stuffed

Chattanooga, Tenn., police said an ATM at a local bank swallowed customers' bank cards on Feb. 7.

A customer went to use the ATM at a SunTrust branch, according to a report in the "Chattanooga." He said it appeared the machine was not working and that his card became stuck.

When the customer finally got his card to come back out, nine other cards came along with it.

Police said eight of the bankcards were from SunTrust and one was from First Tennessee. Three of the cardholders had reported them missing.

Ever Heard of Overkill?

Laurel, Md., police believe a bizarre incident in which an unmanned van crashed through a furniture store wall may be related to an attempted ATM theft.

According to a report in the "Laurel Leader," police received a report of a break-in at the Bargain Depot furniture store at 2:51 a.m. Feb. 5. When officers arrived, they discovered that a van had crashed through the front of the building, causing a fire inside.

"The furniture that was caught under the wheel of the vehicle caught fire, and the smoke at the scene was so heavy officers couldn't enter the building, so they called in the fire department," said Jim Collins, police spokesman. "The sprinkler system had been activated, and we didn't know if anyone was still in the vehicle."

Once the smoke in the building was cleared by using the giant propeller of a Montgomery County airboat, police determined that the van was unoccupied, but a 10-pound rock had been placed on its accelerator.

Police received a call at 4:08 a.m. reporting a break-in at a nearby convenience store. When officers arrived at that location, they found an ATM overturned in the parking lot, and a big hole in the wall of the store.

"The store's videotape showed two suspects broke into the store by smashing a glass door," Collins said. "They tied a cable around the ATM machine, attached it to a stolen dump truck and pulled the ATM machine through the store's brick wall, out of the building. It took them a minute to do that.

"The ATM fell over. It's extremely heavy, and they couldn't pick it up, so they left it in the parking lot."

Collins said a witness told police that when the burglars abandoned the machine, they drove the stolen dump truck into the parking lot of a church across the street. Police dogs were brought in, but failed to pick up the burglars' trail.

Police speculate that the two incidents were carried out by the same people, and that the furniture store break-in may have been a diversionary tactic used to keep police busy as the suspects went after their intended target, the ATM.

Damage to the High's store is estimated at \$6,000. Managers at the Bargain Depot estimate their damage to be close to \$200,000.

Now That's Chutzpah

Federal authorities have accused 39-year-old Ronald Terry McElvain of stealing an ATM from a La Grande, Ore., Wal-Mart, then spending the \$60,000 inside it before calling the FBI to ask how long he'd spend in jail for the crime.

After more than three months on the run, McElvain was arrested March 8 and taken to the Union County Jail. Prosecutors say he may face up to 10 years in prison, reported the "Oregonian."

Federal authorities have accused 39-year-old Ronald Terry McElvain of stealing an ATM from a La Grande, Ore., Wal-Mart, then spending the \$60,000 inside it before calling the FBI to ask how long he'd spend in jail for the crime.

The heist, as described in an FBI affidavit filed March 10 in U.S. District Court in Umatilla County, allegedly began the morning of Nov. 29. McElvain walked into Wal-Mart with a handcart at about 7:30 a.m. and covered the ATM with a tarp.

The ATM, however, was too heavy. Ten minutes later, he returned with a friend, Shane Giese. The two men wheeled the tarp-wrapped ATM out of the store.

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As they strained to lift it into a sport utility vehicle, part of the tarp lifted. Giese glanced in. It was no gun safe, as McElvain had told him earlier. Giese refused to help any further, forcing McElvain to leave the ATM on the parking lot curb, the affidavit said.

Authorities visited McElvain's parents on Nov. 30. His mother told police that her son and another man had been at their La Grande home the previous day working in their shop most of the afternoon.

Ida McElvain said her son took a popcorn cooker, a large, heavy, cauldronlike device, off his tilt trailer.

