



The Green Sheet

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

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GS Appoints General Manager and Chief Operating Officer

The Green Sheet Inc. is pleased to announce the promotion of Kate Gillespie, formerly Vice President of Production and Circulation, to General Manager and Chief Operating Officer.

Kate has been with The Green Sheet since October 2002. She joined the staff after three back-to-back positions at CrossCheck Inc.

First she served in the company's Corporate group. She then worked with one of the incubator companies formed by CrossCheck, called Concepts Inc.

In her last position with CrossCheck, she worked with ATM Safe.

"I am thrilled to be able to take this step in my career," Kate said. "As technology evolves, I believe that there will be many exciting changes and new opportunities for merchant level salespeople in the coming years. I look forward to guiding The Green Sheet into the future of the payments industry."

Kate will report to The Green Sheet's founder and President, Paul H. Green.

"I am very pleased to have Kate in this new position," Paul said. "I have worked with Kate in four companies and have seen her abilities first hand. Kate is a highly organized individual, and most importantly, she understands how to keep a business on target and focused on its mission."



Kate has had a varied career over the years, ranging from managing an optometry practice, working as a human resources professional for an educational sales company, and as a sales director.

Early in her business career, she worked four years as a statistician for the Department of Defense. Kate developed and maintained Affirmative Action Plan statistics and planned and executed multicultural events on behalf of the department.

Working in the payments industry for the last seven years, Kate has learned the payments world both in the United States and in South America, through her ATM Safe assignments.

E-mail Kate at kate@greensheet.com



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Notable Quote

"I want to express my deep gratitude for having shared these past 11-plus years with you. We have shared many successes, challenges, adventures and accolades. It certainly has never been dull ... "

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Looking for Collection Data

I have been a subscriber to The Green Sheet for over a year, and find it very useful in the growth of my company. In recent months, I have had several appointments with CEOs and CFOs all over the country. My company deals in the area of "true check recovery." ... I was trying to convert these companies over to my company's recovery programs. In this lies a problem that I hope The Green Sheet might be able to help me out with.

In almost every appointment I have been on, I have heard the same comments from these well-educated and versed individuals, "We never see bad checks." ... I reply, "So how much does it cost to never see a bad check?"

I have been very amazed and concerned by the responses I get. In the last meeting I had, this mid-size company of about 300 stores had been using a guarantee conversion program for almost two years. For two years, this company has paid over \$800,000 to recoup half of that. Are there any publications or studies that show true collection rates for the top collection agencies in the country? By this I mean number of bad checks received versus the actual amount collected and the cost associated with these programs.

– G.W. Smith
Arkansas

G.W.:

Unfortunately, The Green Sheet does not have any statistics to help you. You might try to obtain this information from ACA International – The Association of Credit and Collection Professionals. The Web site is www.collector.com.

– Editor

Need Help With Compliance

I am doing a Web site as we speak, and I would love to be in compliance with Visa and MasterCard regulations. Can you help me with the regulations so I can avoid possible fines? Thank you.

– W.V.
via e-mail

W.V.:

We suggest contacting a professional in the compliance field. The card Association rules can be very complicated. Please check our Resource Guide under the heading "Consulting and Advisory Services" for some possible contacts.

– Editor

Shorter Visa URL

In your July 11, 2005 issue, I would like to make a suggestion/correction for an article on page 89 from David H. Press at Integrity Bankcard Consultants ["Visa's Manual on Chargeback Management," The Green Sheet, issue 05:07:01].

The link to Visa's acceptance guide is [no longer] correct. You cannot link directly to the guide using the URL that shows up when you download it; [it] constantly changes. The URL you should be using, which will always work for every visitor and is much shorter, is:

http://usa.visa.com/download/business/accepting_visops_risk_management/card_accept.pdf.

Hope that helps,
Curtis Stevens
Gotmerchant.com

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Susan, NAB Agent

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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 it, the word "BANCARD" is in a smaller, all-caps, sans-serif font. A trademark symbol (TM) is located to the right of "BANCARD".

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YOUR NEWS IN A HURRY

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.

Feature

AgentTalkSM: Continuing Education

Early on in her career, Tina Louise Penn of Signature Card Services in Los Angeles asked industry veterans many, many questions, which helped her build a solid understanding of the payment processing industry. Penn shares her success story with The Green Sheet.

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News

GS Appoints General Manager and Chief Operating Officer

The Green Sheet Inc. is pleased to announce the promotion of Kate Gillespie, formerly Vice President of Production and Circulation, to General Manager and Chief Operating Officer of the company.

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News

Palm Veins: A New ID in Biometric Solutions

Most people are familiar with the concept of using fingerprints, iris scans or voice recognition in biometric security solutions, but what about veins in the palm of a hand?

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Feature

The ABCs of ACH

The increasing number of automated clearing house (ACH) payments are quite impressive and not matched in any other area of payments. You probably have at least a basic idea of what ACH is. But do you *really* understand how ACH works?

Page 24

News

Gift Cards Attracting Fraudsters

As gift cards increase in popularity among retailers and consumers, crooks are finding creative ways to use them in fraud schemes. One way is by skimming cardholder data and transferring it onto a gift card. Once someone has skimmed the information on a credit card, they can move it onto any other card with a magnetic stripe.

Page 59

Feature

Keeping an Eye on the ATM

From ATMmarketplace.com . What happened to the good ole days when the magnetic stripe was king? Remember ... those were the days when you didn't have to worry about ATM devices that skim or trap. In today's techie world, those days are long gone, and the mag-stripe's life is nearing its end.

Page 34

View

Stepping Up to Professionalism

As a salesperson, in order to help overcome a prospect's distrust and general suspicion, it is essential to demonstrate that you are a professional. But what does this really mean?

Page 62

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News

Fallout From CardSystems Breach Continues

One thing to say about the security breach at CardSystems Solutions Inc.: Many who previously paid little attention to the card acquiring business are paying attention now. In addition, Visa and American Express have terminated CardSystems' status as an approved card processing agent, effective October 2005. How will all this affect ISOs/MLSs?

Page 65

View

Preventative Measures - Broadening Security for Payment Devices

As the world becomes increasingly connected through the Internet, the threat from software viruses is quickly spreading to other devices beyond the PC market. We've all seen widely publicized compromises in other links of the payment processing chain, so it's logical to conclude that it is only a matter of time before POS systems fall under assault.

Page 68

News

Retailers File Another Interchange Lawsuit

The conflict over interchange continues. Major supermarket and drugstore chains filed a lawsuit alleging that the largest card company in the world engages in price fixing and practices that stifle competition. This is the second suit addressing these issues filed by retailers within the past two months. What are the implications?

Page 66

Education

Street SmartsSM: Sell a Lease or Free Equipment?

With all the free POS equipment deals out there, I've wondered if leasing products might become a thing of the past. Why would anyone lease, if they can get the equipment for free? How can the average MLS working the streets sell a lease when another agent is pushing free equipment? These questions and others discussed by MLS Forum members.

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Education

Marketing to the Hispanic Community.....

America's population is changing. More and more people are bilingual, and Spanish is the second most-spoken language in the nation. In order to stay competitive and keep profits growing, begin marketing your business to Hispanic and Spanish-speaking merchants in earnest. Ignoring this vital, rapidly expanding segment of the marketplace could be a recipe for financial disaster.

Page 80

Education

A Warning to ISOs About the CardSystems Security Breach.....

Visa U.S.A. announced that by the end of October, it would no longer approve of CardSystems Solutions Inc. as a processor of Visa transactions. American Express Co. said it would also end its relationship with CardSystems. Visa's announcement alone was the obituary for CardSystems continuing to serve as a processor for banks and ISOs.

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Education

Identity Theft: How to Reduce the Risk.....

As an MLS, you know to advise merchants on how to prevent fraud, but how much do you know about protecting your own business and personal information? This article provides a look at the different types of identity theft crimes and how to protect yourself.

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Inspiration

Don't Let Fear Stand in Your Way.....

Have sales leveled off or dipped? There are as many reasons for slips in performance as there are people who experience them. However, no matter the industry, career or specific nature of the problem, often a stagnant career path or lagging performance can be traced back to one thing: fear.

Page 99

Inspiration

New to the Industry?.....

As someone new to the industry, if you think that you can't compete with more experienced agents, or those with a strong customer roster, don't sell yourself short. Simply take the time and make the effort necessary to educate yourself about your company, the products you represent and the industry.


Page 101

News

Julie O'Ryan Leaves The Green Sheet.....

Julie O'Ryan, who has been a fixture at The Green Sheet since taking over the day-to-day operations as General Manager in 1999, left the company effective July 31, 2005. The entire Green Sheet staff wishes Julie the very best in her new endeavors and will miss her greatly.

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What is your Portfolio Worth?

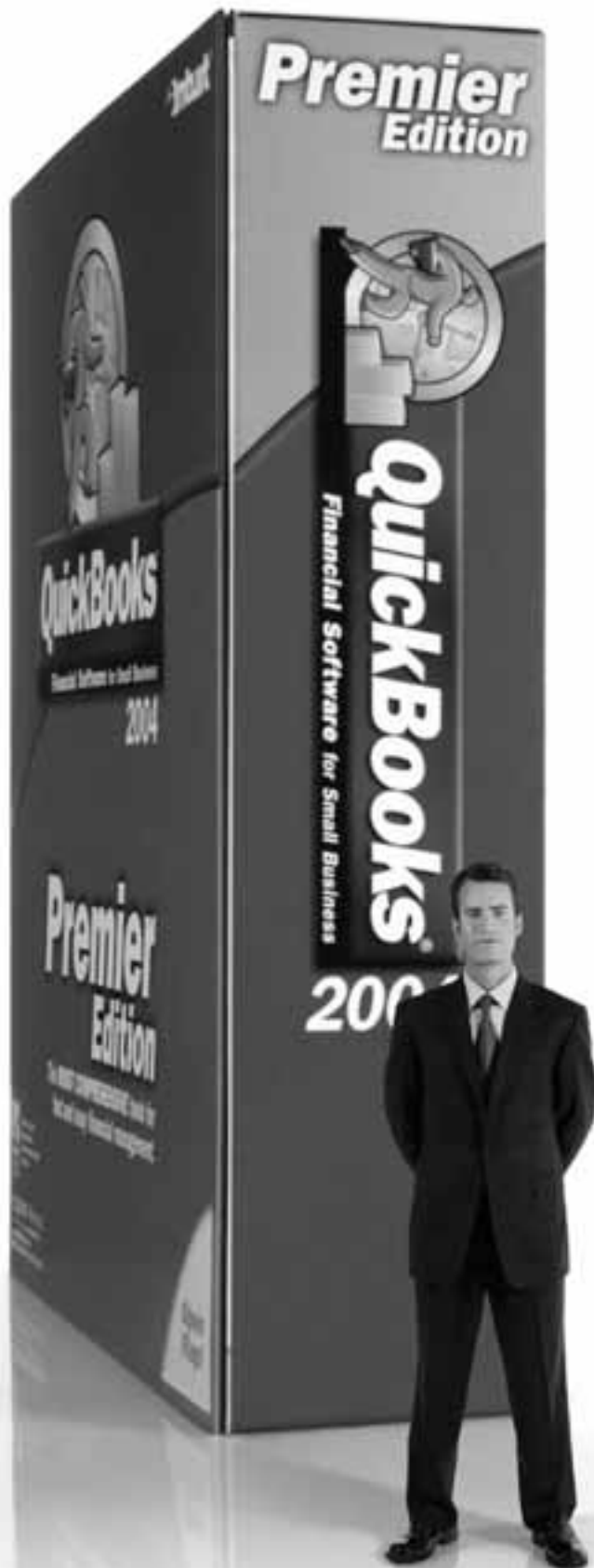
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IndustryUpdate

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NEWS

MasterCard Reveals Boost in Cross-Border Spending

A new **MasterCard International** report analyzes cross-border payments made with more than 350 million MasterCard and Maestro cards across 24 countries. The report shows that cross-border spending grew 12% in 2004. It also reveals two new, rapidly growing drivers for growth: a 22% growth in cross-border debit and a 67% increase in cross-border online spending using the Web, phone and mail order. Download a copy of the report, "Europe's Borderless Economy" at www.mastercardintl.com/docs/MasterInsights_Europe_2005_Europes_Borderless_Economy.pdf.

Nearly All Credit Cards to Offer Rewards, Report Predicts

By 2009, 85% of consumer credit cards in circulation will offer a reward for usage, according to "The U.S. Market for Rewards Cards," a report from **Packaged Facts**, a division of MarketResearch.com.

