



The Green Sheet

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

July 11, 2005 • Issue 05:07:01

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Will 40 Million Accounts Be the Final Straw?

"What makes you compliant is an ongoing process of living up to the standard 24/7, 365 days a year. Companies really need to change the way they approach this. ... You have to live up to a level of operational performance excellence on a daily basis, not a one-time audit pass."

– Chris Noell
Vice President of Business Development
Solutionary Inc.

News about the biggest payment data security breach ever broke June 17, 2005. Even with all the previous incidents of the past several months, this one surprised everyone. Forty million credit and debit card account records, stored at a payment processing company, CardSystems Solutions Inc., had been compromised.

CardSystems, headquartered in Atlanta with a processing facility in Tucson, Ariz., provides front-end authentication services to other payments companies and handles more than \$15 billion worth of transactions annually for small- to mid-size merchants and financial institutions.

The 40 million accounts belonged to people in the United States, Australia and throughout Asia. The data had been stored in violation of card Association rules.

The sheer scope of the CardSystems story makes it an interesting one, although the vast number of credit and debit card records that were

potentially violated is hardly the only thing worth mentioning.

It's a great case study and a challenging one to grasp. It encompasses every issue in securing data: Non-compliance with card Association standards; an international reach; big fines for CardSystems and its acquiring bank, Merrick Bank of Old Bethpage, N.Y.; disclosure timelines; liability; fingerprinting; poor crisis management; the impact of negative publicity on consumer confidence; even subsequent phishing scams.

What Happened?

As with most cases like this one, as time goes by, more information is revealed, and fall-out events, including lawsuits (one was filed in California on June 28) and subsequent legislation, will occur.

One area creating confusion is the time frame: exactly who knew what, when they knew it and reported it. For instance, statements issued have contained conflicting information about when the card Associations

See Breach on Page 63

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Notable Quote

"Consumers and merchants get a great deal from MasterCard; it's that simple ... Interchange is highly beneficial, efficient and pro-competitive" and "No one has found interchange to be illegal."

See Story on Page 72



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Produced and Printed in the U.S.



The Green Sheet, Inc. — Winner
APEX Awards for Publication Excellence
 in print and online—3 consecutive years.
 Plus, Grand Award in 2004

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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. Any questions regarding information contained in The Green Sheet should be directed to the Editor in Chief at julieo@greensheet.com. Editorial opinions and recommendations are solely those of the Editor in Chief.

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Some Interchange Insight From Down Under

G'day Patti. Just read your article about interchange fees ["Words Over Interchange Heating Up," By Patti Murphy, The Green Sheet, May 23, 2005, issue 05:05:02]. Good article.

I have been fairly close to all the goings-on in Australia. There is no doubt that the merchant lobby is strong here and that the major retailers will screw as much as they can out of interchange or anything else. And there is some justification for that.

But reading [Noah J.] Hanft's comments shows that the card schemes still don't understand the importance of the acquiring side of this business. All they seem to be interested in is the number of cardholders they have out there.

Why? Because most merchants accept both cards. Your comments are spot on. Which consumers ... should fall down and give thanks? In Australia, it is neither if you listen to what their respective lobby groups have to say.

– Don Retalic [from Australia]

How Many ISOs Exist in the Industry?

I am trying to gain a better understanding of ISOs in the industry. For instance, how many of them there are, their relative size ranges, etc. Can you point me in the right direction?

– Mike Barnes

Mike,

While I have no specific answers to your questions, I will point you to GSQ Vol. 7, No. 3 (September 2004). Each year we publish a report regarding the ISO/merchant level salesperson market. Actual numbers always prove to be elusive in this industry. All GSQs dating back to May 1999 are available online at www.greensheet.com/gsq/ in the GSQ archive.

Editor

Private Messages on MLS Forum

I've seen The Green Sheet delete posts on [GS Online's] MLS Forum. Will The Green Sheet delete private messages?

– kagtdthomas

kagtdthomas,

The Green Sheet does not delete private messages. Only the receiver of private messages may delete them.

Editor

DOUBLE YOUR PRODUCTIVITY! DOUBLE YOUR INCOME!

- **INSTALLATION AT TIME OF APPLICATION**
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"NAB's Application has doubled my productivity. Now I can make every sales call a one call close. With one visit I can take and process the application and get real time downloads in minutes. Merchant's are busy people, they don't have time to mess around. They really appreciate how fast and simple it is, and so do I."

Susan, NAB Agent

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Once the application has been submitted, the download will be built and emailed to you within minutes, and the merchant will be boarded and ready for processing. It's so easy! Now you can get your accounts up and running within minutes of submission.

There is no other system this fast, easy and reliable in the industry. So come on! Take the ELAP challenge. You will never go back to the old way again.

- **FREE State-of-the-Art PC Tablet**
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The logo for North American Bancard features a white curved line above the text. The text "NorthAmerican" is in a bold, sans-serif font, with a small star above the "i" in "American". Below "NorthAmerican" is the word "BANCARD" in a smaller, all-caps, sans-serif font. A trademark symbol (TM) is located to the right of "BANCARD".

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Short on time? This new section of The Green Sheet provides a quick summary of nearly all the articles in this issue to help keep you up to date on the latest news and hot topics in the payments industry.

News

Trade Association News: 2005 Events Heating Up

Looking for educational and networking opportunities to learn about the latest industry trends while building relationships with peers? Take some time out of your busy schedule this summer to join an industry trade association and attend one of its events.

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Feature

Will 40 Million Accounts Be the Final Straw?

Systems that store an increasing amount of data don't necessarily provide the maximum protection for sensitive information. When vulnerabilities put millions of credit and debit accounts at risk on a regular basis, will consumers lose confidence in the electronic payments system? How many breaches is too many?

Page 1

News

Security Flaw Exposed in Bluetooth

Bluetooth, a wireless connectivity standard used in millions of devices around the world, needs to make some improvements in its security. In June 2005, two Israeli researchers pointed out a flaw in the technology that allows interruptions in transactions.

Page 55

Feature

AgentTalkSM: Quick Service Connections

Ernie Crews of the ISO MLS Direct Network of Southern California has only worked in the industry for three years; however, he understands its intricacies like a seasoned bankcard professional. In this interview with The Green Sheet, he discusses the importance of receiving proper training and using connections from past experiences.

Page 22

View

Wireless Payment Wins the Prize

Consumers want to use their credit and debit cards anywhere and anytime, which requires more efficient card processing solutions to handle increased transactions and new processing solutions to deal with payment in non-traditional places. With wireless systems, payment processing becomes a flexible and cost-effective option that businesses can implement in a snap.

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Feature

EMV: When Will It Hit the United States?

Most of the world is adopting EMV, a standard for chip-embedded cards (often referred to as smart cards), except the United States. Until the United States jumps on board, the rest of the world will have to continue offering both magnetic-stripe and chip-card options at the POS and ATM.

Page 30

News

Merchants Bring Interchange Lawsuit

Visa U.S.A. and MasterCard International are no strangers to allegations of antitrust violations. Now Visa and MasterCard, along with their issuing banks, will go to court to argue that their at-will increases of interchange fees, with no regulatory caps, do not amount to price-fixing.

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Education

**Street SmartsSM
Psychological Selling**

Most of us think of psychological selling as using tricks or schemes to convince others to buy from us. Some even think of it as using prospects' psychological triggers against them. What if you truly understood the unconscious mind and helped prospects set in motion their own willingness to buy, based on a decision that would ultimately help their business grow and prosper?

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Education

Three Misconceptions About Marketing on the Internet

Do you want your e-marketing to get real-world results? The first step is to make sure that you don't make the three most common strategy errors described in this article. Learn the truth about these widespread misconceptions, and your company will be clicking away toward profit in no time.

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Education

Visa's Manual on Chargeback Management

Visa offers a 123-page manual that provides merchants with the latest information on processing Visa transactions, while also informing them how to minimize the risk of loss from fraud and chargebacks. Obtain a copy of this guide for your own review and also distribute copies to merchants with chargeback problems or potential chargeback problems.

Page 88

Education

PCI Data Security and Your Merchants - Part II

While most software and terminal products are in accordance with PCI compliance, merchants might still be using products that do not meet compliance standards. Some merchants will need to upgrade to new systems that are PCI-compliant. This means new software and equipment sales as well a chance to review the merchants' processing rates.

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Inspiration

Is There Such a Thing as Too Much Communication?

How many times has this happened to you? You're on the phone with a merchant and although the conversation is essentially over, it just keeps going. How do you get off the phone without offending the merchant? Or how do you turn a conversation with a chatty customer into a sales opportunity?


Page 103

Inspiration

Isn't That Special?

Customers are looking for something out of the ordinary, and they will pay more for a product that they perceive as unique, but not one that they believe is average or ordinary. In fact, they will try to pay less for it. It's vital to make your product special. To do that, you need to know not only your product, but also your prospect.

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What is your Portfolio Worth?

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IndustryUpdate

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NEWS

BJ's Settles FTC Charges

BJ's Wholesale Club Inc. agreed to settle Federal Trade Commission (FTC) charges that its failure to take appropriate security measures to protect customer information violated federal law. The agency alleges that BJ's failed to encrypt consumer information transmitted or stored on computers, created unnecessary risks by storing information for up to 30 days, and stored the information in files that could be accessed using default user IDs and passwords.

According to the FTC, criminals used this information to make millions of dollars worth of fraudulent purchases. The settlement will require BJ's to implement an information security program and obtain audits every two years for the next 20 years.

Security Worries Change How People Use Internet

The Conference Board reported that 13% of all Internet users say they or a member of their household has been a victim of identity theft. According to The Consumer Internet Barometer, produced by The Conference Board and TNSNFO, consumers are most wary of online financial transactions, followed by online purchases. More than half say their level of concern has grown over the past year.

Nearly 70% installed additional security software on their PCs, 54% now "opt-out" of special offers, and 41% purchase less online.

Identity Fraud Safety Scorecard Released

Javelin Strategy & Research released the results of the "Identity Fraud Safety Scorecard for Credit Card Issuers." The report ranks the online identity fraud prevention, detection and resolution capabilities of 39 credit card issuers.

The results show that issuers differ significantly in areas that influence cardholder adoption, usage and loyalty. The top five providers were Discover Financial Services, First National Bank of Omaha, Citibank, Bank of America Corp. and American Express Co. (AmEx). According to the report, the annual volume of identity fraud is \$52.6 billion with 9.3 million victims.

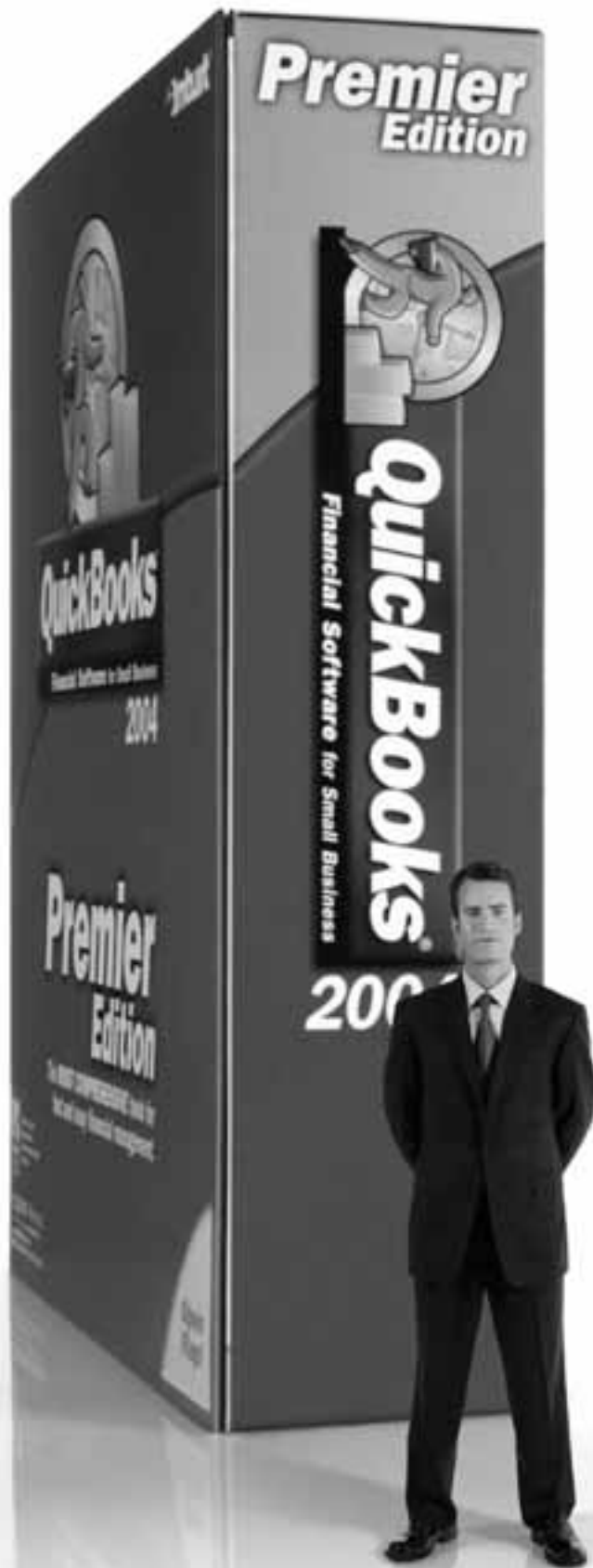
MasterCard Analyzes Affluent Consumers

MasterCard International announced a report that describes factors shaping purchasing decisions among households earning more than \$100,000 annually. The report is based on the Yankelovich MONITOR 2004, an annual study of consumers. According to the report, affluent consumers demand heightened levels of customer service.

Nearly three-quarters will walk out of a store if mistreated, even if the store has exactly what they are looking for.



- As part of a pilot program, **The Home Depot Inc.** plans to open convenience stores in the parking lots of four of its Nashville, Tenn. locations, the "Dallas Morning News" reported.
- Retail space will serve as an integral part of redevelopment at Ground Zero in New York City, "The Wall Street Journal" reported. Retail locations at the site prior to Sept. 11, 2001 were some of the most profitable in the country.
- POS technology company **MICROS Systems Inc.** plans to expand its presence in hotels and restaurants around the world. The company's annual sales tripled between 1996 and 2004. MICROS will also diversify into new arenas such as retail, healthcare and casinos.



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IndustryUpdate

More than half have refused to buy a particular product or service during the past year as a form of activism. Among those online, the most popular activities are getting travel information (67%, up from 51% in 2000), shopping for products or services (63%, up from 44%), and purchasing airline tickets (52%, up from 37%).

ANNOUNCEMENTS

Credit Union Returns \$6 Million to Members

Credit Union 24 paid its network-participating credit unions nearly \$6 million in dividends and rewards for 2004. The disbursement covers both a \$2.3 million patronage dividend declared by the Credit Union 24 Board of Directors, and more than \$3.5 million earned by credit unions through the network's Platinum POS Rewards program.

EMG Opens Chicago Office

Eliot Management Group (EMG) recently opened its 17th branch office in Chicago. This location will provide the area with sales, service and support for EMG's credit card and electronic payment processing services.

The expansion is part of EMG's continuing "on-

market" service approach that began on Aug. 20, 1999. The company's goal is to secure office space in all EMG markets.

**First Community Bank
Selects Phoenix System**

First Community Bank, NA, of San Benito, Texas, selected **Harland Financial Solutions'** Phoenix System to fulfill its bank core processing needs. The bank chose to outsource the operation of the system through Harland Financial Solutions' Enterprise Services Center in Cincinnati, Ohio.

**Heartland Payment Systems
Celebrates 100,000th Customer**

Heartland Payment Systems Inc. reached a record milestone recently by exceeding its 100,000th active customer, King Wang restaurant. Heartland has experienced rapid growth in the restaurant industry throughout the past several years. Restaurant merchants now account for 33% of its customer base.

ICE Launches ISO Rep Program

International Card Establishment Inc. (ICE) launched its ISO Rep program. The company recently formed an agreement to handle all of the credit card processing for **Foresite Merchant Solutions Inc.**

Foresite is currently opening 200 new merchant accounts per month and expects to build its volume to more than 500 new merchant accounts monthly by year end. ICE is enlisting qualified ISOs and bankcard agents to enhance its portfolio.