Two days later, when authorities again visited the home of McElvain's parents, they saw the cooker and tilt trailer. Next to the trailer, they noticed an object covered with a tarp. Lifting the corner of the tarp, they found a lock, key and ATM instruction card. Later, with search warrant in hand, they seized the top section of an ATM, along with placards and a plastic top cover.

On Dec. 7, the Union County sheriff's office received a call from Jim Magill, McElvain's cousin in Meridian, Idaho.

According to the affidavit, Magill said he had received a call from McElvain on the evening of Nov. 29, asking Magill if he could give him a ride to a hospital in Portland to take care of a medical problem.

Magill agreed. They drove to Portland that night, staying overnight at the Troutdale Motel 6, the affidavit said. The next day, McElvain stopped at Division Street Auto Wholesale and picked out a white Ford Explorer. He paid with cash taken out of a backpack.

Later that month, authorities recovered the bottom part of the ATM from a commercial storage unit in La Grande. A hole had been cut out of it. On Feb. 28, McElvain called the FBI office in Pendleton. According to the affidavit, McElvain asked about the jail term for taking the ATM. He was nearly out of money and wanted to get his sentence over with, the document said.

McElvain has a record of brushes with the law. Sentenced to two years in prison on charges of first-degree theft and second-degree burglary in 1996, he was still on probation for those crimes.

Original: www.atmmarketplace.com/news_story_22584.htm



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A New Development in Currency Conversion Fees

For years, both Visa International and MasterCard International have called attention to the value in their currency exchange rates. When making purchases abroad, cardholders usually receive a better exchange rate using their credit cards than if they use cash or traveler's checks. This is about to change.

Both Associations have traditionally charged a 1% fee for converting purchases made in a foreign currency. However, as of April 2005, Visa will add on the 1% for all foreign purchases, even if they are made in U.S. dollars. MasterCard will follow suit in October.

The Associations charge these fees to issuing banks and not directly to cardholders. Yet the banks, for the most part, pass this charge along to cardholders and then add their own charge on top of it. Some banks assess the fees across the board, while others will do so only if cardholders made the purchase in foreign currency.

Bank of America Corp. (BoFA) spokesperson Betty Reese said the fee is for currency conversion. BoFA passes on the 1% Association fee as well as an additional 2%.

"We have been charging this fee for years," Reese said.

While BoFA only assesses the fee on purchases made in foreign currencies, Reese declined to elaborate on what the 2% fee covers. "We don't get into the specific components of our pricing," she said.

MBNA Corp. also recently added a 2% fee to these types of transactions. "The fee helps cover the cost of fraud related to overseas transactions, which is about five times more expensive than domestic fraud," said Jim Donahue, an MBNA spokesman.

"Even with the fee, most experts agree that using a credit card for an overseas transaction is still less expensive than converting cash."

Donahue said that other benefits include protection against fraud and theft. MBNA assesses the fee on overseas transactions in both foreign currency and U.S. dollars, he said.

Before making a purchase, to help cardholders determine the total purchase price, including fees, Visa launched a currency conversion Web site: www.visa.com/exchangerates.


The rates available to Visa's customers are much better than

if they were to take cash to a currency dealer at the airport, said Simon Barker, Director of Global Corporate Relations for Visa International. This is the first time that Visa has made its internal rate tables available to the public.

"The information provided to the consumer is based on the wholesale currency market," Barker said.

One of the tools on Visa's Web site enables consumers to factor in the additional markups charged by the issuing bank. If they don't know how much this is, or if an additional fee is charged at all, they can contact their bank.

The rate determined on the Web site is for that day only. The rate applied to a transaction is for the day it is processed, not the day it occurred. In the past, banks did not itemize these fees on monthly credit card statements. However, in response to consumer complaints and action groups, they now note them as separate charges.

Discover Financial Services and American Express Co., which have traditionally issued their own cards, charge fees on overseas purchases, but add no extra bank fees. Now that banks are beginning to issue these card brands as well, this might change. 