The report speculates that younger cardholders will be more likely to use and/or convert to rewards card programs because they have grown to expect such programs as a part of engaging with their card issuer. Older consumers, especially the less affluent, might be less likely to do so, the report found.

Chamber of Commerce and Visa Launch Data Security Campaign

Visa U.S.A and the U.S. Chamber of Commerce launched a nationwide data security campaign to encourage a more coordinated effort between the payments industry and merchants to protect customer data and reduce fraud. The organizations will hold a series of nine joint seminars to help businesses understand current requirements for proper handling of customer data, reduce card-related fraud, and know where to go for additional information. The seminars will include representatives from Visa, the local chamber of commerce and members of Congress. For more information, visit:

- www.uschamber.com/sb/security/default
- www.visa.com/cisp
- www.visa.com/merchant

ANNOUNCEMENTS

DynTek Selected as a Qualified Independent Security Assessor

Visa International selected **DynTek Inc.** as a Qualified Independent Security Assessor (QISA) for the Visa Canada Account Information Security (AIS) program. As a QISA, DynTek provides review and assessment services to any entity that processes or stores Visa account data, including merchants, processors and service providers, to determine if they meet mandated security require-



- Millions of U.S. merchants will soon receive their share of the June 2003 \$3.383 billion settlement from the **Visa Check/MasterMoney Antitrust Litigation**, the National Association of Convenience Stores reported. In the coming months, claim forms will be sent to merchants who are members of the class action settlement.
- Families will spend an average of \$443.77 on back-to-school items, according to the results of a **National Retail Federation** survey. This is a decrease of 8.2% from \$483.28 in 2004. The survey found that spending in this category is estimated to reach \$13.39 billion this year, down from \$14.79 billion last year.
- Detroit-based pizza chain **Little Caesars Inc.** plans to open 100 – 200 new stores across the country, focusing on Detroit, Los Angeles, Chicago and Houston. The company currently has about 2,000 stores nationwide. ▶



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Fifth Third Processing and RBS Lynk Recognized

For the 10th consecutive year, **Visa U.S.A.** awarded **Fifth Third Processing Solutions** its Member Service Quality Performance Award. Fifth Third earned top honors for Lowest Chargeback-to-sales Ratio among credit card processors. Visa also recognized **RBS Lynk** by awarding it the Visa Service Quality Performance Certificate of Recognition for Non-duplicate Settlement Transactions for zero duplicate transmissions from its endpoint processing during the 2004 award period.

Q Comm Announces New Funding

Q Comm International Inc. raised approximately \$1.9 million through the combination of a private placement of newly issued shares and the issuance of a note and warrants. Q Comm completed a private placement of 427,000 newly issued shares of its common stock at \$3.07 per share, generating gross proceeds of more than \$1.3 million.

PARTNERSHIPS

AmbironTrustWave and First Data Partner

AmbironTrustWave will offer Payment Application Best Practice (PABP) compliance validation services to all third-party POS software vendor products certified or planning to certify to any **First Data Merchant Services (FDMS)** platform. First Data Corp. recently issued a letter to all affected parties mandating that they complete a PABP audit within 90 days of receipt of the letter. The letter also identified **AmbironTrustWave** as the preferred provider of PABP services to First Data software vendors.

Certegy Partners With Parsam Technologies

Certegy Inc. partnered with **Parsam Technologies** to broaden its suite of e-payment and e-banking services. Parsam's uMonitor technologies automate financial service functions, including e-banking applications. Through the new relationship, Certegy will offer online bill presentment, new account services and loan services to its clients through a private-label arrangement using the Certegy brand.

PREPAID SERVICES
SERIOUS RESIDUALS

PLEASE READ... Prepaid solutions permit merchants to electronically obtain personal identification numbers (PINs) used by consumers to access prepaid cellular telephone, home telephone, Internet and other services at the point of sale. Prepaid cards are easy to handle and virtually risk-free; obtaining PIN numbers electronically eliminates the need for merchants to carry and maintain a physical inventory of prepaid products.
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Robustness	+ Automated Recurring Billing + eCheck.Net® + Fraud Detection Suite + Card Present Capabilities	✓	?
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Reliability	+ Competitive Buy Rates + Reliable Residual Payments	✓	?
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First Data Expands International and Supermarket Client Base

First Data expanded its presence in China and North Asia with a broader set of payment solutions. The company joined forces with JCB to enhance its Vision-PLUS card processing system to support JCB issuance and acquiring. First Data will support JCB in its efforts to enable First Data's worldwide client base to issue JCB cards.

First Data will also integrate aiCorp's RiskNet fraud detection system into its processing centre in Shanghai, making available the ability to monitor client transactions in near real-time and providing prompt notification of fraudulent account activity. In addition, First Data will assimilate Austin Logistics' credit risk management analytic and business intelligence technologies into the financial processing systems it sells in China, Taiwan, Hong Kong and Korea.

In other news, First Data announced agreements with several supermarkets. These include Food Lion, Hannaford Supermarkets, Sweetbay/Kash n' Karry Supermarkets and Harveys. First Data will process credit, debit and electronic benefits transfer transactions for the more than 1,500 combined locations.

Fiserv Credit Processing Launches Merchant Services Program

Fiserv Credit Processing Services introduced a solution to offer merchant acquiring services to its financial institution clients. The service is offered through an alliance with the Primax Payment Systems division of the T.K. Keith Co.

GLOBALCash Signs Venture With International Global

GLOBALCash Inc., a subsidiary of PayStar Corp., entered into a joint venture partnership with International Global Xchange Inc. (IGX). With this partnership, GLOBALCash will use the IGX suite of eWallet stored value services. A rechargeable stored value card accompanies the accounts for cardholders outside the United States and Canada and will contain additional services such as unified messaging and loyalty programs.

Hypercom Featured at All-Star Game

A MasterCard International FanFest Scorecard promotion at the Major League Baseball All-Star Game featured Hypercom Corp. Optimum T4100 terminals. An estimated 80,000 people attended the five-day event. Attendees relied on Hypercom Optimum T4100 multi-application

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terminals with **ViVOtech Inc.**'s ViVOPay 3000 contactless readers to read contactless MasterCard promotional smart cards encoded with prizes. The solution displayed the results on the T4100's graphic screen and printed receipts enabling winners to claim their rewards.

International Card Establishment Signs Two ISOs

International Card Establishment Inc. (ICE) signed two ISOs to its ISO Rep program. ICE agreed to handle all the credit card processing for **Priority Merchant Services Inc.** (PMS) and **American Merchant Processing Solutions** (AMPS). AMPS and PMS have a total of 16 sales representatives and are expected to increase their sales force to 20 by the end of the year.

The two ISOs will open 50 merchant accounts monthly. They expect to build their combined volume to more than 100 per month by the end of the year. With the recent signing, ICE is processing the merchant accounts of approximately 100 sales reps working as ISOs or directly for ICE.

Precision Dynamics Chooses Ezic

Precision Dynamics Corp. (PDC) recently selected **Ezic Inc.** as the Internet payment gateway of choice to sup-

port its Smart Band Wristbands and Smart Kiosk cashless payment solution. PDC has worked with Ezic to launch the technology introducing the kiosk and wristband combination at the 2005 Super Bowl. Since then, the two companies have installed kiosks in stadiums, water parks and fair grounds.

Princeton eCom and Striata Form Alliance

Princeton eCom Corp. formed an alliance with **Striata** to serve as the preferred processor for payments made via the Striata eBilling Suite. The eBilling Suite enables bills to be paid directly from a secure e-mail bill.

Radiant Systems Forms Partnership With RBS Lynk

Radiant Systems Inc. selected **RBS Lynk** as the preferred payment processor for Radiant's hospitality division Aloha suite of POS applications for restaurant operators. The alliance between Radiant and RBS Lynk provides an ACH component to the Aloha eCard.

Royal Farms Selects TNS' FusionPoint

Royal Farms Inc. selected FusionPoint by **Transaction Network Services Inc.** (TNS) to provide network transaction solutions for its 110 convenience stores through-

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out Maryland, Virginia and Delaware. TNS will provide Royal Farms with a network communications solution that enables disparate convenience store data communication systems to flow through one broadband channel. FusionPoint will support credit card authorizations and in-store, back-office applications.

and executing MWAA's strategic direction and activities of the association's annual conference. The new members are **Donna Ayres** of VeriFone, **Brent Barg** of SolutionFinders Inc., **Rod Katzfey** of ABN AMRO Merchant Services, **Juan Ortiz** of Online Data Corp., **Mike Petitti** of AmbironTrustWave and **Mistee Spry** of General Credit Forms.

ACQUISITIONS

Pipeline Data to Acquire Charge.com

Pipeline Data Inc. recently executed a merger agreement to acquire **Charge.com Inc.** for \$7.5 million in cash and \$9.5 million in shares of Pipeline Data common stock. The acquisition will bring Pipeline Data to the milestone of servicing more than 25,000 accounts. The combined entity expects to generate over 1,000 new merchant applications monthly by the end of the year.

Visa U.S.A. Appoints President and CEO

Visa U.S.A. appointed **John Philip Coghlan**, President and Chief Executive Officer. Coghlan joins Visa following 17 years at Charles Schwab & Co., where he most recently served as Vice Chairman of The Charles Schwab Corp. and as President of the Schwab Individual Investor Group.

At Schwab, Coghlan was a member of the Executive Committee of The Charles Schwab Corp., as well as President of the Board of Directors of The Charles Schwab Trust Co., a subsidiary of The Charles Schwab Corp. Before joining Schwab, Coghlan served as a founder and the Chief Operating Officer of San Francisco Grocery Express Ltd., a direct-response catalog grocery-delivery company.

APPOINTMENTS

MWAA Announces Advisory Board

The **Midwest Acquirers' Association (MWAA)** announced appointments to its newly created Advisory Board. The MWAA Advisory Board will provide assistance to the MWAA Board in guiding, planning

Cardtronics Adds ATM CEO to Board of Directors

Ron Delnevo recently joined the Board of Directors for **Cardtronics Inc.** Delnevo is the CEO of Bank Machine Ltd, an ATM provider based in England. Cardtronics acquired Bank Machine in April 2005 and now operates it as a wholly owned subsidiary. Prior to his position as CEO, Delnevo served as Commercial Director for Bank Machine.

First Annapolis Promotes Modesitt

First Annapolis Consulting Inc. recently promoted **Lee Modesitt** to Principal. Lee has contributed to many of the firm's practice areas and high-profile projects since joining First Annapolis in 1998. In 2000, Lee joined the Electronic Banking practice area.

TransFirst Promotes Sacridier

TransFirst promoted **Brooke Sacridier** Corporate Marketing Director. Previously, Sacridier served as Sales and Marketing Coordinator for the company. Prior to joining TransFirst, Sacridier held positions with MoneyMaker and the city of Addison, Texas.

Retriever Payment Systems Announces President and CEO

Thomas A. Wimsett will succeed William H. Higgins as President and CEO of **Retriever Payment Systems Inc.** Higgins will continue to remain active with the company as Chairman of the Board. ■

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Feature

The ABCs of ACH

Lately we've been hearing a lot about the phenomenal growth of automated clearing house (ACH) payments. The growth numbers are quite impressive and not matched in any other area of payments:

- According to NACHA – The Electronic Payments Association, the ACH network increased 18% in the second quarter of 2005 over the same period last year. In that quarter, the network handled more than 2.63 billion ACH transactions (not including those referred to as "on-us") worth nearly \$6 trillion.
- In 2004, more than 12 billion transactions worth \$28.6 trillion were cleared and settled through the ACH.
- A fairly new type of transaction, a check conversion product called accounts receivable entry, or ARC, has proven to be the most successful ACH transaction type ever. In two years, ARC transactions have increased from 20 million to 1.3 billion. In 2004, ARC grew almost 500%, according to a report by research and analysis firm Financial Insights.

The world of ACH is complex, defined by acronyms and guided by a thick book of rules. ACH payments have existed for more than 30 years, but only recently have their explosive growth rates made them a force to be reckoned with.

Based on the expansion of ACH recently, over the next few years we can expect to see that increase continue as companies develop more applications for these types of payments, and consumer acceptance of ACH spreads.

You probably have at least a basic idea of what ACH is. But do you really understand how ACH works?

The Network

The ACH network is the nationwide system of electronic funds transfers governed by the National Automated Clearing House Association, best known as NACHA, a federation of more than 12,000 financial institutions as well as regional clearing houses around the country. NACHA is not a government agency.

Two of NACHA's main functions are to oversee the ACH network by establishing operating rules and to encourage electronic solutions to improve the payments system.