United Cash Solutions Relocates

United Cash Solutions, the ATM division of United Bank Card Inc. (UBC), relocated its headquarters from Tucson, Ariz. to Beverly, Mass., a Boston suburb. The move will enable the ATM processor to accommodate up to 40 employees. The new facility is 10,000 square feet and will include space for expanded customer service and technical support departments.

UBC Implements New Bonus Programs

UBC implemented weekly bonus programs for its ISO/agent partners. ISO/agent partners now have an opportunity to earn an additional \$30 to \$40 bonus on every approved Discover merchant.

UBC also initiated a conversion bonus that rewards partners for switching existing merchants from a competitor to UBC. UBC will pay ISO/agent partners \$150 for every merchant processing a minimum of \$20,000 per month in Visa U.S.A./MasterCard volume. Additionally, UBC upgraded its \$100 Free Equipment Program bonus to weekly payment.

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PARTNERSHIPS

AmEx Teams With Sovereign Bank and JetBlue

Sovereign Bank will be the first retail bank to offer AmEx-branded credit cards issued by MBNA Corp. The no-fee Sovereign Bank Rewards AmEx Card includes the Sovereign Rewards program, which offers redemption options such as cash, travel, gifts and merchandise. Card members will also have access to AmEx travel service offices, emergency assistance service and VIP concierge service.

In other news, AmEx and JetBlue Airways formed an agreement to issue a co-branded credit card. The agreement is the first of its kind for JetBlue. The card will allow cardholders to earn awards that they can convert to TrueBlue points redeemable for JetBlue flights.

BluePay Exclusive Provider for CartWIZ

BluePay Inc. teamed with Elemental Software Inc. BluePay will become the exclusive payment gateway and merchant account provider for Elemental Software's shopping cart software product, CartWIZ.

First Data Announces Two New Partners

Banca Nazionale del Lavoro (BNL), one of the largest banking groups in Italy, and First Data Corp., will create a joint venture to provide merchant acquiring services for Italian merchants. Services include the technical and commercial management of POS payment transactions.

In addition, First Data and International Card Services (ICS), a Dutch card issuer and acquirer, will launch an alliance for merchant and ATM acquiring in the Dutch market. ICS has relationships with more than 90,000 merchants in the Netherlands for the acceptance of Visa-branded cards. The joint venture will further develop these relationships and offer services to new merchants.

Hershey Selects Cygnus

Cygnus eTransactions Group Inc. signed a contract with Hershey Entertainment and Resorts Co. (HE&R) to provide online ticketing technology and services for HERSHEY PARK and Dutch Wonderland Family Amusement Park.

Cygnus will develop two online ticket stores for HE&R, which will use Cygnus' e-commerce engine, print technology and payment processing services.

EFMARK Wins Contract

EFMARK Premium Armored formed an agreement with Fiserv EFT to provide maintenance and cash replenishment services for 4,000 ATMs in 7-Eleven Inc. retail stores nationwide. The multi-year deal expands an existing relationship between EFMARK and Fiserv EFT.

CVS Purchases Hypercom Terminals

CVS/pharmacy named Hypercom Corp. its preferred supplier of card payment terminals. The Hypercom terminals are configured to CVS/pharmacy specifications and accept magnetic stripe cards, smart cards, and contactless cards or key fobs.

Payment Data Systems to Provide Thalassa Services

Payment Data Systems Inc. (PDS) signed a multi-year agreement in which Thalassa will serve as an exclusive referrer of PDS solutions and will use the company's services for its nationwide roll-out of 10,000 kiosks. As part of the agreement, PDS will also have non-exclusive marketing and distribution rights to the Debit Card Load Kiosk, delivered by Thalassa.

ACQUISITIONS

HSBC to Acquire Credit Card Portfolio

HSBC Retail Services will acquire Bon-Ton Stores Inc.'s

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Industry Update

portfolio of private label credit card accounts, including outstanding balances. Under the multi-year agreement, Bon-Ton will receive cash for the outstanding balances, plus a premium. Bon-Ton will also participate in the revenue generated by credit sales.

WildCard Systems Acquired by eFunds

The company **eFunds Corp.** signed an agreement to acquire **WildCard Systems Inc.**, a privately held provider of prepaid and stored-value solutions. The companies signed a distribution agreement in November 2004 and have since signed two deals under eFunds' existing alliance with MasterCard. The purchase price consists of an upfront payment of \$228.8 million plus an earn-out of up to \$58.8 million.

First Data Will Acquire European Processor

First Data plans to acquire **EuroProcessing International**, a card processor in Central and Eastern Europe. EuroProcessing is active in 10 Central and Eastern European countries and has relationships with Western European banks. The company supports these banks with services including ATM and POS transaction processing, debit and credit card management and electronic top-up of prepaid mobile airtime.

APPOINTMENTS

TNS Appoints Vice President

Transaction Network Services (TNS) appointed **Franz Bader** to head its Central and Eastern European operation. As Vice President, Bader will develop TNS' presence in Austria, Poland, Hungary and the Czech Republic in addition to establishing relationships within new markets and expanding the customer base. Bader most recently served as head of international wholesales with Vienna-based Telekom Austria.

American Bank Note

Holographics Adds to Team

American Bank Note Holographics Inc. appointed **Mark J. Bonney** Executive Vice President and Chief Financial Officer; **Ron G. McClenny** Vice President of Engineering and Quality Assurance; and **Dr. John Hynes** Vice President and Chief Technology Officer.

Bonney has served on the company's Board of Directors since 2003. He was previously CFO of Zygo Corp. McClenny was previously Vice President and General Manager of JVC Magnetics America. He has more than

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IndustryUpdate

25 years of experience in high quality factory operations. Since 1990, Hynes has served as President of Card Based Information Technologies Inc.

Alogent Names Three Executives

Alogent Corp. recently named three additions to its senior management and operations teams. The company appointed **Michael Hackney** Executive Vice President of Business Development; **Richard Gosk** Vice President of Customer Support; and **Chris Styga** Vice President of Sales Operations.

Hackney joined Alogent from Ingenico, where he most recently served as Vice President of Business Development. Gosk was previously Vice President of Operations and Customer Support for Fundtech Corp. and Director of Customer Support for CheckFree Corp. Styga has more than 25 years of experience in check processing and treasury management.

CO-OP Network Names Hollen CEO

CO-OP Network appointed **Stanley C. Hollen** Chief Executive Officer. Hollen is the former President and CEO of Liberty Enterprises. He has spent his entire career in the credit union arena, first serving on a credit union board at age 19. Hollen previously served as Vice President at Construction Equipment Federal Credit


Union and CEO of The Golden 1 Credit Union.

Moscicki Intelligent Results CEO

Intelligent Results named **John Moscicki** CEO. Kelly Pennock, Co-Founder and former CTO, remains President of the company. Moscicki comes to Intelligent Results with more than 20 years of management and technology experience, most recently at Columbia Ultimate, where he served as President and CEO.

Card Express Inc. Announces Executives

Judy Pappalard and **Marilyn Sproule** joined Card Express Inc. (CardEx)'s executive team. Pappalard will serve as Vice President of Sales, reporting from CardEx's new Pittsburgh, Penn. office. Pappalard will oversee direct sales for corporate incentive and recognition programs, as well as its Agent Bank Program. She formerly held positions with Mellon Bank and Élan Financial Services.

Sproule, also based in Pittsburgh, is CardEx's new Vice President of Relationship Management. She is charged with the overall management and expansion of the company's customer service areas and call centers. Sproule most recently served as a Vice President at the STAR Network. 

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Quick Service Connections

Ernie Crews of the ISO MLS Direct Network of Southern California has only worked in the payment processing industry for three years; however, he understands its intricacies like a seasoned bankcard professional. In only a short amount of time, Crews became a managing partner with his ISO and built a network of sales agents around the country. In this interview with The Green Sheet, he discusses the importance of receiving proper training and using connections from past business experiences.

The Green Sheet: What brought you into this business?

Ernie Crews: It's kind of interesting how I got started. My wife one day brought me home a business opportunity. It was with a company called National Bank Drafting Services. I inquired about their business ... and I invested \$25,000 to do bank drafting. About a year later the company sold.

I discovered during that time frame electronic payments. That kind of led me to researching a little bit about the credit card industry, and along the way through search engines, I found The Green Sheet ... lo and behold, there were a lot of people that were looking for folks to go out and sell credit card services.

I interviewed at least a dozen, maybe more, potential companies to become aligned with. I didn't know anything about this industry and so that probably eliminated some [of the companies] because [they] were looking for seasoned agents or reps.

GS: What is your background?

EC: I've always been kind of an entrepreneur, you might say. I used to own a couple of Dairy Queens and another little regional franchise, then I sold them. ... If you think about it, most of what we do, whether it's retail or just here interacting with folks in church or wherever, we're all in sales. This was kind of a natural thing for me.

GS: How did you become familiar with the industry?

EC: Of all [the companies] that I interviewed, I selected United Bank Card with Jared Isaacman. Jared was willing ... to spend time with me to teach me the basics of the industry ... he's taught me a lot along the way.

I [also] read every sales book I can, I listen to sales tapes, go to every one of the events. Having a retail background, I realized the value of being part of the associations that represented us.

GS: How important are industry events to you?

EC: Discussing the industry regularly with Jared was great; he helped me develop the foundation, and he encouraged me to attend my first event, which was actually in Chicago at the Midwest [Acquirers' Association].

I saw the industry bigger, it wasn't just my little narrow perspective and my association with one processor ... Then at the [Electronic Transactions Association] in Las Vegas, that was an even bigger picture.

GS: Describe a learning experience.

EC: I remember the first presentation that I made. It was [to] an independent auto rental place. I didn't get the deal, fortunately, because later I discovered that I misrepresent-



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ed our product tremendously, but I didn't know it at the time. I think that's why when I go to a merchant today, and they tell me some horror stories, it's not because the sales agent intentionally lied to them, they just weren't informed correctly.

So I discovered early on ... that it was important to learn as much as I could about our industry.

GS: Do ISOs provide enough training?

EC: Based on discussions I've had with my peers, most of them get their training from the school of hard knocks. I'm not saying that [training is] not available; some people just don't avail themselves [to] what's available.

I know that ... some of the bigger ISOs try to make training available. For instance, UBC has some ongoing training with folks, but I wonder ... how many people participate? If you only have 10% of the people participating, then that's not very good either.

GS: What is the biggest change in the industry since you started?

EC: That the banks are getting back into the business. The banks are merging and small ISOs are selling their portfolios. That would be it, the consolidation of ISO organizations, consolidating with banks, etc.

GS: What criteria do you use to choose an ISO?

EC: I would have to go back to where I started. It was all about me interviewing the ISO to find out what fit with me. It had a lot to do with personality and trust. I didn't know anything about this industry ... The most important thing at the time for me was trust.

I just assumed that everybody would give expert customer service to the merchant ... Number one on my list now is how do they provide customer service to my merchant? If something goes awry, [merchants] don't call the ISO, they call me. They call the person that they developed the relationship with.

GS: How is your business set up?

EC: MLS Direct Network is a co-op, a partner-owned company. It allows offices like mine to be part of an ISO.

Through the co-op we have more buying power, more clout when it comes to negotiating. MLS Direct Network is a corporation owned by its partners of which I am one.

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RACING DATES

The starting gun goes off on July 1, 2005 to the finish line on September 30, 2005. Checkpoint updates will be tallied and communicated to participants throughout the race.

ELIGIBILITY

Participants must be sales agents directly responsible for sales to merchants. Participants must be registered with *WAY Rewards*. Points will be awarded for terminal orders shipped within the United States only.

REGISTRATION

Resellers of WAY Systems can register at www.waysystems.com/rewards. If you are currently a member of the *WAY Rewards* program you are already registered and can begin accumulating points on July 1, 2005.

PRIZE AWARDED

At the finish line, a \$10K prize winner will be drawn. WAY Systems will announce the winner on October 17, 2005.

Remember to visit our web site at www.waysystems.com for contest updates and additional information.



CONTEST DETAILS

Participants "runners" accumulate points for ordering WAY System's Mobile Transaction Terminals (MTT™) in the U.S. throughout the race. The more points you gain, the better your chances at winning a \$10,000 dollar cash prize. Here's the WAY to accumulate points when you order products:

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MTT 1500 Demo Unit = Five points

WAY Systems, Inc. reserves the right to change the terms and conditions of this sales contest or to discontinue it at any time without notice. All federal, state and local income taxes and all other fees on the prize are the sole responsibility of the winner.



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with it however many agents they want to develop underneath them. Now we can go to the [vendors] and get better pricing.

GS: What types of merchants do you prefer to work with?

EC: I got started in this business in just plain old retail brick and mortar, and that's still what I do. I'm not comfortable with high-risk merchants only because I am not familiar with them.

One of my first [merchant] accounts was a fast food business because I was a "DQ" guy. I have many DQ stores. I have many [Burger King] stores. That is an industry that I am familiar with. Along the way, if you have influence in the community, in the business environment, then use that influence. Use that relationship.

GS: How do you approach new clients with whom you don't necessarily have influence?

"I was in [the retail] business for many years, and one of the things that bothered me the most, would be for somebody to come in on my busy day and want to chitchat about the weather for five minutes before they told me what they were [here for]."

- Ernie Crews

EC: I have a "route" ... Every day I go out and work in an area where I have merchant accounts. Then the next day there is a different route.

One day I'll go down to discount liquor where I already have an account. I'll ask them for referrals in the area. Then I will cold call somebody in the neighborhood. I'll go next door or down the street and walk in and introduce myself.

I was in [the retail] business for many years, and one of the things that bothered me the most, would be for somebody to come in on my busy day and want to chitchat about the weather for five minutes before they told me what they were [here for].

Probably 90% of what we should do is listen. Salespeople have a tendency to talk people into [something] and talk them out of it. We talk them into it, then get nervous and keep on talking rather than shutting up and listening.

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I use that relationship that I've already developed in a neighborhood, with whoever it might be.

I'm willing to be very competitive, but I won't get down and dirty. I will not get involved in a bidding or rate war. I have established rates, and I will not go below them. I have to preserve my attitude. If I leave feeling beat up, then how is my attitude going to be with the next merchant I call on?

GS: How do you explain interchange to merchants?

EC: It's a complicated subject, especially today with rewards cards, and most merchants today have been notified of that so they know. I've developed a flier that coincides with my pricing, and I explain if I'm selling a mid-qualified or non-qualified plan for example, then under each category it explains [the interchange rates for each].

GS: What do you think about regulation in the industry?

EC: I think that basically we're doing a good job of regulating ourselves. Anytime the government gets involved in something, it becomes overregulated. I understand when [the industry] started to evolve back in the late

1980s, there was a lot of corruption in the industry. But I don't think that corruption is here today. I think the ISOs know that if they aren't abiding by good common sense laws, then they will be regulated. I think we're evolving and the industry is doing a good job of regulation.

GS: Where do you see the industry in the future?

EC: Someone said to me, this industry ... since the day of its inception until today, from an equipment perspective, [hasn't] grown that far. We're still out here with Trans330s. I see technology finally catching up with our industry. We're probably on the verge of some of the most exciting times ... The next five years [will] be more beneficial than the last five years, simply because of the technological changes that are occurring.

GS: Describe a typical day in your life.

EC: I am an early riser. I get up about 6:00 a.m. and have my office at home. I try to plan the night before, that way I don't have to worry about what I'm going to do today. I review my schedule for the day. I check [and send] e-mails. I may adjust my schedule based on what I receive. I do business with folks on the East Coast and [in] Texas, so that starts early.

I'll read some trade magazines and other materials and try to get out of the office by 10:00 a.m. and start calling on customers. The traffic ends up dictating where I go in a day, but normally I end up staying locally. I think that I could spend the rest of my life here [in Southern California] and never saturate the market.

GS: Do you have any advice for newcomers?

EC: They would be better off being an agent for a small office in the beginning. Find a small office that has the time and a good training program. I think the vast majority of people getting started in this industry probably quit before they develop enough understanding of merchant accounts where they can see value and potential. Get involved with a company that has the time and resources for training and motivation.