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Bankcard Pros has a solution that will allow busy ISOs/MLSs to stay focused on priority Number One: closing the sale, satisfying merchants and making money. The solution, known as the Account Tracking System, is a way for agents to stay on top of all the information necessary to make that happen.

The Account Tracking System software is all-inclusive and modestly priced. It organizes operations and communication between the management and the sales agents. By streamlining office procedures, ISOs/MLSs will not only save money, but will generate more revenue by focusing on what matters most.

The Account Tracking System allows sales agents to work efficiently in any location with an Internet connection; they receive real-time, up-to-date reports of profits, residuals and news. The system follows the entire process of a sale, from application submission through review, underwriting, approval and installation.

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Cellular Specials

Product: Mx-Coupon Program

Companies: MyThum Interactive Inc. and Givex Corp.

Are you one of those people who still thinks that cell phones are only used for talking? Remember sitting around the kitchen table on Sunday afternoons clipping coupons out of the newspaper, looking for the week's best deals?

Welcome to the digital age: Couponing is still alive and well, minus the scissors and bits of paper stuffed into wallets, and cell phones are playing a part in it.

MyThum Interactive Inc., a provider of text messaging solutions, and Givex Corp., a processor of stored value and loyalty cards, have partnered to create a method that "texts" redeemable merchant coupons directly into cell phones.

The Mx-Coupon program sends text messages to phones included in permission-based marketing and loyalty programs in the United States and Canada. MyThum sends the messages with a coupon number from Givex, which are shown at the POS; merchants redeem the coupons using the Givex gift card processing platform.

The Mx-Coupon program eliminates expensive printing and distribution costs normally associated with direct mail marketing. It is an added benefit for merchants already using the Givex platform and can serve as an up-selling point for sales agents.

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Merchants easily track the number of coupons redeemed, relative to the number issued. Usage of the program is an important window for merchants to monitor consumer behavior and to target the proper audience in future marketing campaigns.

The pay-off could be significant: By some estimates more than 1 trillion peer-to-peer text messages will be sent in 2005.

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Check 21 Processing Solutions

Product: EC7000i Check Scanner
 Company: RDM Corp.

Checks clear faster now than ever before. Check 21, a law enacted last year, saves banks a great deal of time and money by giving them the option to use digital images of checks instead of processing the actual paper documents.

Where do merchants or small banks go if they'd like to take advantage of the benefits of processing digital images?

RDM Corp., a provider of electronic payment processing solutions, including hardware and software, specializes in electronic check conversion. Its new EC7000i is a feature-rich yet affordable, two-sided scanner. It is directed at medium-sized merchants and low-volume billers that would like to have the benefits of Check 21.

In a matter of seconds, the EC7000i produces a high-quality, doubled-sided, binary check image. There are two memory options for storing the image. Its standard USB connection works with existing PC-based POS ter-

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The Department of Commerce Census Bureau estimates show that from 2003 to 2004, total e-commerce retail sales increased 23.5%, to \$69.2 billion. By comparison, total domestic retail sales increased 7.8%.

Some businesses, because of financial constraints or technological hindrances, might not have been able to participate in this booming Internet business.

To help get these merchants up to speed, software provider LaGarde Inc. offers Online SalesPro, an application service provider (ASP) version of its StoreFront 6 e-commerce platform.

Online retailers, such as Russell Athletics and Alaska Airlines, use the StoreFront platform. Now, Online SalesPro brings the same features to small merchants at an affordable price.

Using Online SalesPro, merchants have a comprehensive, end-to-end Web-based commerce solution that lets them design, build and manage a Web site and market their products and services to millions of customers around the world.

Customers who access these online stores will be able to make purchases with credit cards and e-checks. A built-in link to eBay provides additional sales opportunities.

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Managing Your Most Valuable Asset

As a sales professional, time is your most valuable asset to earning a living, so it's important to manage it well. But you've probably felt the helpless sensation of time slipping away.

Rather than managing time, you scramble to catch up and do your best to stay in the race. However, it's not too late. You CAN regain control of your time. (Keep in mind that understanding the value of time and managing your time well are two very different skills.)