NACHA is also involved in developing risk management initiatives; education efforts, such as sponsoring conferences and a professional credentialing program; quality control throughout the system; marketing; member relations; and responding to government and regulatory issues.

Everyone who participates in ACH transactions must abide by the NACHA Operating Rules, which are really contractual agreements with the financial institutions.

ACH payments include direct deposit of payroll, Social Security, other government benefits and tax refunds; direct payment of consumer bills such as mortgages, loans, utility bills and insurance premiums; business-to-business (B2B) payments; e-checks; e-commerce payments; and federal, state and local tax payments.

There is only one ACH network, but financial institutions send or receive ACH transactions through two central clearing systems, or operators. The Federal Reserve Banks' system is known as FedACH; it is the country's largest ACH operator. The Fed handles all the incoming government transactions and about two-thirds of all commercial transactions.

FedACH cleared 8.1 billion commercial and nearly 1 billion government ACH transactions across the network in 2004, according to Susan Robertson, Officer of the Federal Reserve Bank Retail Payment Office.

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The Electronic Payments Network (EPN) is the private sector network operated by The Clearing House Payments Co. LLC, the company formed in August 2004 following the merger of several separate entities.

EPN processes about 25 million items on an average day; on a peak day, that number can reach as many as 36 million, according to Rossana Salaris, EPN's Senior Vice President.

Third-party ACH providers offer their financial institution or merchant customers a range of services to help them send and accept ACH payments. These providers work by the same rules and standards as the operators, financial institutions and regional associations, but they cannot be NACHA members.

The Operators and Their Operation

Salaris said many intricacies are involved in ACH processing, but simply put, one bank originates something into the network and another one receives it; these are the Originating Depository Financial Institutions (ODFIs) and Receiving Depository Financial Institutions (RDFIs), respectively.

ODFIs originate transactions on behalf of customers (a

consumer, merchant or business), and RDFIs post them to their customer accounts for credit.

"The primary role of EPN is to be the switch, or the railroad tracks," Salaris said. "We take files from the ODFI and deliver them to the RDFI."

As a quasi-governmental agency, the Fed is not mandated to provide ACH services, but Robertson said it does because it's a responsibility as a provider of payments services.

FedACH serves the same role for its customers. "Typically there is not a difference in what the Fed does with the transactions versus what EPN does," Robertson said.

"Our very basic general obligations are to receive and distribute the payments out to the receiver. In doing so, we both look at a file the same way and check the fields we're supposed to check, and the integrity of the file and so forth. Where it gets different is in value-added services. Each of us has our own set of extra services that we provide our originating and receiving banks," Robertson said.

Those extra services can include risk management, fraud prevention and reporting.

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Every commercial bank, savings and loan, credit union, and community bank, whether through FedACH or EPN, can receive ACH payments and post them to their consumer or corporate accounts.

For example, Robertson said EPN's role in a government ACH payment is mainly on the RDFI end. However, not all financial institutions can originate ACH transactions. Salaris said this is where the risk lies in ACH.

"Origination is a business that an institution decides to get into, and there's a lot for them to consider," Salaris said. "There are operational concerns, credit and fraud risk.

"The originating institution warrants that all transactions it originates into the network are authorized. If there's a problem with a debit that an ODFI originated, and the RDFI says the debit is fraudulent, the ODFI

has to show proof of authorization. If they can't, the ODFI is liable for that."

All ACH transactions are transmitted in a standardized file format set by NACHA. ACH payments are categorized by type of transaction as defined, described and categorized by NACHA. Each transaction receives one of 23 consumer or corporate single-entry class, or SEC, codes based on its purpose.

"Every item that comes through has requirements that we have to check for and validate are there," Salaris said.

SEC codes cover four major applications: direct deposit, check conversion, electronic bill payment and B2B payments. ARC, point-of-purchase check conversion (POP) and prearranged payment or deposit entry (PPD) are a few of those.

Some financial institutions transmit to EPN and FedACH through direct connections. Transactions arrive in batch mode and are processed in real time throughout the day. Salaris said processing in the ACH world can be a little complicated; the type of item will change when and how it's processed.

"As a file comes in, we process it right away," she said. "We have different times of operations and deadlines to meet in order to get transactions into different windows and processing cycles that can help customers meet settlement time requirements."

How secure is all this information being transmitted between ODFIs and RDFIs? "There are security protocols in place," Salaris said.

"Many large banks are connected to us over a private line and those communications lines are encrypted at

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both ends. If tampering occurs, the line is dropped. We don't maintain anything, and we don't store any information like account numbers on databases. As files come in we sort them and distribute the information out," she said.

Voting for the Rules to Operate By

NACHA defines all the procedures and protocols of ACH. The organization is currently comprised of 19 regional associations and 19 direct financial institutions. How do NACHA members decide on the policies and standards that will encompass all ACH transactions?

The Southwestern Automated Clearing House Association, known as SWACHA – The Electronic Payments Resource, is NACHA's fourth largest regional association with nearly 1,000 financial institution members, including banks, credit unions and thrift institutions.

Based in Dallas, it covers the geographical region including Texas, Louisiana and New Mexico.

Dennis Simmons, SWACHA's President and Chief Executive Officer, said that when it comes to electing board members and making changes to bylaws, each association and each direct financial institution member

has one member, one vote. Opinions are weighted evenly between banks and associations.

When it comes to changing NACHA's Operating Rules, however, formulas based on a regional association's number of members and a financial institution's volume of ACH transactions determine the number of votes each gets to cast.

Operating directly by NACHA rules, SWACHA's primary function is to provide its members with information and education through publications such as newsletters and alerts, its Web site and by conducting trainings.

SWACHA also provides Answerline, through which callers receive answers to their perplexing ACH dilemmas from the organization's knowledgeable staff members.

Simmons said that membership in SWACHA or another regional association is voluntary for financial institutions, even if they are processing on the ACH network. "But I strongly encourage it," he said. "If you don't, the risks are very high."

Members also get help translating the NACHA Rules Book, a common request according to Simmons.



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Where the Growth Will Take ACH

ACH, thanks to more companies such as utilities and other lockbox environments adopting ARC, is growing very robustly, Robertson said. What does that mean for other payment methods?

"ACH will not replace paper checks because there are some unique uses of checks that I don't see being applicable to the way the ACH works; think about grandmothers writing checks for birthday gifts," Robertson said.

"And in the corporate realm, B2B transactions are more complex, requiring invoicing and documentation, and currently, ACH isn't suited for that."

Salaris believes ACH will continue to evolve even further. "ACH has moved from traditional direct deposit/direct debit applications (payroll), to some more spontaneous, non-traditional ones where there is 'no relationship,' and you don't know who your trading partners and customers are," she said. "It's not like a mortgage or car loan company debiting an account every month.

"The environment has been changing, and we as an ACH operator have had to change with it to make sure we help our financial institutions mitigate risk.

"We've put some tools in place to help our originating and receiving banks understand the practices of their customers through things like pattern recognition, and providing reports to the RDFI," Salaris said.

Simmons remembers ACH processing before it incorporated electronic capabilities.

"ACH transactions consisted of paper advices from the Fed, saying an account had been credited for direct deposits," he said.

"They had to be manually keyed in to a data processing system at a terminal or we had to encode them with MICR ink and run them through the proof machine. Now it's fully electronic end to end, from origination to posting.

"I keep saying we're not going to see the triple-digit growth every year, but each year I've been wrong," Simmons said.

He predicts ACH will continue to grow. "As more people who have enjoyed direct deposit of their paychecks begin to retire, we'll see more people signing up for direct deposit of Social Security or retirement benefits," he said.



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Magtek	YES	YES	YES	YES	YES	YES	N/A
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Keeping an Eye on the ATM

By Tracy Kitten, Editor

ATMmarketplace.com

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What happened to the good ole days when the magnetic stripe was king? Remember ... those were the days when you didn't have to worry about ATM devices that skim or trap. In today's techie world, those days are long gone, and the mag-stripe's life is nearing its end.

Technology advances have made the fraudster's job incredibly easy; creating and attaching or inserting a skimming or fishing device is fast and cheap. And since the mag-stripe has been around for three decades, fraudsters have had plenty of time to figure out how to compromise it, said Rob Evans, Director of Industry Marketing for Dayton, Ohio-based NCR Corp.

For the last five years, Evans said, the use of foreign

devices on ATMs to copy mag-stripe data has steadily increased in the United States. According to statistics collected by North Canton, Ohio-based Diebold Inc., global annual ATM fraud losses are estimated to be about \$2.5 billion.

In the United Kingdom, for instance, ATM fraud jumped 85% in one year, and ATM fraud losses in the country now cost about 61 million pounds (US\$107 million) a year, according to BBC reports.

But the majority of U.S. deployers have only recently begun to take notice. Evans and Claire Shufflebotham, Director of NCR's global security research and development organization, said card compromises at the ATM have hiked in the last six to eight months. And the two expect the spike to continue upward before it tapers off.

"NCR expects to see this surge continue as virtually every market around us migrates to chip-based cards for increased security for the cardholder," Evans and Shufflebotham wrote in an e-mailed response.

"As well as the move to chip where fraud has been highest (in parts of Europe, Asia Pacific and Latin America), ATM deployers are starting to put other complementary security features in place to reduce fraud ... which means that as criminals find it harder to beat, they will move on to easier targets."

The Fraud Shift

Card fraud has historically been a bigger problem overseas. But now that the rest of the world is making the shift to the Europay/Visa/MasterCard (EMV) standard, fraud is expected to explode in the United States.

Rather than at the ATM, card compromises in Europe took off at the POS in the 1990s. But the experience proved that mag-stripe data is easy to copy. Since the shift to smart chip-based cards in Europe, drops in card fraud at the ATM and POS have been noticeable. According to Diebold, since France began issuing smart cards for ATMs nine years ago, ATM fraud has fallen approximately 90%.

The United States is the only country that isn't migrating toward EMV, which will hold chip-based technology back in the rest of the world. Until the whole world makes the shift, the mag-stripe will be hanging around for a while. Even if the United States initiates its migration tomorrow, most insiders agree it will be at least 10 years before the mag-stripe can be put to bed.

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What's Important:

- **Although chip-based smart cards are taking off throughout the world, the cards still use mag-stripes.**
- **The industry is working to stay a step ahead of fraudsters by sharing information globally.**
- **The technology to prevent card skimming and trapping is out there, but its widespread use has not taken off in the United States.**

And that's good news for the fraudsters, said Cees Heuker of Hoek, a security and logistics support specialist for Curacao, Netherlands Antilles-based TMD Security. TMD, which opened its doors in October, manufactures devices that prevent fraudsters from skimming and fishing mag-stripe information at ATMs.

TMD's card protection kit (CPK) blocks a skimming device from reading mag-stripe data, which keeps the FI from having to shut down the ATM for a period of time while the suspected compromise is investigated. The device can be attached to any ATM with no software upgrades, Heuker said.

The technology is catching on throughout the world, but not in the United States. In fact, the majority of TMD's clients are in Europe. "We have more than 1 million transactions today that are protected by the CPK. It's all about protecting the ATM ... from skimming and Lebanese loops," he said.

EMV, Heuker of Hoek said, will be the solution, once the whole world is onboard. "I think EMV is the only solution for skimming. But if one country does not have EMV, like the U.S., then you still need to use mag-stripe ... so you will have mag-stripe and chips. But if the mag-stripe is used, the card can still be compromised."

The Manufacturers' Solutions

Manufacturers also are adding protections. Those with a strong global presence like NCR and Diebold have been working on security solutions for the last few years.

NCR is working with its global customers to provide holistic security solutions, Evans and Shufflebotham said. "The objectives of NCR's holistic security programs are to deploy technologies and business practices which secure the consumer, negotiables, transactions and cards.

"Each of these requires software, hardware, and business applications unique to their vulnerabilities in the ATM environment. ... The most effective approach to security is to address the environment in total versus a piece-

meal approach. ... Criminals look to the path of least resistance, and we have seen criminals migrate from country to country to find softer targets."

The company's patented Intelligent Fraud Detection solution detects fraudsters' attempts to tamper with ATM components, including card readers and cash dispensers.

"ATMs already make use of sensor technology internally, but this is a radically different solution with expanded detection capabilities for external foreign objects," said Andrew Orent, Vice President of NCR's Financial Solutions Division, Americas Region. "It is one step in a holistic approach that ensures no one point in the cash management cycle is perceived as more vulnerable than any other point."