GS: How has The Green Sheet helped you?

EC: I didn't know about it three years ago, and I think that The Green Sheet has given me a lot of good information. Because of the folks that participate in [GS Online's MLS Forum], I glean a lot of information from there.

GS: Any final comments?

EC: I am so excited about this industry and so fortunate to be a part of it, that I want to thank everybody who has spent the time helping me to understand it.



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EMV: When Will It Hit the United States?

By Tracy Kitten, Editor

ATMmarketplace.com

This story was originally published on ATMmarketplace.com, June 10, 2005; reprinted with permission. © 2005 NetWorld Alliance LLC. All rights reserved.

"Once the world moves to EMV, the card companies have said they will get rid of the mag-stripe," said Caroline Walpole, a smart card expert in the United Kingdom and Senior Business Consultant for Omaha, Neb.-based ACI Worldwide. "But until everybody in the world is ready, we can't lose the mag-stripe."

Fortunately, almost "everybody" in the world is ready, everybody but the United States. But experts like Walpole say the United States' migration isn't far behind Canada, where the EMV shift is expected to wrap by 2007.

The problem is that until the United States jumps aboard, the rest of the world will have to continue offering both magnetic-stripe and chip-card options at the POS and ATM.



EMV

The Europay/MasterCard/Visa standard initiated in 1996 by the three card Associations for which the standard is named.

Although the mag-stripe will primarily serve as a back-up, once the rest of the world becomes more accustomed to chip-cards, the States' old-fashioned mag-stripe technology is expected to get the boot.

"Many countries are saying that the only reason they have fraud is because of the mag-stripe," Walpole said.

"So you could say that within your own country you would use EMV transactions, and for international transactions you would use the mag-stripe. ... But that gets confusing," and it ultimately doesn't eliminate the higher risk of fraud that using a mag-stripe card poses.

Francois Lasnier is North American Vice President for Axalto Inc., an Austin, Texas-based provider of smart cards and POS terminals. Lasnier said that he expects MasterCard International and Visa U.S.A. to mandate the technology in the United States within the next five years, after the rest of the world is ready to roll.

"That's the last link in the smart card infrastructure," Lasnier said. "The systems and the payment technology are ready. The acquirers are ready ... and because they are ready for the Canadian market, it will set up well for deployment in the U.S."

"In [the] next two or three years, there won't be anything to hold it up," he added. "The U.S. will have to catch up."

EMV: A Refresher

If you're at all involved with debit/ATM or credit cards, you've heard of EMV, the Europay/MasterCard/Visa standard initiated in 1996 by the three card Associations for which the standard is named.

EMV is a standard for chip-embedded cards, often referred to as smart cards. Instead of using a mag-stripe to store account information, the cards use chips. At the moment, however, the cards are equipped with both chips and stripes. MasterCard and Visa have not said when the stripes will permanently fall from the cards.

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Jay Yoon, CEO of UMS

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Feature

founded EMVCo LLC, an independent organization, to manage and enhance EMV specifications. EMVCo updates standards as technology improves. EMVCo's purpose: to reduce incidents of fraud resulting from compromised cards at the ATM and POS terminal.

Smart cards were an obvious choice for EMV: They're more secure and can hold more information than mag-stripes.

According to one EMV report, Visa estimates that counterfeiting can be decreased by at least 70% with smart cards. And a standard 64 KB smart-card chip can hold about 13 times more information than a standard mag-stripe.

But the idea of using smart cards at the ATM and POS in the United States hasn't received a warm reception.

▶ **"The fraudsters now have difficulty with the cards in the U.K. and France. ... The U.S. has said publicly that they aren't moving to EMV, so fraudsters know to go there."**

- Caroline Walpole
Senior Business Consultant
ACI Worldwide

"EMV in the U.S. has not gotten out of the starting box," said Martin Macmillan, London-based Level Four Software's Chief Executive. "[Before EMV]

we noticed fraudsters getting wise in the U.K., and we're seeing some of this moving into the U.S."

The United Kingdom Led the Way

The financial industry in the United Kingdom was the first to endorse EMV specifications when card fraud soared in the mid-1990s. In 1999, the United Kingdom began converting its 80 million mag-stripe debit and credit cards to smart cards. It also required that ATMs and POS terminals be equipped with EMV-compliant card readers.

Today, 80% of the United Kingdom's cards are EMV-compliant, Walpole said. That's largely because the EMV compliance deadline for the European Union was January



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What's Important:

- **The majority of the world, excluding the United States, will be EMV-compliant by 2007.**
- **Fraud is expected to migrate to the United States, where mag-stripes are the norm.**
- **The United States' shift to EMV is inevitable, and experts believe signs of the shift are already evident.**

2005. Now, any fraud at the ATM or POS that could be prevented with EMV compliance will be the responsibility of the ATM deployer or retailer.

"So you could have a customer with an EMV card, but because you did not have an EMV terminal, you had fraud. In that case, you are liable," Walpole said.

The same liability will hit Central and Eastern Europe, the Middle East, Africa and Asia/Pacific in January 2006, the compliance deadline for those regions.

"That would make me, as a U.S. banker, start to think, 'You know what?' I'm going to have to start looking at this," Walpole said. "Some U.S. banks are global banks, and they're already rolling this out in the rest of the world, like Citibank. So it's not like these U.S. banks aren't getting experience."

The other push: the expected influx of fraud.

"The fraudsters now have difficulty with the cards in the U.K. and France," Walpole said. "So they'll just take those cards across the border where there is no EMV. The U.S. has said publicly that they aren't moving to EMV, so fraudsters know to go there."

But making the conversion to EMV is expensive, and the United States has not experienced enough fraud to justify the switch, said Randy Vanderhoof, Executive Director of the Princeton Junction, N.J.-based Smart Card Alliance.

Also, as Macmillan points out, "POS fraud has not been an issue in the U.S. (as it was in the U.K.)." And there are a few reasons for that, including the United States' use of PIN-based debit transactions. In the United Kingdom, PIN-based transactions were not the norm before EMV.

However, there already are signs of change. Lasnier said approximately 35% of POS systems in the United States

are ready for EMV. And he estimates that 50% of the POS devices being sold in the United States include smart-card readers.

Robin Gustin, President of Capital Security Systems, a Hawthorn Woods, Ill.-based ATM systems technology company, also believes EMV is on the way. Her company owns a patent for "downloading the remainder of a transaction onto a smart card." Companies can license the patents through CSS.

"What we developed was a series of process patents," Gustin said. "It's a process of using the ATMs for actions. Basically, companies buy the patent to use the platform."

But Gustin said it could require a mandate before the United States as a whole is motivated to shift.

"The EMV platform, the technology and the legislation all have come together, and the banks have to make the business decision. After that, it will be here like [it] is everywhere else in the world." ■

Original article: www.atmmarketplace.com/research.htm?article_id=23380&pavilion=4&step=story

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Company Profile

transmodus

transmodus Corp.

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MLS benefits:

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A Pleasant Solution for Returned Checks

When merchants accept personal checks for payment, whether as a courtesy for customers or because it makes sense for their business, returned checks are often part of the equation. Unfortunately, with returned checks comes the unpleasantness of handling collections and possible loss of funds.

Oxnard, Calif.-based "transmodus" offers help in the overall process of handing returned personal checks and automated clearing house (ACH) transactions.

Through its namesake Web-based system, transmodus.net, the company aids its customers in loss prevention, electronic recovery and automation of secondary collections processing.

The system efficiently sorts and processes all returned checks and ACH debits to deliver the best financial return possible. It can handle any checks that businesses might send to a collection agency. It also offers online customer service and reporting.

Part of the Internet's magic is what takes place behind a Web site's pages. Users of transmodus have no software to download and install, and no need to upgrade or maintain software. There is no cost of ownership; all they need is an account (which they can create instantly), a login name and a password.

This gives clients instant access to real time, on-demand applications with a wealth of functionality and flexibility to accommodate nearly any size client with a variety of needs.

More Than Just Checks

The company was founded in November 2001 as JUSTCHEX LLC. Its founders recently changed the name to transmodus Corp. because "Our services have evolved, and the name 'transmodus' removes any limits" associated with the brand, said Richard McShirley, transmodus' Chief Marketing Officer.

If you're wondering, what's behind the company's name? What does "transmodus" mean exactly?

"We like Latin, and 'transmodus' is 'transaction method' in Latin," McShirley said. "We provide a transaction method."

To develop the Web-based systems and applications, the principals of the company leveraged their strong technology backgrounds. Jay McShirley, Chief Executive Officer, handles the business's operations. Before transmodus, he served in various top-level management roles for public companies in the technology sector.

Chief Technology Officer Michael Shirman is leading the technical initiatives of the company, and is a chief architect of all online transactional systems. He was on the forefront of building early Internet trans-

CompanyProfile

actional solutions. One such venture was the first online auction for AOL. Richard McShirley oversees the company's establishment of a multiple-sector client base. In the past few years, he has expanded transmodus' presence in the foodservice, utilities and retail markets.

The transmodus solution is highly secure; it applies high security standards and best-of-breed technologies and processes. The systems are designed and implemented based on open architecture. This simplifies a client's integration with business and accounting applications.

The company has also implemented into its system the compliance rules of NACHA – The Electronic Payments Association.

The transmodus system is highly configurable and flexible. It is scalable to the point that it can accom-

modate customers who receive only one or two returned checks a month and use the system themselves, as well as large companies with locations across the country that hire transmodus to automate or outsource the entire process.

"We can go from the smallest client to the largest client, and we can still deliver the level of service that they need," McShirley said.

The company's market reach extends across the country, targeting any type of business that accepts checks for payment. Transmodus will work directly with customers, or target them through resellers, including ISOs and merchant level salespeople (MLSs). Other users of its system include collections agencies.

For retail merchants, transmodus works with many different types of businesses, including small to mid-

size supermarkets, Weight Watchers franchises and other subscriber-based fitness model businesses, hair and tanning salons and book stores. The company also works with large enterprises.

McShirley said transmodus is very strong with businesses that are "decentralized." He cited the example of its wireless phone company customer that not only has a home office, but also hundreds of retail stores around the country.

"When we roll out to a business like that, we can provide them with a common interface across the whole company," he said. "We are an excellent fit for companies that want to be able to quickly automate their returned check processing and collections process, as well as have a system that can easily interface with their existing billing systems."



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This Contest is administered by United Bank Card, Inc., (the "Contest Sponsor"). All decisions of the Contest Sponsor are final and binding in all matters as they relate to this Contest.

The first contest round opens on April 15, 2005 and closes on September 19, 2005 at midnight EST (the "Contest One Period"). Only eligible entries received during the Contest One Period will be entered in the contest. Must be present to win and ISO/MLS must be an active office with United Bank Card, Inc.

The second contest round opens on April 15, 2006 and closes on April 14, 2006 at midnight EST

(the "Contest Two Period"). Only eligible entries received during the Contest Two Period will be entered in the contest. ISO/MLS must be an active office with United Bank Card, Inc.

Participants in the contest are only eligible to win once. The winner of the first round will not be eligible to win a second time.

Prizes must be accepted as awarded, are non-refundable, non-transferable and not convertible to cash. The Contest Sponsor reserves the right to substitute a prize of equal or greater value if any prize cannot be awarded as described for any reason.

For more information, contact:

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

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

or log on to www.isoprogram.com for more details

United Bank Card



Transmodus offers "on demand" processing, which means that customers use the service only when they need to (24/7), and they are only billed when they use it. All of the system's functionality remains available for use at any time.

Whether using the technology in a "do it yourself" manner or having the system completely automated, users take advantage of any or all of transmodus' services, including funds verification, automated data entry and transport (through the use of check scanning devices), electronic recovery and both automated and traditional secondary collections.

Automated secondary collections is a transmodus "exclusive" that was released in June. It provides merchants with system-driven phone calls and letters that cost as little as \$1 per collection. This patent-pending process gives merchants a much higher payout than traditional secondary collections. Any outstanding collections can be forwarded to a collections agency for final processing.

Users can input check data into the system in a number of different ways. McShirley said transmodus is set up to generally import and export data using encryption methods and secure FTP protocol. Businesses with high return

volumes can also use high-speed scanning hardware to scan checks into the system, such as with products offered by MagTek, TellerScan and NCR Corp.

A Solution for Mobile Merchants

One unique new product from transmodus is the "chex-messaging" mobile check verification service. Mobile merchants, such as plumbers, can use their mobile phone or other device capable of sending text messages to verify checks. To do this, they must register their phone number with transmodus on its Web site to access its verification database, which actually includes several sources of consumer check data.

The verification takes place in real time, and begins in transmodus' local check writer database. If no records are found, the system proceeds to a series of national check writer history databases, and then finally to the ATM networks to verify funds and the open/closed status of the account.

Calling All Resellers

Although transmodus initially developed the bulk of its client base through its own internal sales efforts, the company is now looking for ISOs/MLSs with which to partner.

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"I personally did the door-to-door thing to start the business, so I had a real first-hand experience of what is required and needed" to sell the product, McShirley said.

He believes a great deal of opportunity exists for salespeople in this area. Offering the solution is very similar to selling bankcard: No major investment is required.

ISOs/MLSs also use the system. "Normally, to acquire a client in the check business is an arduous process," McShirley said. "With our system, however, the ISO sends the customer an e-mail with a URL to register. The customer clicks on the link, which takes them to a registration/activation page.

This action then captures them as the ISO's client. This process is revolutionary. I challenge you to find a site in this business where you can register online and the system gets delivered in real time."


Transmodus provides salespeople with the necessary education and tools to earn recurring revenue on the transactions processed by the merchants they acquire. The site also provides secure client tracking and commission reporting.

Many resellers haven't pursued the check recovery business because they have a hard time keeping tabs on what's going on with their clients and their transactions. McShirley said the transmodus system is transparent, from ISO to customer, so the ISO can stay on top of what's important.

"We have changed the way [ISOs] can approach and deliver returned check and ACH transaction processing solutions to their merchants and corporate clients," McShirley said.

"They can acquire an account, set the business model, initiate service, and align their automated payment of commissions, all online in less than five minutes.

When ISOs log in to the site, they can access pages and pages of resources and training material. "It's a whole site within a site to make sure resellers have all the information and advantages to go from selling credit card services to adding this as a supplemental sale.

"We think our model will be very attractive to resellers, and we're already getting a strong response in the reseller community," McShirley said. 

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2005 Events Heating Up

Looking for educational and networking opportunities to learn about the latest industry trends while building relationships with peers? Take some time out of your busy schedule this summer to join an industry trade association and attend one of its events. Keep reading for the latest news and updates from each organization. More information on the conferences, such as agendas and direct links for registration and hotels, is available on each association's Web site.

NATIONAL AND MULTI-NATIONAL ASSOCIATIONS

ATM Industry Assoc. (ATMIA)

www.atmia.com

ATMIA is the only international, independent forum for the ATM industry. ATMIA recently announced several new initiatives. In June, it established the non-profit Education and Development Foundation (EDF). The EDF will "act like a charity but will finance business

projects aimed at developing ATM industries in both emerging and established markets through training and funding assistance ... to further the opportunities for reaching the underbanked and unbanked."

In addition, ATMIA's Global ATM Security Alliance (GASA) published international best practices for ATM cash security. It's the first time international cash security guidelines for the entire ATM industry are available.

ATMIA's Conference West 2005, "North American ATM Debit Summit" will take place Sept. 14 - 16 at the Hyatt Regency Scottsdale at Gainey Ranch in Scottsdale, Ariz. For more information about ATMIA, contact Lana Harmelink, ATMIA's International Director of Operations at LANA@mail.atmia.com.

Electronic Transactions Assoc. (ETA)

www.electran.org

ETA has just begun its new fiscal year (July 1, 2005 - June 30, 2006). The organization welcomed a new President, Dan Neistadt of KeyBank USA.

Mark your calendars. The 2005 ETA Strategic Leadership and Networking Forum (SLNF) will take place Sept. 27 - 29 in Charleston, S.C. Planning for the event is well underway. Following are some highlights:

The opening SLNF keynote speaker will be Michael Treacy, an expert on corporate strategy and business process transformation. Thought leaders from the Mercator Advisory Group will provide a no-nonsense take on core areas of technological innovation and commercial interest for members of the payments industry. The conference will conclude with Tom Peters' Talent Time! Peters, the author of many motivational books, is a renowned business and management strategist and passionate inspirational speaker.