Take an Honest Look

The easy part of time management is acknowledging your parameters. There will always be 24 hours in a day and seven days in a week. This will not change. Managing time is often easier than managing other things, such as inventory or personnel, because you always know how much time you have.

Once you recognize this, tackle the issue of determining how to spend it.

The first step in regaining control of time is to examine your time management habits, and do so honestly. The truth is that we all waste time and use it ineffectively.

In order to change habits for the better, take a look at how you spend the days, hours and even minutes. Here's how:

If you've ever dieted, you probably tried keeping a daily log of everything you consumed and found that the "devil's in the details."

In other words, while the salad you had for lunch was healthy, the handfuls of candy from your co-worker's candy dish and the bag of chips on the way to a sales call were the real culprits.

The same principle applies to time. Keeping track of tasks and actions will help you see how the little bits of time add up; it will help you recognize activity patterns. Keep a log of how you spend time.



After a few days review the log and do the following:

- Identify poor habits
- Determine if time investment agrees with desired return
- Determine if activities are truly important
- Identify behaviors or periods prone to procrastination
- Find pockets of time in which to complete small tasks.

Identify Poor Habits

Be honest about your bad habits. As you log time and activities, notice the time-wasters.

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However, don't stop doing them; you want the log to serve as an honest record of how you spend time.

Simply make note of the time wasted and what you did to fill it. Some common culprits include disruptions by others, such as phone calls, "urgent" e-mail or office visits.

Other universal time-wasters include disruptions because of a lack of discipline, such as socializing, Web surfing, extended breaks, disorganized workspaces or simply procrastinating inevitable tasks.

Determine if Time Investment Agrees With Desired Return

A substantial return requires a substantial investment. Would you like to close 100% of your prospects? Of course, we all would. But do we spend 100% of our time working to close those prospects? No, it's impossible.

The point is, if you expect to close a certain amount of sales you will have to invest an equal amount of time and energy.

It's unrealistic to expect to close 90% of your sales if you spend only 40% of the time selling.

Determine if Activities Are Truly Important

It's not only how you spend your time, but what you spend your time doing.

For instance, you might have managed time effectively on a certain task.

You remained focused, resisted the urge to procrastinate or take breaks and completed the task on time, only to discover this task did not move you any further toward your goal.

Part of time management is differentiating those tasks that are truly important and vital to achieving your goals, from those that are simply time fillers or time wasters. Review the log to discover if you complete tasks that have a false sense of importance or urgency.

Identify Periods of Time Prone to Procrastination

As you review the log, take note of any patterns. Are specific times of the day or days of the week prone to procrastinating or interruptions? For example, are you at the candy machine or break room at 4:00 p.m. each day?



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Do you consider 4:30 p.m. too late to start a new task and therefore waste time on unimportant tasks until the end of the day?

Find Pockets of Time in Which to Complete Small Tasks

You might start and end each week filling out a time management log or other paperwork for human resource purposes. Does this busy work bring you any closer to your goals? Does shuffling papers or submitting forms increase the dollar figures on your residual checks or the bottom line of your paycheck? If so, great.

A certain amount of bureaucracy and paperwork are necessary for any business, but see what you can do to eliminate all but the most necessary paperwork. Then, instead of blocking out an hour or two for the task, find 15 minutes here or there to complete the paperwork, since it doesn't require intense concentration or an interrupted workflow.

Once you've identified the time-snatching behaviors, regain control of your time by planning, prioritizing and scheduling. Remember, "If you fail to plan, you plan to fail."

1. Make a list. Determine what you want to accomplish and make a "To Do" list that includes tasks to move you toward accomplishing those goals.

2. Prioritize the list. Use your daily activity log to identify unimportant tasks to move to the bottom of the list or, better yet, remove entirely.

3. Schedule time for each task. As you make a schedule, make sure to invest time proportionally to the desired outcome. Also, pay special attention to the times of day you've identified as "risky" and schedule tasks to accomplish during that weak time.