Both Diebold's Opteva and NCR's Personas lines detect tampering and are equipped with light sensors on card readers and dispensers that flash to let users know the ATM has not been tampered with. Jittering, a feature on Opteva and Personas, is another way manufacturers are

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protecting cards from compromise. Jittering affects the card's intake. Rather than smoothly accepting the card, the card's intake feature starts and stops in a rapid combination sequence. Any mag-stripe information that is copied at the card reader is useless because of the back-and-forth motion.

Anna Istnick, Diebold's Senior Product Marketing Manager for Self-Service Terminals and ATM Security, said long-term method testing is key, since fraudsters, if given enough time, always find ways around security technology.


"There's a lot going on with devices that fit on to the ATMs to detect a foreign device, like radio frequency technology," she said. "But you have to be sure it can be operational in the real world. It needs to be tested and applicable to the environment where you're going to place it."

Digital video surveillance is a literal way to keep an eye on the ATM. Companies such as Chino, Calif.-based DVR.com are putting out video that can be burned to CDs or DVDs, said Orin Cohn, DVR's Technical Manager. But, Cohn added, many FIs are still using outdated video-tape surveillance.

"Traditional videotape is more widely used in banking and on ATMs," he said. "The reason is because companies are not aware this technology exists. ... Anyone who has ever had an incident or emergency and had to retrieve video footage for law enforcement will agree that it is a very cumbersome experience. Pushing buttons back and forth, searching, trying to locate the exact moment that something happened was nearly impossible."

Digital video, on the other hand, can be burned to CD or DVD, is time and date stamped and is easy to retrieve. It's not that expensive either, Cohn said.

But staying abreast of security technology is a challenge for many FIs and deployers.

The ATM Industry Association is working to get its hands around ATM security. It's taking a lead role in educating the industry about security breaches and fraud. The industry's Global ATM Security Alliance now has a virtual fraud library, which is part of Cognito, GASA's global ATM crime data management system. 

Link to original: www.atmmarketplace.com/research.htm?article_id=23530&pavilion=4&step=story



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"If Visa hadn't taken 'Everywhere you want to be' we would have used that!"

- Westley Horton

When asked to describe his company, Westley Horton, Vice President, Marketing and Financial Services for Cardtronics LP, said, "I like to say we are the biggest, the baddest and the best." While some might wish to argue with some of those claims, there is no disputing the first. Cardtronics is in fact the world's largest independent owner/operator of ATMs.

"Our primary service is to provide single source ATM solutions," Horton said. Cardtronics provides comprehensive ATM services to businesses of all types and sizes, from individual "mom and pop" stores to multi-location national retailers.

"We are a one-stop shop for small merchants as well as national merchants," Horton said. The company also provides ATM services, such as branding and outsourcing, to financial institutions.

Cardtronics ATMs are ubiquitous. Visit the company's Web site and type in a zip code, and you will most likely see a list of 10 locations nearby that have Cardtronics ATMs. The company has a network of more than 25,000 ATMs in every major U.S. market and in all 50 states. It also has 1,000 locations throughout Great Britain.

Cardtronics ATMs are in malls, grocery stores and discount stores. Some national retailers that feature Cardtronics ATMs include A&P, Albertsons, Barnes & Noble, BP Amoco, Chevron, Costco,

ExxonMobil, Kroger, Target and Walgreens.

"We started off in the convenience store market," Horton said. "We now have a major presence in pharmacies, grocery stores, etc. If Visa hadn't taken 'Everywhere you want to be' we would have used that!"

Growth Through Acquisition

How does one become the largest ATM owner/operator? In the late 1980s, Cardtronics founder, Ralph Clinard created and patented a scrip machine, which he sold to high-traffic merchants and corner stores. Those scrip machines served as a precursor to today's ATMs.

In 1989, Clinard founded what is now Cardtronics. As the company grew, it purchased more and more ATMs, which it then resold and installed in merchant locations. By 1997, Cardtronics had approximately 4,000 ATMs in its portfolio.

"At that time, the company decided it wanted to grow more significantly than it could by selling one ATM at a time," Horton said. So, it started pur-

Company Profile

chasing ATM portfolios. Cardtronics continued to employ this strategy and has completed a dozen acquisitions in the last four years. In June 2004, the company acquired the ATM business of E*TRADE Access Inc., a subsidiary of E*TRADE FINANCIAL Corp. The transaction included more than 13,000 ATMs.

In March 2005, Cardtronics acquired an ATM portfolio from BAS Communications Inc., a New York ISO. The transaction included more than 450 ATMs in the New York City area. The majority of the machines are located in non-chain, independent grocery stores primarily in Brooklyn, the Bronx, upper Manhattan, Queens and Staten Island.

Two months later, Cardtronics grew again when it acquired Bank Machine Ltd., an England-based ATM deployer.

The expansion into the international ATM market added approximately 1,000 ATMs to the Cardtronics portfolio, bringing the total to more than 26,000.

The Bank Machine ATMs are located throughout Great Britain in a variety of venues such as shopping centers, convenience stores, pubs and post offices.

In 2004, Cardtronics ATMs dispensed more than \$6.5 billion in cash and processed more than 111 million transactions.

The company employs more than 150 professionals at its Houston headquarters; it is one of the nation's fastest growing ATM deployers.

This growth has landed it on Inc. magazine's list of fastest growing, privately held companies the last four years.

A One-Stop Shop

As mentioned previously, Cardtronics specializes in ATM products and services. Part of the reason it can offer such a range of specialized services is because it has created strong relationships with major ATM manufacturers and industry vendors, including Diebold Inc., NCR Corp., Triton, Bank of America Corp., First Data Corp., Genpass Inc. and EFMARK Premium Armored.

"We offer cash replenishment, armored service, processing, turn-key services ... we do it all," Horton said. "We even offer 'merchant assist' programs in which the merchant provides the cash, and we provide the rest."

Cardtronics understands that as a true one-source provider, it must also be there when something goes wrong. That's why the company offers 24-hour customer service and



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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.

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Some Recent Acquisitions by Cardtronics

- **May 2005 - England-based Bank Machine Ltd.** The transaction included **1,000 ATMs.**
- **March 2005 - More than 450 ATMs from BAS Communications Inc.**
- **June 2004 - The ATM business of E*TRADE Access Inc., a subsidiary of E*TRADE FINANCIAL Corp.** The transaction included more than **13,000 ATMs.**
- **August 2003 -1,704 ATMs and related placement agreements from American Express Co.**
- **June 2003 -1,100 ATM locations and the related merchant contracts from ISO National Bank Equipment Corp.**
- **February 2003 - XtraCash ATM Inc.'s ATMs and processing contracts for 938 Winn-Dixie stores located throughout the Southeast.**
- **October 2002 -1,200 ATMs and placement agreements from Diebold Inc.**

technical support. It also continuously monitors transaction processing and settlement.

"We have a whole department for monitoring and cash management," Horton said. "We have sophisticated and quite often propriety systems making sure that cash is available at all times."

The company also offers detailed reports for each ATM, to evaluate each machine's performance and profitability. "We can tell within minutes of a downtime of any machine whether the line is down, if the machine is out of cash or if there is a jam," Horton said.

Once Cardtronics identifies the problem, Horton said the company usually fixes it within 24 to 48 hours. Sometimes they fix it on the spot, over the phone. "If we can, we handle the problem over the phone

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or we call the maintenance provider and have it fixed," he said.

"If we don't have a resolution from the maintenance provider within two hours, we follow up until it is resolved."

ATMs Can Benefit Merchants and Banks Alike

As many merchant level salespeople are aware, ATMs help merchants increase sales. Studies indicate that having an ATM on premise helps to increase sales because customers spend as much as 25% of the withdrawals directly in the store.

When merchants have an ATM in the store, they not only earn revenue from each transaction, they also enjoy an increase in overall sales. Also, a customer's use of an on-site ATM can reduce a merchant's credit card fees and losses associated with non-sufficient funds checks. Finally, an on-site ATM offers customers convenience, and this convenience might lead to repeat business.

Banks and credit unions also benefit from working with Cardtronics. First, they can outsource their ATM operations. Financial institutions reduce their costs by taking advantage of Cardtronics' national partners for armored service, processing, first- and second-line maintenance or cash management.

As with retail merchants, financial institutions are free to pick and choose which Cardtronics' services fit their needs.

Banks can also take advantage of branding programs offered by Cardtronics. "We provide service for people who want us to run their ATMs," Horton said. In this case, banks put their name directly on the Cardtronics ATM, and their members enjoy convenience as well as an absence of surcharges.

"If you go to ExxonMobil stations in Texas, you will see a Cardtronics ATM," Horton said. "There may be another bank logo, such as CHASE, on it, but it's a Cardtronics ATM."

Financial institutions can also choose to display customized messages on the ATM screen.

It's not a mistake that Cardtronics is the world's largest owner/operator of ATMs. The company has earned this distinction by focusing on providing comprehensive service and forming solid relationships with vendors and suppliers. Those relationships, along with a successful history of acquisitions, have made the Cardtronics name synonymous with ATMs. ■

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Continuing Education

What qualities make a merchant level salesperson successful? Tina Louise Penn of Signature Card Services in Los Angeles contributes her success to having confidence, good listening skills, and always being honest with her customers.

Early on in her career, she also asked industry veterans many, many questions, which helped her build a solid understanding of the payment processing industry. In the following interview, Penn shares her success story.

The Green Sheet: What brought you into this business?

Tina Louise Penn: I fell into this business by a simple referral from a friend of mine. Signature Card Services had been in business for a couple of years before I started working for them.

In 1998, I interviewed and was hired as an inside salesperson and their first employee.

I am now an outside representative for Signature Card Services. The inside position and the learning and experience gave me the tools to go off on my own and start my sales office.

GS: What did you do before?

TLP: I owned and operated a commercial and industrial cleaning company in Los Angeles and Orange County. I knew nothing about [this type of business]. I went into an environment where I had some concepts, but I did not know the workings of how to build it. I actually grew from just myself to 35 employees because once I grasped the concepts, I took off like a jet. After eight years, I sold that business.

GS: Did you have any sales experience before starting in the merchant services industry?

TLP: Yes, in the mid 1980s to early 1990s, I worked in real estate.

GS: How did you apply this experience in your merchant services career?

TLP: In real estate as well as anything, you do a lot of cold calling; you do a lot of door knocking. In sales it's all about the relationships you build that allow you to be successful.

From real estate, having to cold call to see if someone wanted to sell their home, if they knew anyone who is looking to sell their home, now or in the future, asking for referrals, going out door-knocking, it pretty much has the same actions [as selling bankcard processing].

GS: What type of industry training did you receive?

TLP: It's really about who has done this before, who can I go to ... and really inquire about processes? When I was hired at Signature Card Services, the CEO Cliff Teston had an extensive background in this industry; he came from a very large ISO.

For me, it's about going to that individual and asking as many questions so that I can put the pieces of the puzzle together. [Once I did this], it was easy for me.

GS: How prepared are newcomers now versus when you first entered the industry?

TLP: I believe that in this industry, ISOs understand that training is the utmost important aspect of doing this business. They are providing the tools and support so that their independent representatives can succeed as well as be compliant with all aspects of bankcards.

GS: Is the training better now?

TLP: There are absolutely better resources ... you do have a lot of newbies, if you will, that come into this industry, that are just given what they need to present: "Here's the rates, go sell the product, and do your very best." That

" ... You do have a lot of newbies, if you will, that come into this industry, that are just given what they need to present: 'Here's the rates, go sell the product, and do your very best.' That happened when I started in 1998.

"It's important to me to then take a lot of my knowledge and provide it to a merchant, because bottom line, I go into it saying to myself, 'I am going to make this merchant stay with me forever.'"

- Tina Louise Penn

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happened when I started in 1998.

It's important to me to then take a lot of my knowledge and provide it to a merchant, because bottom line, I go into it saying to myself, "I am going to make this merchant stay with me forever."

It's not going to be a now situation, which unfortunately there are some agents out there who are only into today. I do believe at this point in time, all the big ISOs out there are doing a tremendous job in their training aspects to keep good salespeople.

GS: How do you approach potential clients in the first meeting?

TLP: You have two different categories [of merchants]. You have a category of existing merchants who already know what bankcards are about. Then you have your new businesses that have never heard [about] bankcard.

For example, when I tell people what I do, they [ask] "What? What's that?" They have never heard of it and never knew that you could do a job and make a living from it. When I go out and approach potential clients, I either approach existing merchants or ones who are look-

ing to open their business to accept credit cards.

GS: What techniques help you close a sale?

TLP: I really don't like using the term "closing a sale." It has a negative overtone for me. Well, we all have different and unique techniques when you use the word "close." I take a very simple approach: honesty and integrity.