With the help of its government relations committee, ETA recently launched an online database of account number truncation information. Available on ETA's Web site to members only, the database of state, federal and card Association regulations is searchable by various criteria and will help members comply with the numerous rules now in effect.

The final ETA Expo Network for 2005 took place June 23 - 24 at the Sheraton Los Angeles Downtown, and more than 170 people attended. An optional half-day ETA University course preceded the event.

The Expo Networks offer back-to-back presentations, with a few short breaks in between, including a networking lunch. ETA intends for the smaller scale of the Expo Networks to offer the same sort of networking and educational opportunities (albeit on a much smaller

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scale) that larger industry events provide.

ETA Executive Director Carla Balakgie opened the event with a warm welcome. She encouraged attendees to interact with the presenters. "Keep the questions coming," she said.

Teri Koenke of First Data Corp. offered an in-depth look into First Data's STAR network and PIN secured debit.

Steve Hicks of First Data provided an insightful way for sales agents to explain interchange to merchants. Donna Embry of TenderCorp LLC spoke on the habits of highly effective ISOs and sales agents and provided many real world examples of the importance of risk management. Embry also taught the ETAU class on June 23.

Ed Freedman of Total Merchant Services described how to sell the next-generation of payment solutions, and Joe Kaplan of Innovative Merchant Solutions LLC spoke from the heart on how to build a business through referrals.

Finally, Todd Linden of CardCommerce International Inc. provided secrets on recruiting a "dream team" sales force, and Bob Ficarra of CrossCheck Inc. entertained attendees with his humorous, expert closing techniques.

For more information on ETA and upcoming events, call 800-695-5509 or visit www.electran.org.

National Assoc. of Payment Professionals (NAOPP)

www.naopp.com

This spring, NAOPP members elected new officers to the Board of Directors, and the organization hired Vicki M. Daughdrill of Small Business Resources LLC to serve as NAOPP's Executive Director.

A few months after the elections, a career opportunity outside the payment processing industry arose for NAOPP's newly elected President, Matthew Swinnerton. In order to maintain the integrity of the Board, Swinnerton chose to resign. Kathy Harper, former NAOPP Vice President, now serves as President.

The NAOPP Board has been busy working on its goals for the year. One of these is to provide educational training. NAOPP sponsored its first educational program on June 7, preceding the Northeast Acquirers' Association meeting in Wilmington, Del. Topics covered included interchange, rules and regulations for ISO registration and an update on NAOPP activities. NAOPP is planning a second educational program in conjunction with the upcoming Southeast Acquirers' Association meeting in October.

Another goal is to provide members with regular communication. NAOPP is making major improvements to its Web site, has an electronic newsletter in production, and is testing an e-mail blast system for members. NAOPP hopes to have all of these communication avenues available this summer.

The group's third major goal is to increase membership to 1,000 individuals. Daughdrill said membership has grown 22% since February. NAOPP now has more than 250 members.

In other announcements, Ernie Crews of MLS Direct of Southern California will serve as the Benefits Committee Chairman. In this role, Crews will evaluate the current member benefits available and will survey members quarterly to learn of any additional benefits that they'd like to receive.

At the upcoming Midwest Acquirers' Association meeting in July, look for NAOPP's booth in the exhibit hall. In addition, in conjunction with American Express Co., NAOPP will host an event at Howl at the Moon, on 26 W. Hubbard in Chicago on Wed., July 27. The event is scheduled from 9:30 p.m. to 12:30 a.m., and all NAOPP members and sponsors are invited as well as any MLS who wants to learn more about the organization. "NAOPP would like to invite all MLSs in the Chicago area to come to the event," Daughdrill

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said. "Board members will be there to answer any questions." For more information on NAOPP, visit www.naopp.com.

REGIONAL ASSOCIATIONS

Midwest Acquirers' Assoc. (MWAA)

www.midwestacquirers.com

MWAA's Annual Conference returns to Chicago for the third straight year; it will take place July 27 - 29 at The Renaissance Chicago hotel. The complete agenda and registration for the conference are available on MWAA's Web site. Attendees and vendors register and pay online this year thanks to a sponsorship by enterprise security advisor company AmbironTrustWave.

Mark Dunn's Field Guide for the Developing ISO collaborative seminar, "Making a Better Living From Merchant Account Sales" will precede the conference on Wed., July 27 from 10:00 a.m. to 4:30 p.m.

Topics to be covered include developing a market niche, hiring and training inside sales reps, bankcard sales promotions, value-added applications, pricing in the merchant sale, selling next generation services and

achieving dramatically greater sales success.

Following the seminar, MWAA will kickoff its conference with an evening reception in the vendor expo hall. On Thurs., July 28, special keynote speaker, Blair Singer, a nationally acclaimed sales speaker and creator of SalesDogs.com, will present his unique insights following lunch.

Topics of other sessions include consumer preferences at the POS, sales opportunities and POS security, and a panel discussion on how certain industry trends will impact ISOs/MLSs. The event will also offer plenty of opportunities for networking and time with vendors.

MWAA will also present the third Lifetime Achievement Award. For more information about MWAA and the upcoming meeting, visit www.midwestacquirers.com or e-mail Jim McCormick at jimmccormick@gcfinc.com.

Northeast Acquirers' Assoc. (NEAA)

www.northeastacquirers.com

It's been 20 years, and NEAA still puts on a great meeting. Its 20th Summer Meeting and Seminar, held June 7 - 9 in Wilmington, Del., was the organization's



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largest event ever. As always, though, the group's trademark hospitality welcomed everyone and made them feel right at home.

The numbers for this milestone meeting prove once and for all the strong and growing interest in the regional associations, and perhaps especially in the venerable NEAA, the industry's first and oldest such group.

The final attendance tally was 429 people altogether and 85 vendors, both the highest ever; they filled the 10,000 square foot exhibit room, the biggest space the NEAA has used to date. (In honor of its 20th anniversary, this year NEAA offered two-for-one pricing on admission. Any attendee who paid the \$100 admission fee was entitled to bring another person free of charge.)

What's the draw to the event? People traveled to Delaware from the Northeast and Mid-Atlantic regions, but they also hailed from as far away as the Midwest, Florida, Texas and California.

Jacques Breton, one of the founding members of the NEAA and its current Treasurer, said the idea from the beginning was to offer mid- and merchant-level payments personnel a forum for education.

There's also the draw of being part of an "energetic crowd," as Breton said, who came to help NEAA celebrate its 20th anniversary and participate in receptions, a golf tournament, a Texas Hold 'Em poker tournament sponsored by United Bank Card Inc. (which raised \$5,000 for charity, according to Breton) and a sightseeing tour. In other words, the Summer Meeting is also about mingling, meeting and greeting, and fun.

Information presented over two days covered topics ranging from data security; identity theft; fraud and risk analysis; a live hack demo; Visa/MasterCard registration; and interchange. NAOPP held a member meeting on Tuesday morning, which included an update of its agenda for the coming months and recent Board appointments. Board members also highlighted plans for membership recruitment.

Breton said this year's Summer Meeting was the first time NEAA has scheduled a keynote speaker. Frank Abagnale, the subject of Steven Spielberg's film "Catch Me if You Can," spoke to a standing-room-only crowd, first describing the crafty ways criminals use to take what doesn't belong to them, and then talking about his life.

His presentation was so fast-paced that no one in the room seemed to notice that more than two hours had gone by until it ended.

Breton said plans for next year's Summer Meeting are in the works; the location will make it as easy as possible for people from up and down the East Coast to attend, but expect to see a few changes in format and schedule, he said. Among those: An increase in vendor fees will allow free attendance for those who pre-register.

The Winter Meeting is set for Jan. 31 – Feb. 2, 2006 in Mt. Snow, Vt., where the climate will likely be cooler than it was in Delaware in June.

For more information about NEAA and the upcoming meeting, visit NEAA's Web site, or e-mail Jacques Breton at jbreton@gcfinc.com or call him at 603-692-2408.

Southeast Acquirers' Assoc. (SEAA)

www.southeastacquirers.com

Board members of SEAA, another non-membership regional association, are busy planning the Fifth Annual Information and Educational Conference, to be held at the Wyndham Canal Place Hotel in New Orleans October 19 – 21. Make reservations now by calling 504-566-7006 to lock in a greatly reduced room rate of \$145 (Be sure to say you're with SEAA).

"Join us in celebrating; this year's event marks our fifth anniversary," said Audrey Blackmon, SEAA's Vice President. "We're throwing a party in New Orleans with

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local entertainment and food. There are a number of conventions in New Orleans this time of year, so you don't want to miss out on a room."

If you plan to attend the event, look forward to some of the attractions of this popular destination: an evening or two spent walking around the French Quarter and dining on some of the best food in the country.

For more information about SEAA and the upcoming meeting, visit SEAA's Web site or e-mail Blackmon at ablackmon@posportal.com.

Western States Acquirers' Assoc. (WSAA)

www.westernstatesacquirers.com

WSAA will hold its second annual meeting Nov. 2 – 3 at the Marriott La Jolla Hotel, located within minutes of many area attractions: the beach, golfing, fabulous restaurants, shopping, the Gas Lamp district and downtown San Diego. The hotel is also a quick taxi or shuttle ride from the San Diego Airport.

The hotel is offering all WSAA participants a discounted room rate of \$139, which is also available three days

prior to and after the event if you decide to take some extra time to tour the city. You may make hotel reservations on the Marriott's Web site, through WSAA's Web site or by calling the Marriott at 800-228-9290 (be sure to reference Group Code Weswesa).

Highlights of the meeting include: two keynote speakers, an NAOPP meeting, a Field Guide for ISOs seminar, multiple educational breakout sessions covering hot industry topics, a Texas Hold'em tournament to raise funds for charity, and door prizes worth more than \$1,000.

"We are preparing for a tremendously successful follow up to last year's inaugural affair," said Steve Eazell, WSAA Secretary. "We at the WSAA urge everyone to register early. Make sure that if you are a company interested in sponsoring one of the limited opportunities, you should act as early as possible."

WSAA will make registration forms available for both attendees and exhibitors after July 5. Online registration will also be available on July 5. The early registration deadline for vendors is August 15; for attendees, it is October 15. For more information about the upcoming meeting or organization, call Steve Eazell at 866-300-3376 or e-mail stevee@westernstatesacquirers.com.

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Security Flaw Exposed in Bluetooth

Bluetooth, a wireless connectivity standard used in millions of mobile devices around the world, needs to make some improvements in its security. In June 2005, two Israeli researchers pointed out a flaw in the technology.

Dr. Avishai Wool and Mr. Yaniv Shaked of Tel Aviv University demonstrated at a Seattle technology conference that information transmitted between Bluetooth-enabled devices can be intercepted rather easily.

The flaw lies in what's known as the pairing process. Before the two Bluetooth-enabled devices can talk to each other, they must share an encrypted code, according to Bruce Schneier, Chief Technology

Officer at Counterpane Internet Security Inc., a provider of managed security services.

"Pairing is an important part of Bluetooth," Schneier said. "It's how two devices ... associate themselves with one another. They generate a shared secret that they use for all future communication.

"Pairing is why, when on a crowded subway, your Bluetooth devices don't link up with all the other Bluetooth devices carried by everyone else."

Pairing, though, is only supposed to happen once. Wool and Shaked have found a way to trick the devices into pairing at any given time, so that someone who taps into the pairing process can access the encrypted codes and intercept information.

"According to the Bluetooth specification, PINs can be 8 to 128 bits long," Schneier said. "Unfortunately, most manufacturers have standardized on a four decimal-digit PIN." A computer can go through all possible four-number combinations in less than a second. All a hacker needs is this PIN.

Bluetooth is being used in the payments industry. For example, both ExaDigm Inc. and Ingenico Corp. offer Bluetooth-enabled POS payment terminals.

Rolf Engstrom, Senior Vice President of Technology and Development at ExaDigm, said that this security flaw will not affect payment information sent with its Bluetooth-enabled terminals. "With anything sent out, someone can [always] watch the data. All information is SSL-encrypted. Let them intercept the data; they can't do anything with it," he said.

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View

Wireless Payment Wins the Prize

By Doug Edwards

VeriFone

Consumers want to use their credit and debit cards anywhere and anytime. The increasing reliance on electronic payments at the POS not only requires more efficient card processing solutions for merchants to handle increased transactions, but also new processing solutions so they can accept payment in non-traditional places.

For example, Retriever Payment Systems, a Houston, Texas-based payment processor, worked with VeriFone to deploy a wireless payment solution for the renowned, three week-long Houston Livestock Show and Rodeo. This event is one of the largest of its type. The 2005 show drew more than 1.7 million attendees. During the previous two years, Retriever used, with mixed results, earlier generation data networks deployed in the United States. This year, working with the new VeriFone V^x 610 mobile payment solution and code division multiple access (CDMA) services from Verizon Wireless, Retriever found a system that worked reliably.

Earlier wireless networks in the United States, Motient DataTAC, cellular digital packet data (CDPD) and Mobitex, proved to be disappointing and unreliable. But now, major carriers have rolled out standardized "2.5G" and third-generation (3G) networks based on general packet radio service (GPRS) and CDMA.

While carriers designed the earlier networks for vertical markets, the newer offerings from mainstream carriers such as Verizon Wireless and Cingular are already broadly established and also support everyday mobile phone use.

Retriever deployed the new wireless systems among the volunteer staff in the huge Reliant Park entertainment complex, where the livestock show and rodeo were held, and processed thousands of electronic transactions during each week of the event.

Reliant Park is Houston's top tradeshow, convention, sports and entertainment campus and is comprised of Reliant Stadium, Reliant Center, Reliant Astrodome and Reliant Arena. Retriever placed VeriFone's solutions in the stadium, in the parking lot and in the convention center.

"In the past we have used other wireless devices utilizing the Motient or Mobitex transmission systems, but were never completely satisfied," said Forrest Sealey, Retriever Payment Systems' Vice President of Merchant Technical Support.

With no wiring or installation issues, payment processing becomes an imminently flexible and cost-effective option that businesses can implement in a snap. Unlike dial service, wireless provides "always on" connectivity and fast transaction rates so that merchants' customers spend less time waiting. They also move through check-out lanes faster, which increases throughput and reduces potential "walkaway" customers who grow tired of waiting in a long line.

What to Look For in Wireless

An important consideration for portable and transportable POS is a true all-in-one design that includes a built-in printer and communications to eliminate dongles, charging bases and other add-ons that would inhibit mobil-

ity and increase the risk of lost and broken items.

Wireless POS needs to look and feel as much like an existing wired POS terminal as possible to instill confidence, minimize training and leverage the existing help desk, documentation, and everything else in which payment processors and merchants have invested. The goal is to ensure a very narrow leap of faith in the move to wireless.

For the most part, merchants don't want to move to a technology solution until it has been proven to work. They don't want to worry about whether it will function when they need it. Merchants want simplicity.

The less complex the device, in merchants' view, means less chance of something going wrong. For most people, that also means an integrated printer and a standard PIN pad. The more familiar the device's look and feel, the more comfortable they are in putting it in the hands of their sales clerks.

While the mobile phone is now ubiquitous as a mobile communications device, it falls short as a robust and trusted payment device. In limited situations, it might be adequate, but not in situations that require a full function, secure and supportable terminal. True wireless payment terminals make much more sense for general mobile use.

An effective wireless payment solution provides a secure payment processing environment with advanced hardware tamper detection and response, PIN entry device (PED) security approval, and 128-bit Secure Sockets Layer (SSL) encryption for Internet protocol-based transaction processing and application downloading.

The product is agnostic with regard to telecom standards and can support both CDMA and GPRS networking technologies, as well as Wi-

Fi. It incorporates a dial-up modem so merchants can plug it into landlines where needed.

This type of solution is smaller than previous devices, yet still features a comfortable, familiar ATM-style interface and includes an integrated printer. In essence, it extends the countertop payment model to wherever consumers are, whether shopping at open markets or buying home-delivered products and services.