By sticking to the plan, you'll be more organized and focused and will actually have more time. Only twenty four hours are in a day, but when you eliminate unnecessary tasks, identify problem behaviors, and organize your time and physical surroundings, you regain control of your time, adding hours to the day.

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Retail Systems

2005 Conference and Exposition

Highlights: One consistent theme in the rapidly evolving retail sales industry is customer satisfaction. This year the focus will be on teaching all those involved and connected to the retail industry the most effective and efficient means to please consumers while maintaining financial viability. The Expo will provide an opportunity to learn about the latest technological innovations that make this possible. There will be workshops and symposiums related specifically to RFID technology and its use in the payments arena and new innovations in POS technology.

When: May 24 – 26, 2005

Where: McCormick Place, Chicago

Registration: Visit www.retailsystems.com or call 617-527-4626



NACHA – The Electronic Payments Association

The Payments Institute 2005

Highlights: The Payments Institute is an intensive, five-day course designed to educate both newcomers and seasoned profession-

als. Through case studies, lectures and interactive group workshops, attendees will experience the full scale of the electronic payments industry. Included in the curriculum are lessons on the ACH, card systems, electronic checks, international payments, risk management and fraud.

When and Where:

- *The Payments Institute WEST*, June 5 – 9, 2005, Scottsdale Resort and Conference Center, Scottsdale, Ariz.
- *The Payments Institute EAST*, July 24 – 28, 2005, Emory Conference Center Hotel, Atlanta

Registration: Visit www.nacha.org or call 703-561-1100



Northeast Acquirers' Association (NEAA)

20th Anniversary Summer Seminar and Outing

Highlights: NEAA is a non-membership association geared to the acquiring industry. The three-day conference begins with a presentation from NAOPP and a risk analysis and merchant fraud seminar.

Day two is highlighted by keynote speaker Frank Abagnale, the subject of Steven Spielberg's film "Catch Me If You Can," and education sessions and presentations.

Day three consists of networking and socializing with either a golf tournament or a historical tour of Wilmington, Del. This year, NEAA offers two for one pricing on admission. Any attendee who pays the \$100 admission fee is entitled to bring another person free of charge.

When: June 7 – 9, 2005

Where: Wyndham Hotel, Wilmington, Del.

Registration: Visit www.northeastacquirers.com or call 603-692-2408



Electronic Transactions Association (ETA)

ETA Expo Network

Highlights: ETA Expo Network is designed specifically to impart important "need to know" information to ISOs/merchant level salespeople (MLSs). This affordable, one-day conference serves as a great networking and educational opportunity for the "feet on the street." Presentations are geared toward MLSs; an expo follows. Preceding the conference is an optional half-day ETA University class.

When: June 23 – 24, 2005

Where: Hyatt Regency, Los Angeles

Registration: Visit www.electran.org or call 800-695-5509

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Fun Things to Do with Your New 19-key T7Plus.

#17: Batch transactions with one hand behind your back.

Try it! We dare you! See if the ATM-style keypad on your new T7Plus is really a one-hander. Tonight after close, batch your day's transactions with only one hand. Better yet, batch and send with only one finger!



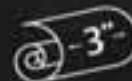
Here's how we did it:

- Pressed the **SETTLE** key with our index finger
- Entered our password and pressed the **ENTER** key
- Selected the host pressed the **ENTER** key
- Reviewed sales and refund totals and printed report on the optional 3-inch paper roll in large, readable type
- Pressed the **ENTER** key to send the batch settlement

One finger. No kidding! In fact, one of our developers used her pointy elbow. It's that easy to use a terminal certified by major processors, available at all major suppliers and supported by the industry's most knowledgeable team.



ATM-Style Keypad



Optional 3" Paper Roll



Fast Transaction Speed

For more information about the 19-Key T7Plus, call **1-877-2T7PLUS** or visit www.hypercom.com.