The merchants today are very knowledgeable on bankcards; they have the Internet to research this industry, so for me it goes back to being a good listener.

GS: How much of it is on a case-by-case basis?

TLP: Merchant A may not need as many bells and whistles as merchant B. If they are a very detailed type of merchant looking for specifics, then I can formulate that package and present it to them. If it's more simplistic, then that's the easier route for them.

They're out there researching. They're getting so much information that either they get lost, or they're given something that perhaps really might not fit their need, and they might be oversold, or they might not have enough.

GS: How do you overcome prospects' reluctance to buy when you know a certain product might be good for their business?

TLP: If I am going to go into an existing merchant that I know just takes credit cards ... I will then introduce myself and ask questions about things other than what they are currently doing. If they are not taking checks, I want to know [how many people want to pay with checks]? Would it be to their advantage? Those are the types of questions where I am planting seeds for them.

So now I am going to start opening this relationship, because I'm not going to go after their merchant [bankcard] account.

I'm going to go after their merchant account after they see how I service them in the check or gift card process. If it's something that they don't need, then for me it's all about asking for a referral because I would never ... sell somebody something that they don't need.

GS: What are the basic tenets of your business philosophy?

TLP: Honesty, integrity, excellent customer service and continually educating merchants when an issue comes up and how they can best come to a solution, with my help, and move forward and grow their business.

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GS: What do you think about the level of honesty and integrity among merchant level salespeople?

TLP: I can tell you that to this day I have a lot of merchants that say, "You know, Tina, no one has ever explained this to me." That's the unfortunate part, because we as business people have to have that sense of integrity to be able to go home at night and feel like [we] have done a good job.

GS: Do you think the industry does a good job of regulating itself?

TLP: The industry is structured so that I as a salesperson can operate with honesty and integrity because it is important to me to have an ongoing relationship with my ISO. [It] not only protects their interests [but also] mine.

There cannot be a free for all ... for an agent to go out there and just do their own thing. There must be guidelines on which one must then conduct the way they are doing their business. It's either you play or you don't.

GS: Describe a typical workday.

TLP: I do my best at practicing organizational skills the

day before. First thing in the morning I meditate, pour a cup of coffee and read for an hour on the bankcard industry. [I] check my task schedule, make calls to existing client needs, [make] 20 introduction calls to businesses (they must be live not voice mail), 10 walk-in introductions, then I take care of internal paperwork in my office.

I am involved in a great business group once a week with true referrals, and I have the support of my local chamber of commerce. I like to [call them] introduction calls and not cold calls because in truth I am introducing myself and my products and services.

GS: How has The Green Sheet helped you?

TLP: I love the information The Green Sheet supplies to our industry so we as independent sales representatives can make decisions that can help grow our businesses and gain knowledge of what is happening in the bankcard world.

GS: Where do you see this industry in the future? Will there still be street sales?

TLP: There will always be sales. Sales has always been and always will be the way of the world. Sales is what



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GS: Are you satisfied with your progress so far?

TLP: Yes I am. My residuals tell me so!

GS: What has contributed to your success?

TLP: My drive to always want to learn more because that's the most exciting, that's the challenge. To me sales ... isn't about the money. Because anything that anyone does in sales, the money always comes.

It's how you approach the marketplace that provides you with that end result, and that's the success. And I've been very successful at what I have done. That's because when I entered this business in 1998, I couldn't get enough of it.

[The senior executives at Signature Card Services] will tell you that I was always coming to them and asking them questions. How does this work? Why does that happen? Why do Visa and MasterCard do that?

The more that I obtained from the knowledge and expe-

rience that they had, then it was a no-brainer for me. It became very exciting and more of a challenge: How much more business can I get? How can I get out there and conquer the merchant world and tell them what I know?

GS: Would you have done anything differently?


TLP: Yes, [entered] into the industry in 1988 instead of 1998.

GS: Do you have any advice for newcomers?

TLP: Find a good ISO who can train [you], help you set goals, encourage, motivate and provide you with the tools for success.

I am very fortunate to have found Signature Card Services. The partners and customer service staff have been the guiding force to my success.

GS: Any final comments?

TLP: Embrace this industry, have fun, grow to the potential of being the best at what you do, as I do every day, and always know that there is plenty of business for everyone. Just do it! 



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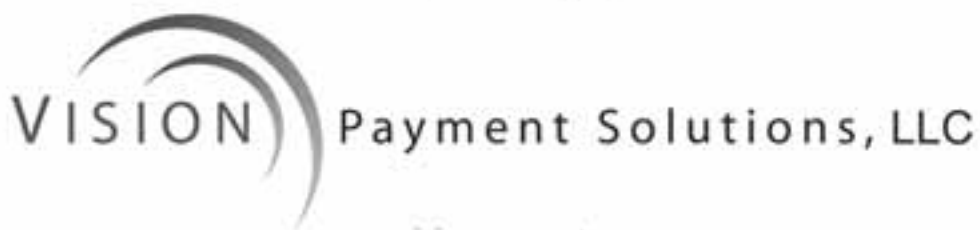


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Palm Veins: A New ID in Biometric Solutions



Most people are familiar with the concept of using fingerprints, iris scans or voice recognition in biometric security solutions, but what about veins in the palm of a hand?

Fujitsu Ltd. has developed a contactless palm vein authentication device, which captures a person's palm image with near infrared rays. A number of banks, concerned about protecting consumer financial data, are adopting this technology for use with bankcards.

The Bank of Tokyo-Mitsubishi Ltd. was the first to implement the technology. In order to achieve higher levels of security, the bank introduced it in October 2004 as part of its new multifunctional Super IC [integrated circuit] Card Tokyo-Mitsubishi Visa.

Super IC cardholders use their cards, which contain

images of their palm's vein patterns stored on an IC chip, at ATMs or with tellers. Here's how the solution works: Users have their palm vein pattern prerecorded to be stored on the card's chip. They then pass their hand over a contactless scanner to verify a match. Cardholders also use a PIN for authentication.

Fujitsu said its customers have already experienced great success using the palm vein device for identification purposes in financial institutions. The company began marketing the technology to the EMEA market in June 2005.

The United States is still behind in wide-scale adoption of biometrics solutions. It will take some time before [U.S.] consumers widely adopt this or any other biometrics technology, said Ariana-Michele Moore, a Senior Analyst with Celent Communications LLC. "At the end of the day, the U.S. is so far behind the curve with biometrics," she said. "I see the government leading the way."

Moore predicts that in five to 10 years, consumers across the country will more commonly use a biometrics solution. However, with regard to palm vein readers, she said there are still some unanswered questions concerning the physical effects. "What is the impact?" she said. "How is it different than an X-ray?" ■

Gift Cards Attracting Fraudsters

As gift cards increase in popularity among retailers and consumers, crooks are finding creative ways to use them in fraud schemes.

One way is by skimming cardholder data and transferring it onto a gift card. Once someone has skimmed the information on a credit card, they can move it onto any other card with a magnetic stripe.

Unfortunately, gift cards work well in this type of scam because fraudsters can easily obtain the plastic cards, which also contain a mag-stripe and the fraud is easily hidden.

Last month in Texas, five people were accused of illegally obtaining compromised credit card information and transferring it to the magnetic stripe of Kmart gift cards, KGBT4 in Texas reported. They allegedly

used those gift cards to purchase thousands of dollars in gas. Suspicions were raised after cardholders, mostly Citibank customers, complained about the same type of fraudulent transactions.

Criminals are also using stolen credit card information to purchase gift cards from their favorite retailers. Cashiers at a Meijer grocery and retail store in Kentucky, for example, allegedly printed duplicate receipts of legitimate purchases, the "Courier-Journal" reported.

The receipts contained all the magnetic stripe information. They used this data to make more than \$3,000 worth of purchases, including many \$100 retail gift cards.

As a result of this discovery, a new Meijer store policy is that supervisors must approve when cashiers

print a duplicate receipt, and the duplicates now only show truncated account information.

What's a merchant to do? The easiest way for merchants to identify gift cards with cloned data is to compare numbers that come up on the POS screen or the receipt with those on the card.

To prevent these crimes, they should also be aware of how skimming scams work. Card skimming devices are very inconspicuous, usually about the size of a pager.

Cardholders are most vulnerable to skimming when they let their card out of sight, such as to pay for a meal at a restaurant.

For more information on skimming, perform a FastFinder search on this topic on GS Online. ■

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Stepping Up to Professionalism

By Vicki M. Daughdrill

Small Business Resources LLC

As a salesperson, in order to help overcome a prospect's distrust and general suspicion, it is essential to demonstrate that you are a professional. Author L. Ron Hubbard said, "The only successful beings in any field, including living itself, are those who have a professional viewpoint and make themselves and ARE professionals."

What does it really mean to be a professional? In the context of this column, I refer to professional behavior rather than a professional occupation such as a doctor, lawyer, nurse, etc.

In the book "Professionalism Is for Everyone: Five Keys to Being a True Professional" by James R. Ball (2001, The Goals Institute, Reston, Va.), Ball defines professionalism as "a lifetime of dedication and commitment to higher standards and ideals, honorable values and continuous self-improvement."

Why Be a Professional?

The first and foremost reason to strive for a professional reputation is the self-esteem, personal pride and satisfaction that you will feel when performing to the best of your ability. Second, employers will seek you out to be part of their team because they recognize the rare trait of professionalism.

Third, co-workers and friends will gain knowledge from you, will be inspired by you, and will request your advice and counsel. And fourth, customers will enthusiastically choose to do business with you because your service is extraordinary. They will also recommend you to their colleagues, family and friends.

Five Attributes of Professionalism

In his book, Ball describes five attributes as the keys to true professionalism. They are character, attitude, excellence, competency and conduct.

Character

Professionalism is a choice; you

make a conscious decision to hold yourself to a higher standard of excellence. It is also a more demanding code of conduct. One of the most significant components of professionalism is integrity, and the foundation of all integrity is trust.

Honesty, trustworthiness, forthrightness and truthfulness serve as the four cornerstones of trust. Character also encompasses being diligent, responsible, pursuing lifelong learning and excellence, and continuing to elevate expectations for yourself.

Attitude

Professionals conduct business in a positive, enthusiastic manner with confidence and quality. They are self-starters and take initiative. When faced with setbacks, professionals don't dwell on their misfortune; they stand up, dust themselves off and get right back to business.

Professionals take responsibility for their own actions, professional growth and development. They understand that one of the highest callings in life is to serve others. As someone who works in the payment processing industry, service to your colleagues, customers and employees is a major focus of what you do each day.

Ten Commandments of Professionalism

1. Thou shalt make a commitment to being a professional.
2. Thou shalt always do and say what you believe is the right thing to do or say.
3. Thou shalt look and act professionally.
4. Thou shalt take pride in your work.
5. Thou shalt learn your craft and teach it to others.
6. Thou shalt be accountable and responsible for your actions.
7. Thou shalt not tolerate mediocrity.
8. Thou shalt do whatever you need to do whenever you need to do it.
9. Thou shalt do something useful to serve others.
10. Thou shalt not be a hack.

Source: James R. Ball, "Professionalism Is for Everyone: Five Keys to Being a True Professional"

Excellence

Professionals constantly seek excellence in every endeavor. They strive to be the best they can be. They set high standards and lead others to achieve maximum results. Detailed, thorough and accurate, professionals never submit mediocre or substandard work, and they do not accept inferior work from colleagues or employees.

Professionals work diligently to increase both the quality and the quantity of their work product. They understand that in this industry standing still is the same as moving backward.

As companies develop new products and services and create new delivery channels, and as new competitors enter the marketplace, only people who strengthen their skills know that they will succeed.

Competency

Professionals are experts in their field,

and they relentlessly seek to improve. Professionals understand their job requirements and responsibilities, and they acquire the skills and knowledge base necessary to meet them, whether by upgrading technical skills, finding a mentor or taking advantage of industry-sponsored training.

They are also the top performers in the industry in which they serve. Professionals know that the real measure of success is results. True professionals set goals and measure their progress toward those goals on a regular basis. They also work on their personal effectiveness.

Ball writes, "Being efficient is good, being effective is better, and being both effective and efficient is best."

Conduct

Professional maturity is a standard of conduct that includes well-developed social skills, common sense, good taste and sensitivity toward others. Professionals know what constitutes improper behavior; therefore, they never engage in inappropriate activities.

Professional behavior does not necessarily mean excluding fun or living in a world void of creativity. On the contrary, professionals understand the need to work hard and play hard; however, they are fully aware that there is a suitable time and place for everything.

In closing, Ball writes:

Being a professional does not guarantee that you will get the biggest office, the most important title, or the cushiest job. It does not mean that you will make the most money or win the loudest accolades.