For Retriever Payment Systems, the need for simplicity and familiarity at Reliant Park was paramount because the operators are volunteers who only work there once a year for a three-week period.

"I asked the techs on my staff every night during the rodeo how things were going, and the volunteer operators kept asking them why we didn't have this equipment last year," Sealey said. "It is the operators who define the success of these systems."


As digital cellular services continue to decline in price, GPRS and CDMA will increasingly become an option even for standalone countertop use. The cost of installing traditional dial-up lines and the often lengthy delays in implementing service can serve as a tremendous inhibitor to expanding operations or starting up new ventures.

Wireless has no physical installation issues, beyond delivery of the system and turning it on. Unlike wireline implementations, merchants can move a wireless system at a moments notice and set it up instantly.

For example, merchants who want to hold a sidewalk sale won't necessarily have to acquire a new system; they could simply take their existing system outside and set up shop.

Wi-Fi is particularly attractive in venues where merchants can share a single DSL or cable modem connection among many devices.

This immediately cuts the cost of multiple phone lines and even allows merchants the option to offer Wi-Fi "hot spot" access to customers using laptops and other devices.

Look for wireless products that employ SSL encryption to prevent the risk of any data being intercepted. SSL creates a shared key, or "share secret," between two devices, so that only those devices can understand the information that is passed between them. 

Doug Edwards is General Manager, ISO Sales, with VeriFone. Contact him at doug_edwards@verifone.com.

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Breath From Page 1

knew CardSystems was storing unnecessary cardholder data, and therefore, was out of compliance.

MasterCard International issued a press release on June 17 stating that it would notify its member financial institutions of the CardSystems breach. In a proactive public relations move soon criticized by others in the industry, the Association said that its team of security experts had identified a breach that could affect 40 million accounts, 13.9 million of which belonged to its own cardholders, and that it had tracked the breach to CardSystems' Tucson facility.

MasterCard said that a lapse in CardSystems' system created vulnerabilities (the lack of a firewall and virus definitions are likely possibilities) that "allowed an unauthorized individual to infiltrate their network and access cardholder data." In other words, hackers used a virus-like script to break in and extract data, potentially compromising the 40 million records stored at CardSystems.

The storage issue really got CardSystems into trouble. One of the main tenets of Association data security standards prohibits the storing of transaction data for any reason. On June 20, "The New York Times" reported that John Perry, CardSystems' Chief Executive Officer, said the data was in a file being stored for "research purposes," apparently to see why some transactions were not completed or authorized.

"We should not have been doing that," Perry was quoted. He also indicated that CardSystems had identified the breach originally and then took necessary steps to fix the problem.

MasterCard said it began to notice patterns of unusual activity as early as mid-April, according to The Times report. In mid-May, Visa U.S.A. joined MasterCard in requesting that Ubizen, a third-party forensics provider, investigate. The forensics team identified the virus-like script as the source of the fraudulent patterns on May 22, and CardSystems said it contacted the Federal Bureau of Investigation the next day.

Just days after the big announcement in June, however, news of incidents of fraud from Down Under began surfacing. It seems that National Australia Bank (NAB) was the first bank in the world to begin noticing fraudulent transaction patterns related to CardSystems as far back as September 2004. NAB said it reported what it knew to Visa and MasterCard at that time, according to Australia's Treasurer, Peter Costello.

Another Australian banking official, Joel Fitzgibbon,

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wondered when the Australian and American governments knew about the fraud, and whether a decision had been made to not inform consumers of the exposure. So far 130,000 cardholders in Australia have been affected.

Card-issuing banks and their customers around the Pacific Rim were also affected. In addition to Australians, people from countries including Hong Kong, China, Singapore, Japan and New Zealand who conducted transactions from September 2004 to June 2005 with U.S. merchants in person, online or by phone are at risk; so far, 483,000 cards will be reissued in those countries. (In Japan, card issuer JCB said 31 of its cards might have been compromised.)

Chris Noell, Vice President of Business Development for Solutionary Inc., a managed security services company in Omaha, Neb. that provides network security monitoring, intrusion detection management and vulnerability assessments, said one thing setting this case apart from others was the way it was detected.

"Unlike most of these breaches where we hear about the number of cards that were potentially accessed, it's somewhat murky whether there has been some type of fraud committed," Noell said. "In this case, they found it through actual incidents of fraud, at least according to MasterCard and the National Australia Bank.

"In the course of their own investigations, they were able to isolate the pattern of fraud back to CardSystems. This has nothing to do with computer forensics. They noticed suspicious activity originating from a common source," he said.

Should Consumers Know?

Whether the breach was initially identified in September, November or May, 40 million credit and debit accounts were still compromised. The odds of being one of those affected cardholders are fairly good. Issuing banks and credit card companies are taking different approaches to inform and reassure their customers; some have already sent letters or reissued cards.

The lawsuit filed in California does not seek monetary damages; instead, plaintiffs hope to force the notification issue on behalf of consumers. However, as spelled out in current laws, companies must notify consumers only when certain types of data are compromised. In the CardSystems case, "It's not clear to me that there actually is a duty for cardholders to be notified of a breach like this," Noell said.

That's because "no personally identifiable" information, such as names, Social Security numbers or birth dates, was accessed.

JPMorgan Chase & Co., Citigroup Inc., Bank of America Corp., American Express Co. and MBNA Corp. are among those companies that will not automatically alert their customers, saying they'll monitor accounts and see what happens. However, some banks across the United States began to notify their customers in the week following the breach, duty to inform or not.

"The Seattle Times" reported that thousands of credit and debit cardholders in that area received letters from their banks and credit unions saying their information had been stolen from CardSystems; at least three regional institutions notified more than 50,000 customers. Washington Mutual, headquartered in Seattle, told 1,400 customers it would replace their cards because they were at high risk; the bank continues to gather information on how many of the remainder of its 10.5 million debit accounts will be affected. Associated

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Credit Union of Norcross, Ga. will reissue 3,000 Visa-branded debit and credit cards, "The Atlanta Journal-Constitution" reported.

MasterCard acknowledged immediately that it knew of specific instances of fraud against its cardholders, citing 68,000 account numbers that were actually exported from CardSystems' files, but it is leaving it up to the issuing banks to contact cardholders.

"By their own admission, CardSystems ... violated Visa's standards for holding card data," Visa said in a statement. It "immediately began working with the processor, law enforcement and affected Member financial institutions to prevent card related fraud." Visa said it has not detected any evidence of fraud against cardholders, and "encourages cardholders to regularly monitor their accounts" and notify their banks of any unusual activity on their cards.

Financial institutions are worried about the cumulative effect that security breaches will have on consumer perception and behavior. "Clearly, each one of these incidents damages consumer confidence in electronic payments," Noell said.

According to a report published by equity research firm Thomas Weisel Partners, there are a number of issues involved in providing too much information to the general public when sensitive data are exposed. These include a slowing of consumer adoption of online financial services and other forms of electronic payments.

"Although added security is clearly a positive for any online platform, many industry professionals do not wish to become accidental 'fearmongers,' scaring potential customers that might want to test an online platform," the report warned.

Thomas Chapman, Chairman and CEO of Equifax, the credit-reporting bureau, acknowledged that consumer trepidation over how safe their data really are could eventually stifle consumer spending. In a speech to the Commonwealth Club of California, Chapman said that identity theft "is an epidemic that worries me to death."

Equifax has earned record profits this year, partly as a result of more people checking their credit reports more frequently, which is the only defense they have against data theft. It's an after-the-fact solution, though, and Chapman said it doesn't protect consumers. "It's not going to help, and the public is starting to learn that," he said.

What Chapman would like to see, rather than the government's proposed law to force the three credit bureaus to provide reports free of charge, are stricter standards for storing data, including mandatory encryption, and a new form of identification that doesn't rely on Social Security numbers.

Will More Laws Help?

The financial services industry for the most part is resisting government intervention such as regulation and legislation. Only a few states have laws on the books that force companies to notify consumers who might be affected by a security breach; California, Alaska, Arkansas, Washington and Connecticut do, and Texas will soon. There is no nationwide disclosure law.

But legislators and consumers might have the final say, thanks to the escalation in data security breaches this year; so far, the account information of 58 million people has been put at risk. (Federal Trade Commission

Chairman Deborah Majoras was notified in June this year that her credit card number was among 1.4 million stolen from shoe retailer DSW last year.)

Politicians in California, the first state to enact disclosure legislation, are promoting consumer protection measures at both the state and federal levels. The state's year-old privacy law, known as SB1, was recently partially overturned by a federal appeals

court on the basis that it conflicts with federal law. The bill's author, state Sen. Jackie Speier, who successfully pushed the bill past considerable opposition, said, "Two-thirds of SB1 is intact; intact, strong and stronger than the federal law."

Sen. Dianne Feinstein authored three bills currently pending in the Senate including legislation that would create a national standard on notification, set a national standard for protecting personal information and prohibit the sale or display of Social Security numbers to the general public.

In a letter to the CEOs of all four major card companies following the CardSystems breach, Feinstein wrote, "This incident is a clear sign that the industry's efforts to self-regulate when it comes to protecting consumers sensitive personal data are failing."

Following the CardSystems breach, however, MasterCard called for the expansion of the Gramm-Leach-Bliley Act, which currently applies only to financial institutions and their duties to protect consumer data. MasterCard has

Federal Trade Commission Chairman Deborah Majoras was notified in June [2005] that her credit card number was among 1.4 million stolen from shoe retailer DSW [in 2004].

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A Personal Message From Jessica Slack, Agent Development Manager, U.S. Merchant Systems.

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**Stefan W.,
San Luis Obispo, CA**

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Jessica Slack

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urged Congress to extend the Act to include any and all entities that store consumer financial information.

Noell believes that the muddled legislative landscape makes for treacherous navigation. "There's a patchwork quilt of legislation, and I don't think anybody, least of all the merchant community, has a full grasp of which of these laws apply to them under each circumstance," he said. "More legal obligations aren't necessarily the answer, but a law that clarifies this situation would be to some advantage."

Where's the Real Problem?

Are the hundreds of companies who process transactions the weak link in the payments system? Many analysts believe that despite the well-intended and concerted efforts of the credit card companies and issuing banks to shore up data security, processors, acquirers and merchants

are not heeding the same attention to detail.

The credit card companies have each had their own compliance standards in place for years; however, they've all now agreed to a single standard, known as the Payment Card Industry Data Security Standard, or PCI, implemented last December (see "PCI: Card Associations Unite to Fight Fraud With Collaborative Standard," The Green Sheet, Feb. 14, 2005, issue 05:02:01).

PCI, as a universal standard, is meant in part to simplify the compliance process. It's also more encompassing than the separate programs, redefining requirements and broadening merchant levels: Now, any person, product or service that touches cardholder data at any point along the way must comply with PCI. (Whether it applies to delivery drivers transporting boxes of

account data tapes is unclear.)

"If you look at the Associations' motivation behind PCI, it's not a money-making venture for them," Noell said. "They adopted it purely to protect their franchises and to instill consumer confidence and to some degree, to avoid government regulation."

Merchants and processors might not know what they're not doing correctly, through no fault of their own. Noell said there is a great need for education at the processor and merchant levels concerning liability and obligation. There is a lot of confusion over compliance, including who must comply and how to reach compliance.

"The non-compliance aspect of the CardSystems story points to one of the central sources of customer confusion about security that we come

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across when we talk to prospects," he said. "They think that by virtue of going through the audit, it somehow makes them compliant. And that's really not true."

CardSystems attained Visa Cardholder Information Security Program (CISP)-compliant status in 2004, but the company is not named on the most current CISP-compliant providers list published on May 27, 2005.

"What makes you compliant is an ongoing process of living up to the standard 24/7, 365 days a year," Noell said. "Companies really need to change the way they approach this. Rather than focusing on dealing with auditors and passing the audit, they need to look first at the standard itself and say, 'Can I reasonably maintain a security program that maintains this level of security with all these 200-plus principles that have been outlined?' and if I can't, then that's a fundamental problem that needs to be addressed separately. You have to live up to a level of operational performance excellence on a daily basis, not a one-time audit pass," Noell said.

One standard for compliance notwithstanding, the assessment process and requirements are a tremendous source of confusion. Noell finds that when he speaks with potential Solutionary customers, including merchants

and processors, they need clarity "so that this huge community can move forward decisively and not be frozen by conflicting and confusing legal obligations.

"I don't think that merchants and processors have a full picture of the scope of the problem and how to approach it, and that's creating as much of a problem as anything," he said.

"More than any other need in this market, we find that education is core. Education is a critical element in our sales strategy, just getting people to understand what their liability is and what their obligations are."

Is the system too unwieldy to corral? "When you talk about the number of people who have to access to this information in order to process a transaction, it's really a massive undertaking," Noell said. "It's a staggering number of people who all have to exercise a level of care if the information is going to be protected. A hacker only needs to find one way in, and a breach at any one point gets the thieves the goods. To some degree, you attack the weakest link, and you're successful."

CardSystems Solutions did not respond to requests for interviews for this story. ■



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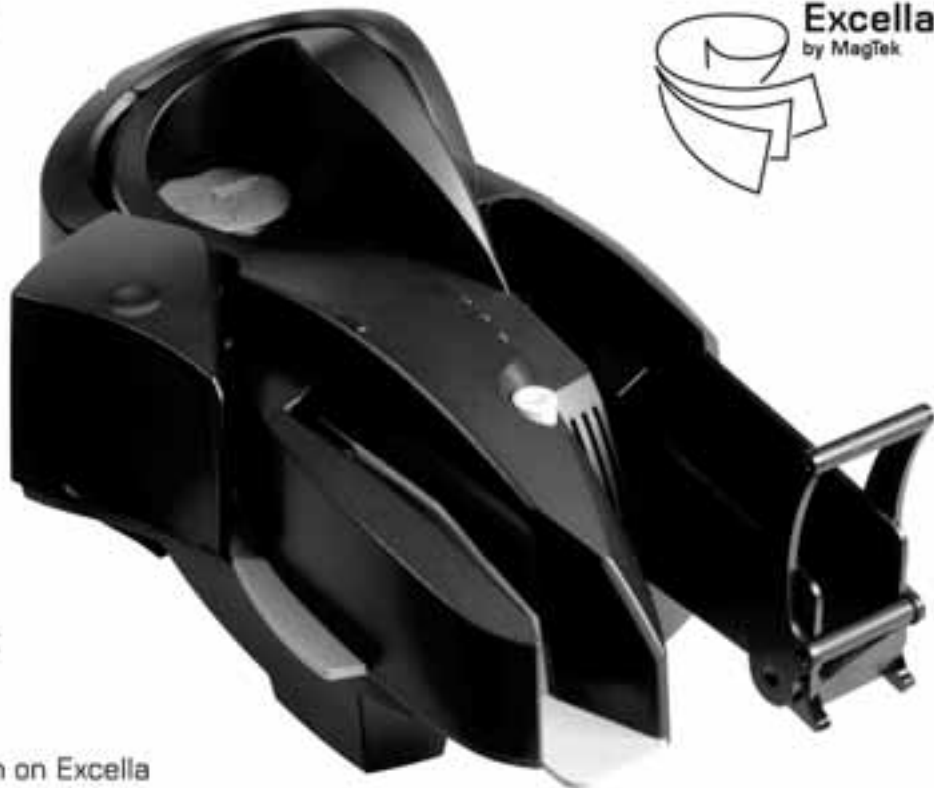





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Merchants Bring Interchange Lawsuit

Visa U.S.A. and MasterCard International are no strangers to allegations of antitrust violations. Only last year, the U.S. Supreme Court refused to hear their rebuttal to a federal appeals court decision, which ruled that their practices of prohibiting member banks from issuing other card brands were anti-competitive (U.S. v. Visa and MasterCard).

Now, Visa and MasterCard, along with their issuing banks, will go to court to argue that their at-will increases of interchange fees with no regulatory caps do not amount to price-fixing. While the electronic payments system and these card brands are widely used and show signs of continued growth, the fervor surrounding interchange has been building for quite some time.

A group of merchants filed a lawsuit in U.S. District Court in Connecticut based on charges that interchange fees serve as a hidden tax on merchants, a portion of which is transferred to consumers, even if they pay with cash.