What being a professional does mean is that everyone will admire and respect you. They will hold you in high honor. They will seek you out. They will want to know you, do business with you, work with you, be on your team, and be in your company.

When you are a true professional, you will always be able to look in the mirror and say: "I like who I see, I like what I am and I am proud of what I stand for."

Some might argue that being professional takes too much work or is too restrictive. They may think it is easier to do just enough to get by. The problem with this is that the goal is not to get as little out of life as you can. The goal is to get as much out of life as possible.

Step up today and become a true professional. 

Vicki M. Daughdrill is the Managing Member of Small Business Resources LLC, a management consulting company. E-mail her at vickid@netdoor.com or call her at 601-310-3594.

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Fallout From CardSystems Breach Continues

One thing to say about the security breach at CardSystems Solutions Inc.: Many who previously paid little attention to the card acquiring business are paying attention to it now.

Sen. Dianne Feinstein (D-Calif.), for example, is using the occasion of this well-publicized security breach to draw attention to legislation she introduced that would require companies to notify customers whenever a hacking incident may have compromised personal data.

"This incident is a clear sign that industry's efforts to self-regulate when it comes to protecting consumers' sensitive personal data are failing," Feinstein wrote in letters to executives at Visa U.S.A., MasterCard International, American Express Co. (AmEx) and Discover Financial Services.

"The fact that hackers could have accessed data on up to 40 million accounts because of a processor's failure to follow your own established rules makes me question the effectiveness and ability of self-regulation by your industry."

Feinstein is one of about a dozen members of Congress who have introduced legislation setting national rules for consumer notifications in events like the CardSystems security breach. On the other side of Capitol Hill, a subcommittee of the House Committee on Financial Services held hearings in July on credit card processing and data security. Among those called to testify were executives of CardSystems and MasterCard.

Meanwhile, Visa and AmEx have terminated CardSystems' status as an approved card processing agent.

Visa's member banks have until Oct. 31, 2005 to transfer merchant customers to a different processor. AmEx is giving its merchants and issuing banks until an unspecified date in October.

MasterCard, on the other hand, is giving CardSystems until August 31 to bring its operations into compliance with MasterCard security requirements. Chris Thom, MasterCard's Chief Risk Officer, said taking away CardSystems' right to handle MasterCard transactions wasn't warranted, since CardSystems corrected the problems that led to the breach. "We've made sure they're not a risk, and we'll have them back and running with a fully certified security system by the end of August," Thom said.

Attorney Adam Atlas, who specializes in merchant services issues, said the moves by Visa and AmEx could have serious implications. Most of CardSystems' merchants are with Utah-based Merrick bank and total roughly 105,000. Atlas said it will be very difficult to place all these merchants with other banks and processors in the coming months.

"Visa is taking an unreasonable position," Atlas said. "They overreacted, and their proposed termination of CardSystems is going to cause more harm than good ... to thousands of ISOs who sell the services of Merrick and CardSystems and the merchants who use those services."

CardSystems continues to move forward in rectifying its data security problems. The company hired AmbironTrustWave, a Chicago-based security management and compliance company to perform a Payment Card Industry (PCI) Data Security Standard compliance assessment. ■

Retailers File Another Interchange Lawsuit

The conflict over interchange continues. Major supermarket and drugstore chains filed a lawsuit alleging that the largest card company in the world engages in price fixing and practices that stifle competition. This is the second suit addressing these issues filed by retailers within two months.

The first suit was filed in June 2005, when several smaller merchants banded together to sue both card Associations and their member banks over similar complaints (see "Merchants Bring Interchange Lawsuit," The Green Sheet, July 11, 2005, 05:07:01).

On July 14, 2005, a group of retailers led by The Kroger Co., the corporate parent of Ralph's, filed suit against Visa International and Visa U.S.A. in U.S. District Court for the Southern District of New York. Kroger objects to Visa's engagement in "price fixing and restricting competition related to credit card transaction fees."

Other plaintiffs include Ahold U.S.A. Inc.; Albertson's Inc.; Eckerd Corp.; Maxi Drug Inc.; Safeway Inc.; and Walgreen Co.

The most recent suit does not list MasterCard International or its member banks as defendants. However, Visa's member banks are listed as alleged "co-conspirators" because of their direct involvement with Visa.

The major retailer chains contend, according to the text of the lawsuit, that Visa and its member banks conspire to "eliminate plaintiffs' and other merchants' ability to negotiate lower interchange fees through a set of restraints in Association rules," including the No Surcharge and Honor All Cards rules.

They claim that ever-increasing interchange costs retailers and consumers an estimated \$20 billion each year. For 2005, they expect to pay a total of \$350 million in interchange fees, up more than 215% over the past five years. During that five-year period, Kroger said Visa has raised its rate 11 times.

"At a time when technology has made card authorization and processing faster, cheaper, safer and more efficient than ever, we believe that our customers should be receiving the benefit of declining interchange fees," said Paul Heldman, Kroger Senior Vice President and General Counsel. "Instead, Visa is using its extraordinary market power to profit at our customers' expense."



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Visa cannot yet comment on the specifics of the suit, Paul Cohen, Visa U.S.A. Vice President said in a statement. He did say that merchants are trying to shift the burden to consumers while receiving "all the value of electronic payments," and "the marketplace, not a courthouse, is the best determinant of price."

What Are the Implications?

"These suits underscore the extreme dissatisfaction and frustration merchants feel over practices Visa has engaged in over many years," said Tracy Mullin, National Retail Federation President and Chief Executive Officer.

The question is will these lawsuits succeed in bringing about lower interchange rates? Equity research firm Thomas Weisel Partners said under certain circumstances, it is possible that lower rates could result. The firm's July 15, 2005 Financial Products Update addresses the recent lawsuits and speculates about the consequences.

"If the suits gain class action status, the card organizations may be forced to adjust their existing interchange practices and create a uniform rate system for all retailers," firm analysts Mark Sproule and Kyle Doherty wrote. They also cite precedents set by such large retailers as Wal-Mart Stores Inc., which negotiated its own individual interchange contract.


An Interchange Suit Dismissed

Less than 10 days after Kroger filed its case, the federal court in the Northern District of California dismissed a similar but older case involving retailer complaints over interchange fees.

In the case of Kendall v. Visa U.S.A. Inc. et al, filed last year, several merchants charged that Visa, MasterCard and a number of their member banks were in violation of Section 1 of the Sherman Antitrust Act by setting merchant discount and interchange fees.

In response to the court's dismissal of the case, MasterCard's General Counsel Noah J. Hanft said MasterCard is pleased that the court applied "existing antitrust precedent."

In his ruling, Judge Jeffrey S. White stated that an antitrust claim cannot be brought by an indirect purchaser. Since the card Associations set interchange fees to acquirers, which pass along the fees to merchants who are charged a discount fee, merchants are not direct recipients of interchange.

The National Retail Federation's (NRF) General Counsel Mallory Duncan said of the case that "no precedents were established" and "MasterCard is bragging that they squashed a fly." NRF spokesperson Craig Shearman called it a "totally insignificant case." 

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Preventative Measures – Broadening Security for Payment Devices

By **Scott Henry**

VeriFone

The threat from software viruses is no longer confined to the PC market. A general misperception is that Windows-based PCs are the only target of malicious programs. Windows-based systems are the main target today because they represent the largest number of potential victims. However, as the world becomes increasingly connected through the Internet, the threat is quickly spreading to other devices.

Criminal intent is not limited by platform boundaries; signs of what to expect in the future have surfaced in the embedded device markets. Not so long ago, many believed that mobile phones were not at risk because no predominant operating system exists for those systems equivalent to Windows on PCs.

Yet now malicious programmers are actively targeting mobile phones and PDAs. According to "The Times of London," in the first half of 2005 more than 50 viruses targeted at mobile phones were detected.

Risks to POS Systems

We've all seen widely publicized compromises in other links of the payment processing chain, so it's logical to conclude that it is only a matter of time before POS systems fall under assault.

As POS devices become more complex and PC-like, they provide great enhancements such as Internet-protocol (IP) connectivity and multiapplication capability.

These technology advancements and improvements might provide criminals with points of opportunity if manufacturers, developers and processors do not preemptively and properly address them. The fact that no viruses directly targeting standalone POS systems have been detected yet should not deter companies from taking steps to prepare for the inevitable. It's simply good business sense.

The potential business liabilities resulting from incursions pose serious risks for all companies involved in the processing of card information. Beyond the financial impact of a widespread attack lies the equally damaging negative perception of the brand image in the public eye.

Some companies might think that they can avoid the

threat by simply not using Internet-connected devices. That is certainly an option, but it comes at a tremendous cost. Many opportunities, including benefiting from faster payment processing and cost savings from eliminating telephone lines, can be lost.

There's inevitability to Internet adoption. In 2004, according to recent data from the Federal Communications Commission, high-speed Internet connections serving residential, small business, larger business, and other subscribers increased by 34%, to 37.9 million lines.

Those who have adopted Internet-connected payment solutions wonder how they ever got by without them. The short-term benefits are substantial, and the long-term benefits are incalculable.

Those who don't adopt faster Internet-connected solutions risk losing customers to competitors that are able to move shoppers through their lines more quickly. Think of gas stations today. How many don't offer pay-at-the-pump options?

Securing the POS

Anti-virus protection services on POS solutions will go a long way in eliminating any fears merchants might have about owning an IP-based terminal. Reluctant merchants will now feel confident in purchasing these products. This equates to more terminal and software sales for ISOs/merchant level salespeople.

Others might think they don't need to implement security measures until an actual exploitation occurs. But they should take appropriate precautions. The expense caused by lost productivity and damage repair of a brand image will be much, much greater than the short-term savings.

Once a consumer loses trust in a merchant, it may take years for the merchant to recover, if ever. Who wants to be the first company to suffer such an assault and land on the front pages of "The Wall Street Journal" and "The New York Times" as a result?

Growing Concerns

Without a doubt, credit card information is becoming one of the prime targets of criminals who use rogue programs to capture consumer account information.

In June 2005, MasterCard International announced that the security of as many as 40 million cardholder accounts,



including those of Visa, American Express Co. and Discover Financial Services, had been compromised.

Criminals infiltrated CardSystems Solutions Inc.'s systems using a computer virus (see "Will 40 Million Accounts Be the Final Straw?" The Green Sheet, July 11, 2005, issue 05:07:01). Not long before that, retailers Polo Ralph Lauren and DSW Shoe Warehouse suffered embarrassing lapses that exposed consumer accounts.

The consumer data breach problem has grown to the point where government regulators are likely to step in.

In June 2005, BJ's Wholesale Club agreed to settle Federal Trade Commission (FTC) charges that "its failure to take appropriate security measures to protect the sensitive information of thousands of its customers was an unfair practice that violated federal law."

The chairman of the FTC, Deborah Platt Majoras, threw down the gauntlet with the declaration, "Consumers must have the confidence that companies that possess their confidential information will handle it with due care and appropriately provide for its security.

"This case demonstrates our intention to challenge companies that fail to protect adequately consumers' sensitive information."

The FTC has asked Congress to "consider whether companies that hold sensitive consumer data, for whatever purpose, should be required to take reasonable measures to ensure its safety. Such a requirement could extend the FTC's existing Gramm-Leach Bliley Act Safeguards Rule to companies that are not financial institutions."

The Safeguards Rule currently requires financial institutions "to implement reasonable physical, technical and procedural safeguards to protect customer information."

Each company, no matter what its role in the financial card processing chain, should have its security measures reviewed and take all appropriate steps to prevent access to consumer information.

Some might ask, won't the acquirers establish mechanisms to protect merchants? Maybe to some degree they will, but the fact is that those organizations will mostly work on protecting themselves.

It should be fairly evident that the card Associations and financial institutions engaged in the payment processing chain are intensely focused on shielding themselves from future legal and financial liability. Just as with chargeback penalties, the pain in this industry tends to flow downhill to the organizations least able to afford it.

A Solution for the POS

VeriFone, working with security software leader McAfee Inc., developed McAfee VirusScan Mobile for VeriX. The solution operates in the background and is transparent to the merchant. It automatically checks for updates, so the merchant's business is never interrupted. It includes software, download, support, virus detection and routine updates of virus profiles, and won't slow down payment processing.

Anti-virus protection for the POS is a logical extension of today's advanced IP- and multiapplication-capable terminals. It will provide ISOs, acquirers and merchants with the opportunity to take full advantage of the latest technology with the knowledge that their businesses will be secure.