The lead plaintiffs, representing merchants around the country, are Irvine, Calif.-based 30 Minute Photos Etc.; St. Paul, Minn.-based companies Traditions Classic Home Furnishings and CHS Inc.; Bridgeport, Conn.-based A Dash of Salt LLC; and Newton, Conn.-based KSARRA LLC.

Defendants in the lawsuit include Visa, MasterCard, Bank of America Corp. (BofA); JPMorgan Chase & Co.; Citigroup; MBNA Corp.; and Wachovia Bank.

Interchange fees cost American families an estimated \$232 a year and amount to a \$20 billion profit for the card Associations and their member banks, the plaintiffs said. In their suit, they are demanding price caps and rollbacks.

In early May 2005, at a conference on interchange at the Federal Reserve Bank of Kansas City, MasterCard General Counsel Noah Hanft said, "Consumers and merchants get a great deal from MasterCard; it's that simple. He added, "Interchange is highly beneficial, efficient and pro-competitive," and "No one has found interchange to be illegal.

"Pricing is just not the job of a regulator, or a court, or a class action lawyer. A private payment system is best able to set its own rates because it is best able to determine its costs and value and how to maximize output and efficiency," Hanft said.

Craig Wildfang, the attorney representing the plaintiffs said, "We prefer a system where the interchange fees are set by competition, not agreement by all of the banks. It's quite likely that under a restructured system that the most competitive outcome would be the absence of an interchange fee. If competition determined some other fee, then so be it. The problem is that banks get together in a room and decide what the price is going to be."

Paul Cohen, Vice President of Visa U.S.A. said in a statement, "This current effort to undermine the interchange system must be understood for what it is: A clear attempt by merchants to receive all the value of electronic payments, while shifting their normal costs of doing business onto consumers."

A BofA spokesperson said that the bank had not yet been served with the lawsuit and therefore had no comment. Representatives of the other banks named as defendants could not be reached.

Mitchell Goldstone of 30 Minute Photo is the lead plaintiff in the case. He described the Associations and banks as working to together to horizontally "fix" the price of interchange with an "unbridled capacity to constantly increase these fees."

Goldstone said, "I know exactly as an entrepreneur what my cost of goods sold are, what everything involved with my business is. I have not a clue what my interchange fee is. With my margins being so razor thin, that is substantial."

A precedent in favor of interchange oft-cited by the card Associations is the 1986 NaBanco decision. NaBanco, an acquiring bank, sued Visa over supposedly "fixed" interchange rates and lost.

Among the rulings that came out of this case was that credit cards were just one of many payment types, and therefore Visa only had a small percentage of the market share. The amount of market share is essential in determining an antitrust violation.

According to Wildfang, two cases since the NaBanco case have proven that the Associations have considerable market share.

One of these cases is the aforementioned "U.S. v. Visa and MasterCard." In that case, "The court found that the market is no longer that broad," Wildfang said. "Now it is credit card network services, and in that Visa and MasterCard have considerable market power." ■

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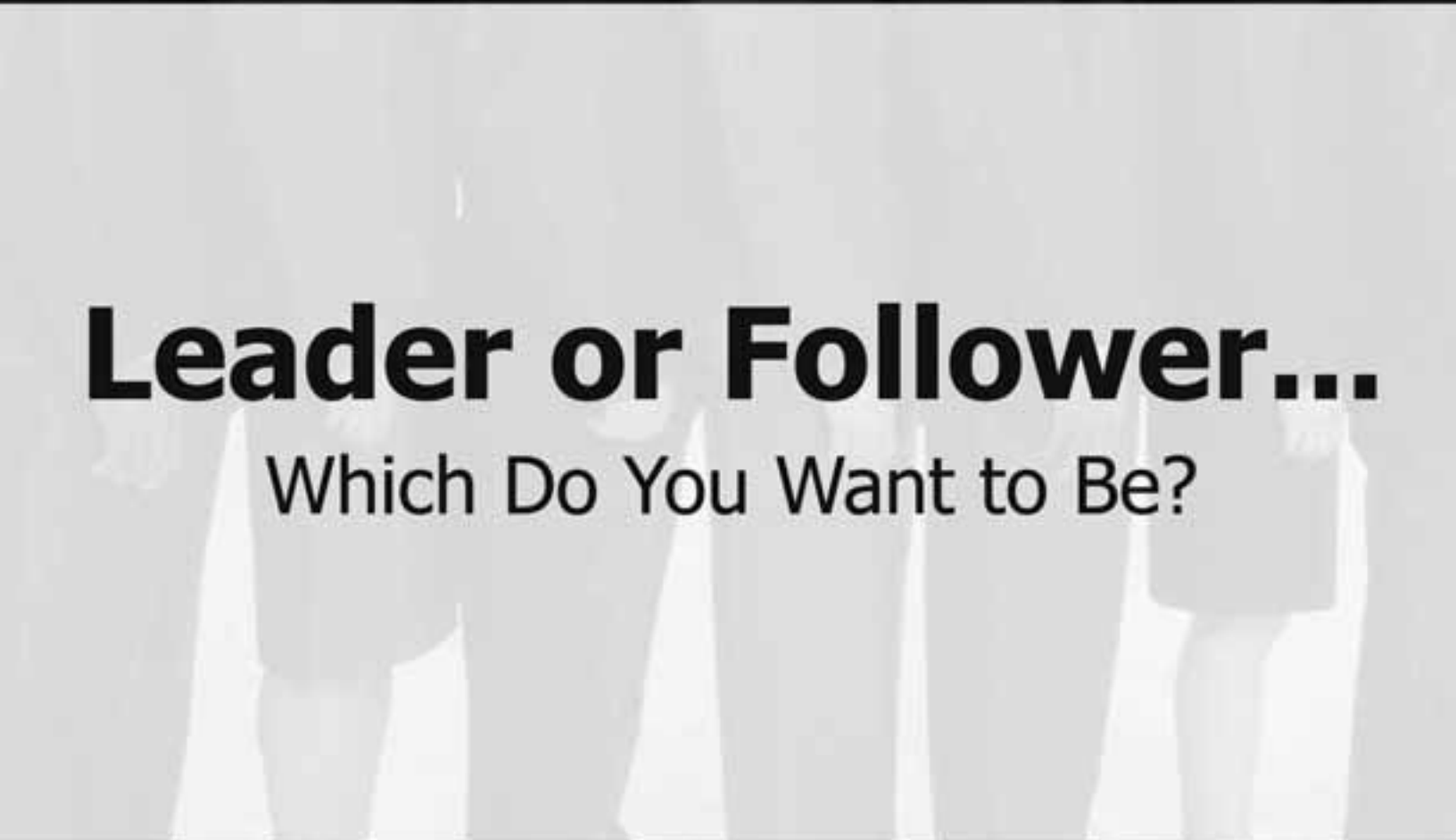
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Psychological Selling

By Amy B. Garvey

National Association of Payment Professionals (NAOPP)

Most of us think of psychological selling as using tricks or schemes to convince others to buy from us. Some even think of it as using prospects' psychological triggers against them. What if you truly understood the unconscious mind and helped prospects set in motion their own willingness to buy, based on a decision that would ultimately help their business grow and prosper?

Although reading a few short paragraphs will not make you an expert (many people study psychology for years

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and still don't fully grasp what makes the human mind work), perhaps a little better understanding of the unconscious and conscious parts of the mind and how they work together to make decisions will help in your quest to earn more customers.

The conscious mind, or cerebral cortex, is often referred to as the "new brain," which is the part of your brain that makes decisions and plans, organizes information and generates original thought. The unconscious mind, or "old brain," consists of the brain stem and the limbic system, and controls physical action and base-level emotions.

Put simply, the old brain doesn't reason or think; it merely responds with feelings of good or bad, fight or flight, and pleasure or pain, and these reactions are based on gut-level instincts.

"A desire to buy something often involves a subconscious decision," copywriter and author Joseph Sugarman wrote about psychological triggers. "In fact, I claim that 95% of buying decisions are indeed subconscious."

Most of us out pounding the pavement each day would agree that this statement is true, at least to an extent. How many times have you experienced this situation: You had exactly the offering for which your merchant was looking and at the right price, yet they decided to work with someone else.

Generally, people have a harder time saying "No" in person than they do over the phone. It's also psychologically easier for someone to say "No" to you if they've already said "Yes" to someone else.

Essentially, they feel a need to have what they hope you will believe is a legitimate reason for not doing business with you. They have a perfectly valid reason for not wanting to work with you, but because the reason is probably

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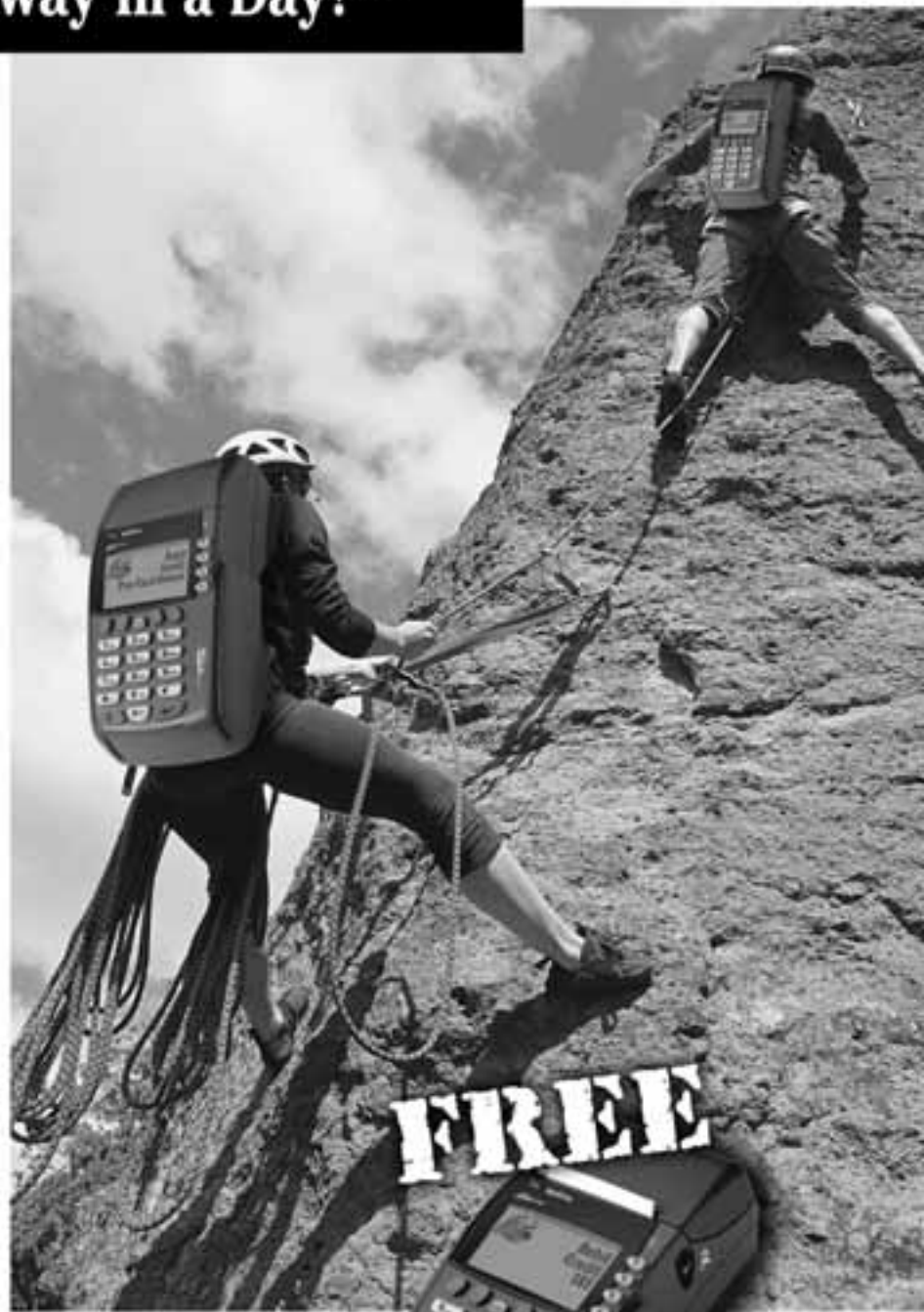
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buried in the deep recesses of their unconscious mind, even they are not aware of it.

After decades of research into the human mind and motivational forces, numerous theories have been developed to explain why people behave the way they do. Yet no single theory could possibly cover it all: The conscious mind uses logic, reason, past experiences, research and opinions. The unconscious mind leads us to make decisions based on emotion: fear of loss or failure, excitement, survival and joy. Will and imagination determine each decision to buy or not buy.

You know your products and services well and believe that you've done a good job of proving this to prospects. They can will themselves to make the decision to purchase from you, but if they cannot imagine, or see themselves doing business with you, they will turn you down every time.

This is where those psychological triggers I mentioned earlier come in. Using what we know of motivational psychology, we can prepare ourselves with tools to help our prospects overcome objections they might not even realize they have. Part of our job as salespeople is to help our prospects align their conscious and unconscious thoughts

so that they make decisions to help their business grow.

To use triggers effectively and ethically, you must employ many other sales techniques simultaneously. Ask leading and open-ended questions to get prospects talking to learn what is important to them. Use this information to tailor your presentation to their imagination.

Conversation provides the link between the conscious and unconscious parts of the brain. Have you ever seen someone's face light up when they began talking about something? Help prospects find the one thing about which they are passionate, and then help them see how doing business with you will help them achieve this state on a regular basis.

NAOPP posted the following question on GS Online's MLS Forum: "What motivates your customers to buy from you?"

Each of the responses we received marks an important point in motivational theory. Without delving too deeply into the various theories, I'll try to encapsulate a few of the experts' opinions as they relate to the comments posted.

MLS Forum member "gevorg" wrote, "When your customer

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To further their understanding of what helps us rate trustworthiness, a British research team ... at University College London's Institute of Cognitive Neuroscience and the Institute of Neurology in London, used brain imaging to decipher how the mind responds to different faces.

The participants in the study were shown images of 120 white male faces and asked to note whether each person appeared happy, sad, neutral, etc. They were asked to judge each face as being trustworthy or not, and not surprisingly, the faces judged as happy were also most likely to be judged as trustworthy.

believes and trusts you then they'll buy it from you," and "destin5440" added, "...plus they like you."

Belief and trust are similar concepts. It's difficult, if not impossible, to define one without using the other. A few definitions of trust are to believe; to have confidence in; to rely or depend on; and to expect with assurance. The "American Heritage Dictionary" defines belief as "trust or confidence."

How do we inspire trust? How do we get our prospects to believe us? One recent study, the results of which appeared in the March 2005 issue of "Nature Neuroscience," notes that there are two distinct brain regions that can correspond to the old brain/new brain concept that I intro-

duced earlier. The old brain region largely determines who and what we deem trustworthy.

To further their understanding of what helps us rate trustworthiness, a British research team led by Bryan A. Strange, a researcher at University College London's Institute of Cognitive Neuroscience and the Institute of Neurology in London, used brain imaging to decipher how the mind responds to different faces.

The participants in the study were shown images of 120 white male faces and asked to note whether each person appeared happy, sad, neutral, etc. They were asked to judge each face as being trustworthy or not, and not surprisingly, the faces judged as happy were also most likely to be judged as trustworthy.

This established an opinion based on perception, but their research went a step further. They also analyzed brain scans of the amygdala, the "old brain," and found that this part of the brain was significantly more active when shown untrustworthy faces than when shown trustworthy ones. In other words, a happy, trustworthy face did not activate the flight or fight part of the brain as much as a sad, untrustworthy face did.

Other similar studies have found that our ability to "hear" happiness in someone's tone during a phone conversation is equally in tune with our judgment of facial expressions. All the old sales advice is true: Wear a smile on your face and in your voice when initiating an interaction with a potential customer. Although other things certainly play a role in whether prospects decide to trust you, your chances are certainly better if their fight or flight instinct isn't excited.

MLS Forum member "johnmckee" wrote, "Most customers buy from me because I'm local, and they admire my persistent follow up."