Anti-virus provides protection against future potential threats to Internet connected POS systems using an immediate and consistent response and creating no disruption to business. Online offenders will always be on the lookout for new opportunities to spread viruses; we all need to stay ahead of them. ☐

Scott Henry is Global Software Product Manager with VeriFone. Call him at 770-754-3467 or e-mail scott_henry@verifone.com .



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Sell a Lease or Free Equipment?

By **Kathy Harper**

National Association of Payment Professionals (NAOPP)

With all the free POS equipment deals out there, I've wondered if leasing products might become a thing of the past. Why would anyone lease, if they can get the equipment for free?

How can the average merchant level salesperson (MLS) working the streets sell a lease when another agent is pushing free equipment? If given the choice, wouldn't the merchant choose the free option?

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To gather opinions on this topic from the feet on the street, I posted the following questions on GS Online's MLS Forum:

With more ISOs offering free equipment, how does this affect agents who have not yet reached their residuals goals? Have you been able to generate enough income to meet your monthly requirements while building your residual stream? Is leasing equipment still a viable option? How do you sell a lease when your competitor offers free equipment?

In response, MLS Forum members posted the following comments:

"I represent a lease company and a free terminal company. As I see it, this is simply common sense. Marketing takes way too much time, money and effort to get your face in front of a merchant to [then] take a chance on walking away from the meeting having had nothing to offer the customer. As my mentor said 35 years ago, 'The more things you have in your basket, the better your chances of making a sale.'

"[I] 'sold' a lease deal last week and made (after all was said and done) \$1,800. [I] 'sold' several free terminals and made (after all the splitting was said and done) 20 basis points on \$13K monthly volume. So, (correct my math if I'm wrong) 20 bps on \$13K is \$26 per month to me. So, it will take (approximately) 70 months (say six years) of residual to equal the lease deal.

"Do I have general agreement that in today's marketplace, 40 bps (20 bps to me) over interchange is about all that is practical, for two reasons:

- 1) To get the sale in the first place
- 2) To retain the sale after the next rep walks in the door?

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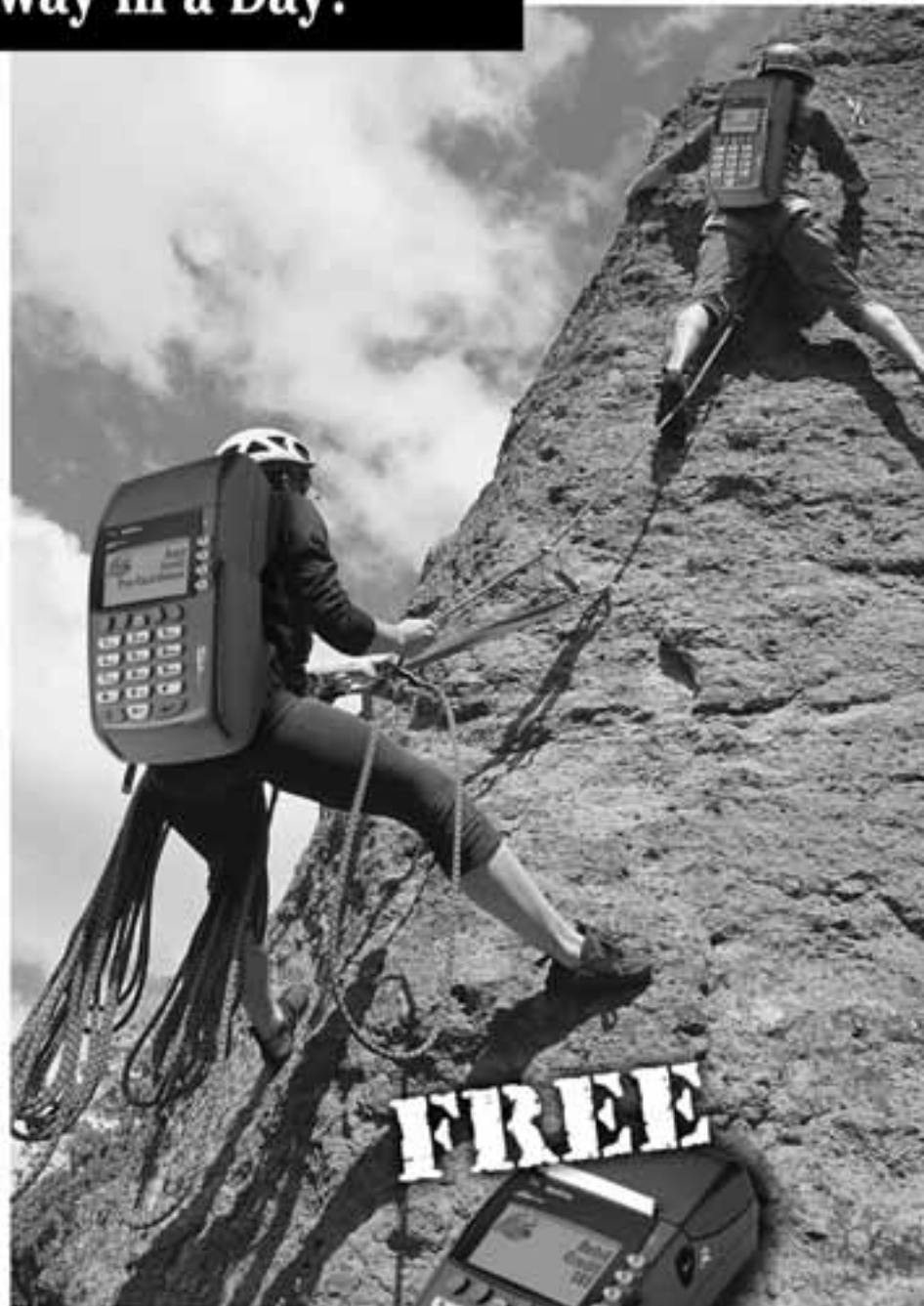
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"To extrapolate the math: At 20 bps (average), if my goal is \$20K per month in residuals, I will need \$10 million of monthly volume, which equates to 833 merchants at an average volume of \$12K (monthly, of course). Now, assuming that I can accumulate 833 merchants, how in the world am I going to service this group effectively?"

"If I can't service them, I'll eventually lose them. It's a loop. On the basis of this, is a decent residual, say \$10,000 per month a mirage?"

"Now another intangible: ... In building our residuals, are we not placing our faith in the concept that when we achieve our goal, that the company paying our residuals will still be around? After all, many employees of major corporations have been laid off two years short of their pensions; many stockholders have lost their shirts, etc. Stuff happens ..."

"My point ... I place a free terminal if I absolutely have to. After all, it's better than nothing, right? However, I do everything possible to 'sell' the lease, be paid upfront and be left to my own devices as to how to invest my own funds, funds that now belong to me."

"... I've had merchants choose the lease over the free [terminal] many times, simply because they save more

money that way. That's my financial take on lease versus free."

"I rue the day that 'free' appeared on the horizon, but, unlike some others, I recognize that it's not going to go away. It is a sound business model. Free is here to stay, and you're just going to have to deal with it. Make it work to your advantage when and where you can, but be fully aware of its advantages and its shortcomings." – hipoint

"Hipoint, you saved me 10 minutes of typing. You hit it on the nose. Sell the lease until you can't and then do the freebie. I never knew about residuals until I had been in this business almost two years. ... I would starve if I started today." – Debbie

"I've been talking with some other agents, and I was just curious if you guys had seen a decrease in leases since the free equipment came out? These guys I've been talking to say no, they are still leasing up a storm, but I was wondering about the rest of you." – Hedda

"As honestly as I can put this: I've seen no decrease in leasing in my little corner of the world. ... I represent a lease deal and a free deal. The vast majority of the time ... I can offer more savings with the lease deal. If I can't

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sell the lease, and I have to offer the free deal, most merchants are very suspicious of the whole concept of free equipment:

"1) They've never heard of such a thing and 2) They know there's no free lunch (even if there is)." - hipoint

"I don't think these free equipment programs are profitable for the agent or the ISO, but we will see in the long run. I lease, sell and rent equipment; there is no free lunch. We do give away free equipment to larger merchants, upgrading them from what they have and get a trade-in. These are profitable accounts, and it makes good business sense." - ccguy

"I did some free terminals on eBay for a while, which mostly generated merchants that couldn't even meet the minimums or just hit the \$1,000 mark ... no money was made on them and a bunch have already cancelled, so any upfront money will have to be repaid.

"I've gone back to working my local area and am doing a combination of leasing and free placement.

"I don't think these free equipment programs are profitable for the agent or the ISO, but we will see in the long run. I lease, sell and rent equipment ... We do give away free equipment to larger merchants, upgrading them from what they have and get a trade-in. These are profitable accounts, and it makes good business sense."

- ccguy

"I've been very successful with leasing the GPRS units (Way Systems and NURIT 8000) and plan on placing free terminals only in merchants doing \$5K or over." - destin5440

"I was in a deal today where I got a lease over another MLS leading with his free program. As soon as [the merchant] mentioned [it], I asked if that was like free freight or free air miles, and when I was done winking and she done laughing, all she had to say was 'Can you tell me where they would be getting the money?' ... I simply explained that we also rep for a free company and that in order to pay for equipment costs ... you get the point.

"Now that being said, we just started representing the

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free equipment processor, and I suspect that we will use them for those people who actually believe in free freight. So although I don't lead with it, it's always nice to have the tool you need when the time comes that you need it.

"I think what really affects the new MLS is the fact that lease pricing is down, as well as purchase prices in general, when it comes down to terminals. This will continue to put a lot of pressure on the new MLS.

"The lease from today was on a T7plus, and it went for \$25/48. It seems like only yesterday that no one blinked an eye at \$40 or \$50 for 48 months for a T7P. ... I would say that we haven't seen [fewer] leases, only leases where we are making less." – nwbc

"I think people pay cash for terminals more often now than four or five years ago. Four or five years ago, 80% or more leased; now 80% or more buy. And lease prices are down by 40% at least. Terminals for \$39 to \$49 per month for 48 months [four or five years ago are] now \$19 to \$29 per month." – ccguy

"If you still look at merchant services as the leasing business, you are very late for the show. If you are averaging 20 bps on your portfolio as a salesman, I would advise

you to spend more time either on pricing your accounts or shopping for a better deal.

"If your funding on the lease is \$1,800, the next MLS that walks in the merchant's door will steal your account by educating the merchant on your leasing techniques. Conclusion: The name of the game now is residual streams over leasing anytime because those basis points are worth more over time." – slavny

Thanks to everyone who responded. To expand the discussion on leasing versus free placement, I spoke with three agents who don't normally spend time on the MLS Forum.

Claude Godfrey, an agent with Business Payment Systems, said he does not offer free placement of terminals and believes he never will. He sells and leases equipment for \$29.95 to \$39.95 on a lease, and \$450 to \$750 for a new landline retail terminal.

Jerry Gibson writes for Sterling Payment Systems out of Tampa, Fla. He said he keeps the free equipment program in his bag, so to speak, but mostly leases or sells equipment. He is still able to command lease prices of \$39.95 and up for most of his leases. He sells new equipment for \$599 to \$899.

Jonathan Kramer works for United Bank Card Inc. (UBC) Although fairly new to the industry (14 months), he has taken a different path and markets mainly to established businesses, which often do not need equipment.

He said when he does need to place a terminal, he uses UBC's free terminal placement program or downloads an existing terminal.

All the feedback I received indicates that leasing is not only *not* dead, but perhaps even thriving.

Some respondents mentioned that the pricing an MLS can command for either the lease or the sale has dropped over the years. However, MLSs can still make a good living from \$29.95 leases and also by marking up equipment when selling it.

As MLS Forum member "hipoint" mentioned, lease money is yours to keep. You don't have to worry about it like you might worry about your residuals.

When deciding whether to go with an equipment lease or free equipment program, or both, always consider what's best for your merchants and your business. Until next time ...

Kathy Harper of Griffin, Ga. is an MLS and President of NAOPP. E-mail her at advpaytec@aol.com or call her at 770-843-3399.

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Education (continued)

Marketing 101

Marketing to the Hispanic Community ... ¿Acepta Usted Tarjetas de Crédito?

By Nancy Drexler and Sam Neuman

Cynergy Data

America's population is changing. More and more people are bilingual, and Spanish is the second most spoken language in the nation. In many areas, Spanish has replaced English as the preferred language for everything from personal conversations to conducting business transactions.

The U.S. Census figures make this clear: The Hispanic population is America's fastest-growing minority group, with an increase of more than 40 million in the four-year period from 2000 to 2004. The Census Bureau predicts that by 2012, one in five Americans will be of Hispanic descent.