Most everyone has heard of our old buddy Sigmund Freud, particularly as his name relates to "Freudian slips." That term evolved from Freud's research of the unconscious mind. One major development from Freud's research: Acceptance of the knowledge that conflicts between conscious and unconscious impulses gives rise to anxiety

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and defense mechanisms. This is what leads prospects to offer objections and eventually turn you down, despite the perfect fit of your products and services. Prospects' objections are simply defense mechanisms against what they perceive as a threatening or anxiety-causing situation. They experience anxiety because their old brain and new brain are in conflict with each other.

Your unconscious mind stores images and emotions based on gut reactions rather than factual information. Let's say you were two years old when your baby brother was born. As you grew into an adult, you better understood why your parents took you to stay with Aunt Misty in the middle of the night when your mother went into labor.

You have spent time with Aunt Misty in the years since this incident, and although you know she is a delightful person, you always cringe when you first see her. It's nothing that your aunt has done to you; it's simply your unconscious mind reminding you of the way you felt when you were two and yanked out of your crib in the middle of the night to be taken to a stranger's house where Mom and Dad were unavailable.

As you grew up, numerous experiences taught you that your aunt is a lovely woman who cared for you during

your parents' time of need. Despite your initial gut reaction when seeing your aunt each time she visits, eventually you can relax and enjoy her company. You can bring a similar feeling of relief to prospects by being persistent.

The more persistent (and consistent) you are with them, the less anxious they will be when you call or walk in the door. They will likely relax their defenses and actually listen to what you have to offer.

Approach all prospects with a sincerely happy expression, both on your face and in your voice. Help prospects buy into your products and services by leading them to talk about what doing business with you will be like. Help them feel the positive emotions in their old brain while thinking about you and your services with their new brain.

Be consistent and persistent in your conversations and actions. Help prospects form this connection between their will and imagination, and they will become your customers. ■

Amy B. Garvey is Secretary of NAOPP. She works in the Upstate of South Carolina as a sales agent for New York-based Business Payment Systems. Call her at 864-901-8722, or e-mail her at agarvey@bpsmerchant.net.

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Education (continued)

Marketing 101:

Three Misconceptions About Marketing on the Internet

By Nancy Drexler and Sam Neuman

Cynergy Data

Spam. Googling. Cookies. Java. Domains. Blogs. Five years ago, these words, if we'd heard them at all, had very different meanings. The Internet has not only changed the way we communicate, but it has also revolutionized the way we do business.

Marketing strategies have evolved for the Internet age, too, but if you're like most people, you've had some struggles adapting your can't-miss traditional marketing plans into e-marketing campaigns that deliver.

Don't panic yet: The essential tools of great marketing haven't changed. Concise, catchy taglines and clear, appropriate visuals are still indispensable components of a great Web marketing campaign. The fundamentals of selecting the right market and communicating with your audience in terms that they understand remain the same.

And a persuasive call to action never goes out of style.

However, computers offer us as marketers so many conveniences, knowledge at our fingertips, high-speed communications, and of course, spell-check, that it's easy to forget that the Web has its pitfalls, too.

Do you want your e-marketing to get real-world results? The first step is to make sure that you don't make any of the following three most common strategy errors. Learn the truth about these widespread misconceptions, and your company will be clicking away toward profit in no time.

Myth 1: Creating Buzz Is as Easy as Clicking "Send"

Thanks to the Internet, marketers have a vast number of new communication venues available. Now, it's possible to read about a new industry trend on GS Online (www.greensheet.com), back it up with some statistics from research-related news blogs, and use that information to write a targeted and timely e-mail blast to prospective merchants. When you're done, take a few minutes to discuss the issue with other industry professionals on GS Online's MLS Forum.

All in a day's work, right? Wrong. You did your job by spreading the word, but when is the last time an unsolicited e-mail changed your mind about anything? You've taken the first step, but to achieve serious bang for your buzz, back up your Web marketing with every other marketing tool at your disposal. Work the phones. Send direct mail. Place ads. Create news releases.

Electronic marketing is one great way to get the attention of large numbers of prospects, but the fact that it's cheaper and easier to put together than more traditional tried-and-true marketing methods doesn't mean it can stand alone. You'll still need to try every platform available for getting the ear of your target audience.

Myth 2: When It Comes to Web Design, Bigger Is Better

Web design has come a long way since the days of solid-color backgrounds and long pages of black and white text. Just look at the number of programming languages today's Web designers have at their disposal: Web designers previously only needed to know basic HTML, but now

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many can program in Java, ASP, PHP, Perl, CGI and Flash. No matter what language they work in, Web designers' palettes have also expanded to include frames, embedded movies, sound, high-resolution images and elaborate color schemes.

Striking the proper balance between what technology is capable of creating and what makes an accessible, useful and persuasive Web site is the marketer's challenge. Simply put: The fact that you can add virtual bells and whistles to your Web site does not necessarily mean that you should.

For example, you might consider installing a Flash movie on your homepage, allowing viewers to watch a brief commercial that promotes your brand before accessing the site. The video is sure to impress visitors and convince them that your company is sophisticated, knowledgeable and cutting-edge, the first time they view it.

The second time they visit the site, they'll search for the "skip intro" button the moment the video starts to play.

If you haven't provided them with the option of bypassing the introductory movie, you'll only irritate your most important audience group (repeat visitors) and maximize

the chances that they'll get frustrated, close the window and move on to another site.

Avoid another common Web site pitfall by remembering that most Web designers are more likely to be artists at heart, not marketers. They'll use their talents to create gorgeous, eye-popping backgrounds and visuals for your site, with innovative fonts and bold color schemes.

The downside: Many visitors, especially older browsers or those with bad eyesight, might be unable to read the information, or distinguish what is important from what isn't. Internet searching and browsing is all about speed. If seekers can't find what they want quickly, they will move on. Quickly.

Your job is to strike a balance between a site design that's eye-catching and one that's easy to read and navigate. Remember: A great design will dazzle viewers once, but in order to maximize repeat visits, put the emphasis on functionality.

Myth 3: Web Marketing Is Free: There's No Downside

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Education

Internet is that it allows word-of-mouth to spread more quickly than ever. Today, breaking news spreads instantly. There's no need to wait for the morning paper to find out what happened the day before when information is available at the touch of a button almost as soon as events take place.

However, there is a considerable downside to this: Negative or, worst of all, completely inaccurate "news" spreads even faster than good news.

Now, one person with a negative agenda can create a story about a company, e-mail it to a widely read blog or post it to a high-traffic message board, and see the rumor reprinted as "truth" all across the Internet in only a few hours.

The adage about bad news spreading faster than good news is still true, especially online. Web sites and blogs that update their headlines several times a day also suffer from much stronger deadline pressure than traditional print media outlets, which publish content only once a day, once a week or once a month.

This race to be on top of news as it happens means that

there is less time to go through a full fact-checking process before publishing; he who hesitates in the Internet age might completely miss the chance to cover a breaking news story.

The next time you're struggling to adapt your marketing campaigns to our brave new world of buzzwords, pointing, clicking and blogging, keep in mind the three common misconceptions discussed in this article, and your campaigns will deliver major results, in virtual reality and in the real world, too.

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

Founded in 1995 by Marcelo Paladini and John Martillo, Cynergy Data strives to be a new kind of acquirer with a unique mission: to constantly explore, understand and develop the products that ISOs and merchants need to be successful, and to back it up with honest, reliable and supportive service. For more information on Cynergy Data contact Nancy Drexler, Marketing Director, at nancyd@cynergydata.com.

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Education (continued)

Visa's Manual on Chargeback Management

By David H. Press

Integrity Bankcard Consultants Inc.

In a previous article, I wrote that in order to support its Re-engineering Disputes (RED) Project, Visa U.S.A. revised its operating regulations, effective Oct. 2, 2004 ("Visa's Recent Chargeback Reason Code Changes," The Green Sheet, Nov. 8, 2004, issue 04:11:01). The article listed Visa's new chargeback reason codes and how the new chargeback process works.

Visa also published another useful manual in 2004: "Card Acceptance and Chargeback Management Guide for Visa Merchants." As an ISO/merchant level salesperson (MLS), obtain a copy of this guide for your own review and also distribute copies to merchants with chargeback problems or potential chargeback problems.

The "Card Acceptance and Chargeback Management Guide for Visa Merchants" is a 123-page comprehensive manual that provides merchants with accurate, up-to-date information on processing Visa transactions, while also informing them how to minimize the risk of loss from fraud and chargebacks.

Materials include card-present and card-not-present processes and requirements and best practices for doing business on the Web. The manual also contains detailed information on the most common types of chargebacks that merchants receive, and it describes what merchants can do to remedy or prevent them.

The guide lists each chargeback reason code. It provides information that defines each chargeback type and the most common causes of them. It also lists merchant actions for the back-office staff to re-present chargebacks to the issuing bank.

Visa's manual contains tips for a merchant's POS staff and owner/manager to avoid each chargeback type as well as risk management tools for preventing them.

For example, for Chargeback Reason Code 83: Fraudulent Transaction – Card Absent Environment, the guide lists the following merchant actions for re-presenting the chargeback:

Authorization Was Obtained and AVS or CVV2 Used

If the transaction was a MO/TO or Internet transaction, and you obtained an authorization approval and verified AVS or CVV2, inform your merchant bank. If you received an authorization approval and an exact match to the AVS query (that

is, a match on the cardholder's street number and ZIP code), and have proof that the merchandise was delivered to the AVS address, send a copy of the transaction invoice, proof of delivery and any other information pertaining to the transaction to your merchant bank so it may attempt a re-presentation.

Authorization Obtained, AVS or CVV2 Not Used

If you did not use AVS, and the item has been charged back to you, send a copy of the transaction invoice, proof of delivery and any other information you may have pertaining to it to your merchant bank so it may attempt a re-presentation.

Was a Card-Present Transaction

If the transaction was face-to-face and the card was present, the chargeback is invalid. To prove the cardholder participated in the transaction, provide your merchant bank either with a copy of the sales receipt bearing the card imprint and signature of the customer or with an authorization record proving the magnetic stripe was read ...

The guide also includes information on Visa's Chargeback Monitoring Programs. Visa monitors all merchant chargeback activity on a monthly basis and alerts merchant banks when any one of their merchants has excessive chargebacks. In most instances, Visa considers merchants with a chargeback rate of 1% or greater as having excessive chargebacks.

Once notified of a merchant with excessive chargebacks, Visa expects merchant banks to take appropriate steps to reduce the merchant's chargeback rate. Remedial action will depend on merchant type, sales volume, geographic location and other risk factors.

In some cases, as the ISO/MLS, you might need to provide sales staff with additional training or review sessions on card acceptance procedures. In others, you might be required to work with your merchant bank to develop a detailed chargeback-reduction plan. Visa may impose financial penalties on merchant banks that fail to reduce excessive merchant chargeback rates.

The two Visa Chargeback Monitoring Programs are:

Merchant Chargeback Monitoring Program

Visa's Merchant Chargeback Monitoring Program (MCMP) monitors chargeback rates for all merchant banks and merchants on a monthly basis. If a merchant has excessive chargebacks, Visa notifies its merchant bank in writing.

MCMP applies to all merchants with more than 100 total transactions per month (sales, credits, etc.), more than 100 chargebacks, and an overall chargeback-to-transaction rate of 1% or greater.

Download a copy of "Card Acceptance and Chargeback Management Guide for Visa Merchants" at:

http://usa.visa.com/download/business/accepting_visa/ops_risk_management/card_accept.pdf?it=il|/business/accepting_visa/support_center/tips_tools_downloads.html|Card%20Acceptance%20%26amp%3B%20Chargeback%20Guide

Visa considers the first notification of excessive chargebacks for a specific merchant a warning; Visa's banks impose fines only to merchants who do not take action within an appropriate period of time to return chargeback rates to acceptable levels.

High Risk Chargeback Monitoring Program

Visa specifically targets the High Risk Chargeback Monitoring Program (HRCMP) to reduce excessive chargebacks by high-risk merchants. As defined by Visa, high-risk merchants include direct marketers, travel services, outbound telemarketers, inbound teleservices and betting establishments.

HRCMP applies to all high-risk merchants with more than 100 total transactions per month (sales, credits, etc.), more than 100 chargebacks, and an overall chargeback-to-transaction rate of 1% or greater.

Under HRCMP, Visa provides no warning period;

instead, its banks immediately impose fines of \$100 per chargeback if a merchant has an excessive chargeback rate.

We should commend Visa for publishing this information and making it available to the ISO community and merchants. Use this manual as a reference guide. By reviewing it, you can help merchants determine the cause of their chargebacks.

Also use this guide to determine if Visa has made a change to a process or if it has made an additional tool such as AVS, CVV2 and CVC2, or Verified by Visa available that could help merchants lower their chargebacks. These efforts will reduce your overall risk exposure and allow merchants to continue to process with you. ■

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



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Education (continued)

PCI Data Security and Your Merchants – Part II

By Peter Scharnell

Electronic Exchange Systems

Editor's Note: Peter Scharnell's previous article, "What PCI Data Security Means for Your Merchants" (The Green Sheet, June 13, 2005, issue 05:06:01), provided some background on the development of the PCI program. In this article he continues this discussion.

In late 2004, Visa U.S.A and MasterCard International announced a new security initiative known as the Payment Card Industry (PCI) Data Security Standard in an effort to standardize industry security requirements for storing, processing and transmitting cardholder data.

This new standard combines and expands on Visa's Cardholder Information Security Program (CISP) and MasterCard's Site Data Protection (SDP) Program. According to Visa and MasterCard, merchants and ser-

vice providers must demonstrate PCI compliance to their respective acquirer(s) by using onsite reviews, security self-assessments and security scans.

The majority of acquirers have submitted the necessary paperwork to their respective processors to ensure that they operate within these guidelines and that all of the certified products they use meet PCI standards.

While this means that the lion's share of the software and terminal products are in accordance with PCI compliance, merchants might still be using software or equipment that do not meet compliance standards, and not be aware of it.

For instance, it is a merchant's responsibility to contact his or her software provider to ensure compliance. If merchants do not meet the compliance requirements of the PCI program, then Visa and MasterCard may impose a non-compliance assessment directly on the merchants.

The trouble is that many small and mid-sized merchants are simply not aware of the PCI regulations.

It is the role of the card Associations, acquirers and, most importantly, merchant level salespeople to educate merchants on the new regulations. Not only will this help build a stronger relationship with customers, it will also open up new sales opportunities.

Merchants that currently use non-PCI compliant solutions will need to upgrade to new systems that are PCI-compliant. This means new software and equipment sales and a chance to review the merchants' processing rates.

The PCI program represents a vital part in our industry's wide-ranging approach to payment card security. The Associations designed the program to help service providers and their merchants protect cardholder and payment data and ensure the reliability and integrity of the payment-processing infrastructure.

By the same token, the PCI program will also reinforce cardholder confidence and reduce the potential threat to the overall payment processing industry. ■

Peter Scharnell is Vice President of Marketing 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 send an e-mail to Scharnell at peter.scharnell@exsprocessing.com. EXS is a registered ISO/MSP for HSBC Bank USA, National Association.

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10 Years Ago in The Green Sheet ...

July 10, 1995 Issue 95:07:01

The Green Sheet

News and Advisory Service for ISOs in the Financial Services Industry

Inside This Issue

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For those of you in the wider expanses of the Internet, our E-mail address is: greenst@sol.com. Your service provider will have information on how to access the Internet.

See you in Cyber-Space!

Fewer Places To Shop For ISO's

In a move that we predicted in the December 12, 1994, issue of The Green Sheet, two of the very biggest of the Financial Services companies plan to merge.

First Financial Management Corp. (FFMC), owners of Nabanco and TeleCheck, are planning to merge in First Data Corp., who has recently purchased Card Establishment Services, Inc., the CitiCorp Bankcard spin-off, and the number 11 player in Bankcard acceptance game.

With virtually everyone who is anyone in the Bankcard game, buying over

Defending Their Home Turf

Bypass Corporation has announced a new software/hardware product for check acceptance.

The new system routes a check transaction to the in-store check authorization software, which verifies approval. Check transactions are approved or declined according to customer profile maintenance parameters. The software then returns

Merchant BankCard Processors

1 player now controls nearly 54% of all bankcard locations

Processor	Percentage
First USA	54%
NPC	-
NDC	-
All Others	-
First Data/Nabanco	-

- The Green Sheet joins cyberspace. At this point the online presence consists of an e-mail address through America Online. There is no Web site yet.
- ISO consolidation begins to gain force with the merger of First Financial Management Corp., owners of Nabanco and TeleCheck, with First Data Corp.
- The option of per-call blocking with Caller ID was postponed by the Federal Communications Commission.
- Merchant acceptance of checks over the phone is the latest trend in payments.
- Some things never change: Sacramento police caught a major fugitive check counterfeiter, cracking a large false check and ID operation.

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for them before they even leave home. Express access to the attractions is also often available.

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Contact the company to learn about agent and wholesale reseller and sales opportunities available with Smart Destinations and the Go Visitor Card.

Smart Destinations Inc.

617-671-1001

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A Prepaid Travel Card Chock Full of Fun

Product: Go Visitor Card

Company: Smart Destinations Inc.

Planning a vacation to an unfamiliar city can often be a difficult task. Not knowing where to go or what to see, and not even being aware of many interesting attractions, can make both the planning and trip a frustrating process.

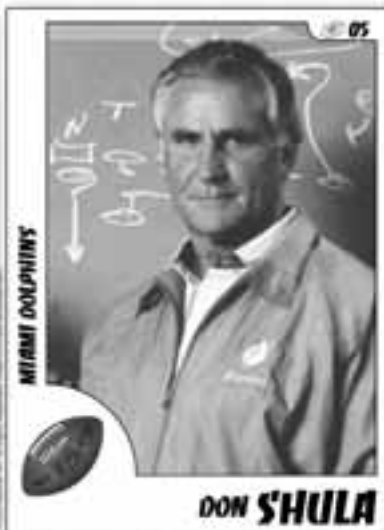
The Go Visitor Card from Smart Destinations is currently available for six markets: San Francisco, San Diego, Seattle, Chicago, Orlando and Boston.

It's a smart chip-enabled prepaid card that gives visitors to these cities an all-inclusive solution for access to more than 50 attractions in each market. When travelers make plans to visit one of the cities, they purchase the cards online. Travelers can also use Smart Destinations resources to help plan their trips through airfare and hotel packages.

With the Go Visitor Card, they decide which attractions they want to see, then add those to the card and prepay

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A Pen That Reads Fingerprints

Product: Fingerprint Sensor Pen

Company: Pen-One Inc.

B iometric verification as a fraud fighting tool makes a lot sense, if you think about it. Even with all the information there is on data breaches and security flaws, simple preventive measures, such as store clerks checking and verifying customers' IDs when they make purchases with payment cards, are often neglected. If someone is using a stolen card, many times all they need to do is forge a signature.

A new way to use biometric technology ties a signature to an individual's personal information and verifies identity during financial transactions. Pen-One Inc. has introduced the Fingerprint Sensor Pen that links a signature with automated electronic fingerprint recognition.

The Pen can be used wherever a secure authenticated signature is necessary. It works like this: Businesses that use the biometric writing instruments register customers by taking a scan of the fingerprint. The fingerprint template is stored on a contactless or magnetic stripe card, key fob or other portable device that stays with the consumer, who brings it to the merchant location for swiping and comparison. The templates can also be stored by the merchant in the business' central database and accessed by the pen for verification.



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Either way, the pen is linked to and integrates with the POS system through a USB port or a wireless connection. The pen is ergonomically designed so that when customers hold it, their index finger rests on a sensor that reads the fingerprint. The fingerprint sensor instantly verifies whether or not the person is the registered user of the pen.

The pen will write on paper or on electronic devices such as tablets or PDAs.

The Fingerprint Pen will provide practical, reliable biometric identification, without clerks needing to ask for ID, for many types of businesses including banks, check cashing centers, retail locations and loan processors.

Pen-One Inc.

Phone: 248-644-1014

Fax: 413-521-4703

www.pen-one.com

Chargeback Management Made Simple

Product: First Resolution Online

Company: First National Merchant Solutions

Fraud related applications at the POS are a hot topic these days. After all, this is the point at which a lot of fraud originates. The card Associations place a great deal of the responsibility for fraud prevention on merchants. Therefore, being able to accurately and easily manage chargebacks is vital.

Payment processor First National Merchant Solutions recently made available a program called First Resolution Online. It provides a secure, paperless method for managing chargebacks and reversal items with a standard Internet browser.

First Resolution Online is the latest addition to the company's First InfoCenter, an online data management portal. To use First Resolution, as well as the data management services within the portal, all a merchant needs to do is sign up on the Web site and log on. No software is needed.

Merchants now have a management tool that allows them to track chargebacks, retrievals and reversal items and view all applicable information for each item. Chargeback data can be exported in a variety of file formats and attached to e-mails for review by personnel at First National Merchant Solutions.

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Another Tool to Fight Skyrocketing Fraud

Product: Advanced Authorization


Company: Visa U.S.A.

Financial fraud is arguably the most debated topic in the banking and payments industries. How to respond to consumers with compromised information; the necessity of governmental regulation; and simply how to keep personal information safe and secure are all questions demanding answers.

Expanding on some of their industry-leading security procedures, Visa U.S.A. recently announced the introduction of a patent-pending antifraud technology. Advanced Authorization, now used on every single Visa credit and debit purchase, was implemented to prevent an estimated \$164 million in fraud losses. Advanced Authorization works in real time to detect fraudulent activity. It scans and instantaneously detects fraud on specific cardholder accounts and throughout the entire Visa network.

As soon as a card is swiped, Advanced Authorization provides an instant report of the transaction's potential for fraud from the cardholder and issuing bank perspectives. Because this all happens in real time, the issuer is able to send back an immediate authorization or decline of the transaction.

Visa said that several card issuers tested the technology rigorously and were all pleased with the added level of security it provides. It allows financial institutions to concentrate their efforts on preventing riskier and more elaborate fraud schemes rather than inspecting individual transactions.

Advanced Authorization uses Visa's state-of-the-art neural networks which have been used successfully to monitor fraud and detect unusual spending patterns in individual cardholder accounts. 

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WaterCoolerWisdom:

"A good listener is a good talker with a sore throat."
Katharine Whitehorn

Is There Such a Thing as Too Much Communication?

How many times has this happened to you? You're on the phone with a merchant and although the conversation is essentially over, it just keeps going.

For example, a specific issue caused one of you to initiate the call, and it was discussed and resolved. But the conversation has continued for 10 minutes, 15 minutes, maybe even longer, and you just can't get off the phone!

If the phone has a call timer, you might look at it and think, "Well, there's 26 minutes of my life that I will never get back."

It's a tough call because so much of your success as a sales professional is tied to relationships. Cultivating and nurturing business relationships not only helps maintain your current client base, but it also helps you win customers through referrals and add-on services. The last thing you want to do is alienate a customer by cutting him off or curtly ending a conversation.

However, time is money. If you have addressed the reason for the call, yet the conversation continues, additional time spent chatting is money lost, for both parties.

Ask Yourself "Why?"

How do you end the call without offending the merchant? First, examine why the call lingers, and see if any sales opportunities are waiting to be discovered.

For example, is the merchant:

- **Bored?** If the merchant has time to chat, business is



Try to keep the conversation business-related, and you will have an easier time ending the call. If the topics veer toward personal issues, try to steer them back toward professional topics ...

probably slow. Take this opportunity to sell some add-on services, such as phone cards or gift cards, which will bring him more customers. He won't be bored, or have time to chat excessively, if he is busy greeting customers and ringing up purchases.

- **Lonely?** This merchant might simply be looking for someone to listen to him. Staying on the line to avoid hurting his feelings might encourage him to talk longer and call more frequently.

Try to keep the conversation business-related, and you will have an easier time ending the call. If the topics veer toward personal issues, try to steer them back toward professional topics by asking questions about sales figures or transaction amounts.

- **Procrastinating?** Perhaps this merchant is putting off a task he simply doesn't want to do, such as balancing the books or reconciling receipts. Ask him what he has planned for the day and listen for items that he perceives as unfavorable or time intensive. Then, review your service offerings to see if you

have a solution that will help make these tasks more bearable for him.

Sometimes It's Just Because

Sometimes people like to chat, for no specific reason. When you are ready to hang up and the other person is not, you might need to resort to some creative measures.

Following are a few tactics to use to end calls that inexplicably seem to have no end in sight:

- When you get a chance to get a word in (perhaps when

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the caller takes a breath) make a closing statement, such as "It was good to talk to you," or "Thanks for your time." With any luck, he will take the cue and let you terminate the call.

- If you are fortunate enough to be near the top of the hour, you might suddenly need to rush to a meeting or appointment. For example, stating "I have a meeting at 2:00 and need to get going but, thanks for your time," might be enough to provide the out you need.
- Of course, there is always the old standby, "Someone just came into my office so I'm going to have to say goodbye." It's OK if this "someone" is an imaginary friend standing in your doorway.
- If all else fails, invest in one of those desktop phone ringers found at novelty stores. The person on the other line will hear it ring, and you can tell him you have to take another call.

As in football, the best defense is a good offense. Once both parties have addressed the issue at hand, start working toward ending the phone conversation politely and professionally.

Don't open any new conversation topics unless you're willing to spend time on them. Only ask questions that you want answered. Finally, never say, "I will call you back" unless you intend to follow through and commit yourself to another 26-minute call.

Isn't That Special?

Customers are looking for something out of the ordinary, and they will pay more for a product that they perceive as unique, but not one that they believe is average or ordinary. In fact, they will try to pay less for it. Therefore, it is vital to make your product special. Once you've identified its unique attributes, use those qualities to help make the sale. Here's how:

1. Determine Prospect's Needs
2. Identify Product's Unique Features
3. Assign Benefits to Those Features
4. Meet Prospect's Needs With Those Features and Benefits
5. Present Remaining Features as Benefits

1. Determine Prospect's Needs

When approaching a potential customer, you need to know what she needs. Before tackling the issue of making your product unique, first determine her needs. We've discussed this topic in the past ("What's on the Prospect's Mind?" The Green Sheet, Dec. 27, 2004, issue

04:12:02) so we won't go into details in this article.

Just make sure that when you visit prospects, ask probing questions and analyze the competition and the market to understand their wants and needs. For this example, let's assume a need is "easier POS terminal maintenance."

2. Identify Product's Unique Features

Now that you know what your prospect needs (i.e., a terminal that's easy to maintain) it's time to look at your product and identify features that make it stand out from similar products. Remember, features are facts, which are verifiable, objective and specific. For example, a feature of a certain terminal receipt printer is that the ink lasts for 1,000 receipt printings.

Don't worry that what you sell isn't a one-of-a-kind service or a newly invented product. Your product doesn't have to be something that *none* of your competitors offer; it simply needs to be something that *most* competitors *do not* offer. That, coupled with your other distinctive features and services, makes your product unique.

3. Assign Benefits to Those Features

After identifying the unique product features, the next

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step is assigning a benefit (or two) to those features. A benefit is more subjective than a feature.

Benefits need to be specific and presented in a way that is meaningful to the prospect. For example, rather than saying "longer lasting ink" say "1,000 receipt printings, which means less time wasted changing ink cartridges, a faster checkout, more transactions processed, and increased profits."

4. Meet Prospect's Needs With Those Features and Benefits

Now that you know the benefits of your product's features, meet the prospect's needs with them. Find a unique feature and benefit to meet each of the previously identified needs. Let's go back to our example of "easier terminal maintenance." If you tell the prospect that the ink lasts for 1,000 receipts, she will be unimpressed because you have not met her need of easier terminal maintenance.

However, if you tell her that the printer ink lasts for 1,000 receipts so it doesn't need to be replaced often (and isn't messy), she will understand how it solves her terminal maintenance problems. You've met her need. Now you can show her the added benefits of the terminal, such as the faster checkout process.

5. Present Remaining Features as Benefits

After you have assigned a feature and benefit to each of the prospect's needs, you might have a few left over. Great! Present these features as added benefits, the icing on the cake. Not only will this product meet her needs, it offers other benefits of which she never dreamed.

Be sure to include all the unique features. Just because she doesn't ask about them doesn't mean they won't be important to her. If she shops around, another competitor might present a similar benefit, and you don't want the prospect to mistakenly think that you do not offer a similar, and better, service.

No one wants to be average. To close sales, show prospects that your product is special. To do that, know not only the product, but also the prospect. When you discover a prospect's needs and identify your product's unique features and corresponding benefits, use those features and benefits to meet the pre-defined needs ... and close the sale.

Good SellingSM

Paul H. Green, Publisher

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2005 Field Guide for ISOs

Highlights: More than 20 ISO experts and program managers will be on hand to provide insight and information regarding achieving success as an ISO. The conference will help bridge the gap between merchant level sales and becoming an ISO.

The event's facilitators have a great deal of first-hand experience, and seminar topics will cover lead generation, merchant retention and credit card sales promotions.

Each hour-long seminar includes a PowerPoint presentation, a panel discussion and a Q&A session.

When: July 27, 2005

Where: Renaissance Hotel, Chicago

Registration: Visit www.fieldguideforisos.com or call 262-367-6553



Midwest Acquirers' Association (MWAA)

Third Annual Session, 2005

Highlights: Attendees and vendors register and pay for this year's conference online thanks to a sponsorship by AmbironTrustWave, the enterprise security advisor company. The first day includes a panel discussion on value-added services and a reception with the vendors. Day two includes seminars on the latest POS technology, Check 21, interchange and fraud prevention. Blair Singer, keynote sales speaker and creator of SalesDogs.com, will also present his unique insights. The independent seminar, "Field Guide for ISOs," will precede the conference on July 27.

When: July 27 – 29, 2005

Where: Renaissance Hotel, Chicago

Registration: Visit www.midwestacquirers.com



The Institute for International Research

Prepaid Markets Expo, 2005

Highlights: The Prepaid Markets Expo combines two aspects of the prepaid industry: prepaid wireless services and prepaid business and marketing strategies. The former will address key market trends, strategies and pricing solutions while taking advantage of technical innovations broadening subscriber reach. The latter will focus on differentiating service offerings and creating brand loyalty. The conference will cover topics including everything from stored value card operations, card services and loyalty marketing to value-added services and emerging markets. Merchants, card issuers, processors, acquirers and ISOs/MLs are encouraged to attend.

When: Aug. 1 – 3, 2005

Where: The Warwick New York Hotel, New York City

Registration: Visit www.iirusa.com/prepaidmarketsexpo/ or call 888-670-8200



Western Payments Alliance (WesPay)

Fraud Workshop

Highlights: With a heightened level of fraud awareness, it's important to stay up to date with new fraud prevention measures. The WesPay check, deposit and ACH fraud workshop is a half-day educational forum in which attendees learn how to reduce fraud exposure and losses. The event will present new fraud fighting technologies adopted by financial institutions as well as common mistakes made by many people that exposes them to risk.

When: Aug. 16, 17, 18, 23, 24, 2005

Where: Portland, Ore.; San Francisco; Sacramento, Calif.; Pasadena, Calif.; and Salt Lake City

Registration: Visit www.wespay.org or call 415-433-1230

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United Bank Card has taken the knowledge and resources from its years of experience in payment processing and applied them to the ATM Industry. With United Cash Solutions, a wholly owned subsidiary of United Bank Card, you can rest assured that we adhere to the highest standards of quality and customer service. Operated by industry experts who understand the ATM needs of merchants and ISOs, United Cash Solutions delivers an entirely in-house program with a simple application process, fast turnaround times, nationwide on-site installation and 24-hour support. If you are interested in selling, leasing or placing ATM machines, United Cash Solutions is the solid choice you can depend on.

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To sell, lease or place ATM machines,
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Alan Forgione, President - ext. 1410
Stephanie DeLeve, VP of Sales - ext. 1430

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WordSearch

Put on your thinking caps, and find all the words listed below ... we've even started it for you.
 Words will be horizontal, vertical, diagonal and even backward! Have fun.

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ACCOUNT
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 BREAKAGE
 CAPTURE
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 DEPOSIT
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 E-CASH
 FLAT FEE

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