According to a recent article in an industry trade publication¹, Bank of America Corp., one of the nation's largest

financial institutions (and Cynergy Data's bank), recently began actively courting the Hispanic market. Cynergy plans to help the bank succeed.

The bank has waived fees for all funds transfers from Chicago to Mexico and hopes to expand this policy to apply to all major U.S. cities.

In addition, the bank is making an effort to reach out to recent immigrants with less established credit (still a major segment of the Hispanic population, although the Hispanic middle class is growing every day) by offering debit card and money transfer capabilities to customers who previously relied on check-cashing services instead of bank accounts.

As an ISO/merchant level salesperson, in order to stay competitive and keep profits growing, begin marketing your business to Hispanic and Spanish-speaking merchants in earnest. Ignoring this vital, rapidly expanding segment of the marketplace could be a recipe for financial disaster. To put it simply, not marketing to Hispanic merchants is *no bueno*.

Don't Get Lost in Translation

The census results indicate that in approximately 50% of American Hispanic homes, Spanish is the preferred language of communication. If you want to form a bond with Hispanic merchants, it helps to approach them in the language with which they're most comfortable speaking.

When you're ready to produce marketing materials in Spanish, don't take the easy way out with a quick translation of your existing English-language materials. For example, say you are creating a brochure to distribute to Spanish-speaking merchants. The brochure describes what sets your company apart from other processors and ISOs.

The first line of copy is:

"Our company offers credit and debit card processing at low rates, plus access to state-of-the-art equipment and terminals."

Rather than pay for a translator, you decide to use one of the free English-to-Spanish translation tools readily available on the Web, such as www.freetranslation.com. After



¹"Digital Transactions," March/April 2005

▶ What cities in the United States have the highest population of Hispanic/Latinos?

The following are the "Top 10" U.S. cities with the highest numbers of Hispanic/Latinos, according to the U.S. Census Bureau (USA Counties CD-Rom 1996; U.S. Census Basic Quick Facts 2001: <http://factfinder.census.gov>):

1. New York, NY.....	1,783,511
2. Los Angeles, CA.....	1,391,411
3. Chicago, IL.....	545,852
4. San Antonio, TX.....	520,282
5. Houston, TX.....	450,483
6. El Paso, TX.....	355,669
7. San Diego, CA.....	229,519
8. Miami, FL.....	223,964
9. Dallas, TX.....	210,240
10. San Jose, CA.....	208,388

Source: www.ips-ohio.com/faq.html

entering your copy into the site and selecting translate, the result is:

"Nuestra compañía ofrece el crédito y el débito tarjeta que procesa en tasas bajas, más el acceso al equipo y terminales de lo más moderno."

It looks good, so you print this on the cover of the brochures and start distributing them. Unfortunately, you skipped a step. Using the same free translation site, now enter your Spanish sentence to get its English translation:

"Our company offers the credit and the debit card that processes in low rates, more the access team and terminals of it more modern."

Copy that sells? I don't think so. You definitely need a translator. Also, resist the temptation to ask an employee who simply speaks or reads Spanish to do the job because, as the example provided demonstrates, literally substituting Spanish words for their English equivalents can result in an incoherent jumble.

A professional translator will understand proper English and Spanish grammar and be able to communicate the *meaning* of your words, not only their literal translations.

Translation Is Only Step *Numero Uno*

Customized marketing materials and a Spanish-speaking sales rep can close deals with Hispanic merchants, but to keep the merchants processing with your company, employ staff to help them with any problems or concerns in a language that they understand.

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Education

If you advertise that you have a fully bilingual staff, make sure that you have a staff at your disposal to back up the claim.

"Fully bilingual customer service and technical support" means someone who can converse intelligently in English and Spanish, and answer questions about processing as well as every other customer service employee, is available during every hour that your phone lines are open.

It does not mean that a part-time staff member took three years of high school Spanish and will try to help with a call in the unlikely event that a Spanish-speaking merchant needs assistance.

The conversational Spanish that many of us have picked up through class work, travel, social events or trips to the local Mexican restaurant is not sufficient to make someone a successfully bilingual salesperson.

Not only will you need to know the Spanish for "hello" and "good morning," you'll need to explain complex concepts like mids and nons clearly and simply, which is not even an easy task in English!

The extra effort required to find Spanish-speaking staff

members (or to brush up your own *Español*) will pay major dividends if you make it known to members of the local Hispanic community that they can count on you to provide reliable, cost-effective service that truly speaks the merchants' language.

Make your office a place where Hispanic merchants feel comfortable well past their initial sign-up date, and you will guarantee long-term business and lifetime residuals from an underutilized segment of the merchant market.

Choose the Right Channel

Once you overcome the language barrier, make sure your message goes directly to your target audience by choosing the proper marketing channels. In any marketing campaign, the medium is as important as the message, and marketing to Hispanic merchants is certainly no exception.

If you or one of your reps is a charismatic, natural Spanish speaker, you will likely have the most success going door to door in largely Hispanic neighborhoods. Do you have a direct mail campaign with a Hispanic focus? Sort your distribution list by ZIP code to keep merchants in Spanish-speaking areas grouped together.

Did you create an ad with convincing Spanish copy? Check newsstands or the online Yellow Pages to find local newspapers and magazines published specifically for Spanish-speaking readers.

Don't throw away valuable leads; instead, use targeted marketing to reach merchants with whom you're unable to effectively do business in English.

The next time you make telemarketing or in-person sales calls, and it's clear that a merchant with a traditionally Hispanic last name doesn't speak English well, don't cross his name off the list; rather, add it to a new database of merchants to contact using Spanish-language marketing materials.

What are you waiting for? Here's your first Spanish vocabulary word: *dinero*. Money talks in every language. Buena suerte! ☑

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

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Education (continued)

A Warning to ISOs About the CardSystems Security Breach

By David H. Press

Integrity Bankcard Consultants Inc.

On July 19, 2005 Visa U.S.A. announced that by the end of October, it would no longer approve of CardSystems Solutions Inc. as a processor of Visa transactions.

The announcement came nearly two months after CardSystems identified a security breach to its system, which ultimately left the records of some 40 million cardholders at risk of fraud, and only days before the card Associations were scheduled to testify to Congress about their security practices.

"CardSystems has not corrected, and cannot at this point correct, the failure to provide proper data security for Visa accounts," Rosetta Jones, Vice President, Visa U.S.A. said in a statement. Visa decided that CardSystems could not

continue to participate as an agent in the Visa system.

One day following Visa's announcement, American Express Co. said it would also end its relationship with CardSystems in October.

MasterCard International, however, said it is requiring CardSystems to develop a detailed plan by Aug. 31, 2005 to bring its systems into compliance with MasterCard security requirements. If CardSystems cannot demonstrate that it is in compliance by that date, its ability to provide services to MasterCard members will be at risk.

Visa's announcement alone was the obituary for CardSystems continuing to serve as a processor for banks and ISOs. A processor must be able to offer all the major card types to be competitive.

In an article early this year, I wrote that Integrity Bankcard Consultants expects one of the hot and compelling issues for the ISO community to be security breaches that result in the compromise of cardholder data (see "A Must for 2005: CISP and SDP Compliance Reviews," The Green Sheet, Jan. 10, 2005, issue 05:01:01).

We have also been telling our bank, ISO and merchant customers that they must address not only Visa's Cardholder Information Security Program (CISP) and MasterCard's Site Data Protection Program (SDP), but also now the card Associations' new Payment Card Industry (PCI) Data Security Standard, an alignment of their cardholder data programs. There are no more excuses.

In December 2004, Visa, MasterCard and other major card companies announced their endorsement of PCI. The new standard is a result of cooperation between the card Associations to create common security requirements for the industry. While each will continue to have its own program, all will have the same 12 core agreed upon requirements.

To view a list of requirements, visit: http://usa.visa.com/download/business/accepting_visa/ops_risk_management/cisp_PCI_Data_Security_Standard.pdf .

Card Association members must use and are responsible for ensuring that their merchants use service providers that are CISP compliant. For more information, visit: http://usa.visa.com/business/accepting_visa/ops_risk_management/cisp_service_providers.html .

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Apparently, Visa could not overcome the fact that when the breach occurred, CardSystems had been inappropriately storing cardholder account information, purportedly for research purposes. The storing of this type of data is in violation of Visa's security rules.

ISOs should review their operations ASAP, not only to ensure that they are PCI compliant, but also that they are not violating any of Visa's rules. ISOs should also work with their larger merchants who should also be in compliance.

In the past two weeks, I have received bills that included sensitive credit card payment information such as card verification value (CVV2 or CVC2) numbers. I doubt that the companies are storing CVV2 or CVC2 data as required by the card Associations.

(And, if they were destroying the data in accordance with Association rules, this would leave them with no proof that the cardholder even authorized the transaction).

It looks like CardSystems may not survive the consequences of the security breach. In July, in testimony to the House Committee on Financial Services, CardSystems'

Chief Executive Officer John M. Perry said that unless Visa and American Express reconsider terminating their contracts with CardSystems, "we [will] be forced to permanently close our doors."

Could your ISO survive massive fines? Could your merchants?

Retailer BJ's Wholesale Club Inc., a security breach victim in 2004, recovered and is still in business but paid significantly in card Association fines and in damage to its reputation.

BJ's recently settled Federal Trade Commission charges that "its failure to take appropriate security measures to protect the sensitive information of its customers was an unfair practice that violated federal law."

(For more information about this case, visit www.ftc.gov/opa/2005/06/bjswholesale.htm .)

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

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Education (continued)

Identity Theft: How to Reduce the Risk

By Peter Scharnell

Electronic Exchange Systems

As a merchant level salesperson, you know to advise merchants on how to prevent fraud, but how much do you know about protecting your own business and personal information?

Identity theft is quickly becoming one of the most organized and costly crimes of our time. Unfortunately, because of advancements in technology, sensitive personal and financial data can easily land in the hands of offenders while you're shopping at a store, surfing the Internet or even visiting the doctor.

Recent industry and government studies indicate that identity theft already affects nearly 10 million Americans and costs more than \$55 billion annually.

The Federal Trade Commission advises, "While you prob-

For more information on identity theft, visit the following Web sites:

Federal Trade Commission
www.ftc.gov/bcp/conline/pubs/credit/idtheft.htm

Department of Justice
www.usdoj.gov/criminal/fraud/idtheft.html

Social Security Administration
www.ssa.gov/pubs/idtheft.htm

Identity Theft Resource Center
[www.idtheftcenter.org](http://wwwidtheftcenter.org)

ably can't prevent identity theft entirely, you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft."

According to the Identity Theft Resource Center (ITRC), a national nonprofit organization founded in 1999, there are four main types of identity theft crime:

Financial Identity Theft

When thieves steal data such as someone's name and Social Security number, they might apply for telephone service, credit cards or loans; or they might buy merchandise, or lease cars or apartments.

Criminal Identity Theft

When stopped by law enforcement, criminals provide someone else's information instead of their own. When police eventually issue a warrant for their arrest, the warrant is in the name of the person whose identity was stolen.

Identity Cloning

In this type of crime, imposters use stolen personal data to establish a new life. They work and live using the victim's identity. Examples include illegal aliens, criminals avoiding warrants, people hiding from abusive situations or becoming a "new person" to leave behind a poor work and financial history.

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Business or Commercial Identity Theft

Businesses can also be victims of identity theft. In these situations, perpetrators open credit card or checking accounts under the business's name. The business eventually finds out when unhappy suppliers send collection notices or their business rating score is affected.

Regardless of the type of identity theft, victims often face an extensive and difficult road to recovery, according to the ITRC. As with all crimes, preventing the offense in the first place is fundamental.

Following are a number of the latest high-tech forms of identity theft, along with ways to protect yourself:

Phishing and Pharming

"Phishing" is one of the most common and recognizable forms of identity theft. Fraudsters send out a fake e-mail designed to look as though it is from a legitimate source. The e-mail asks that the receiver immediately update his or her bank account or credit card information, which identity thieves then steal.

Phishing has recently evolved into "pharming." In cases of pharming, thieves create a bogus Web site that looks similar to a bank's or credit card company's Web site. When consumers who don't recognize the difference try to log in to their accounts, the thieves steal their account data.

These phony Web sites get traffic by phishing or through the aid of computer viruses, bots or spyware programs. The malicious programs automatically redirect traffic from legitimate Web sites, such as those of banks, credit card companies or online retailers, to the phony sites.

To avoid pharming schemes, look for anything out of the ordinary in a Web site's URL. Also, thoroughly review the Web site. The offenders likely have not re-created all the site's content and links.

ATM Fraud

ATMs are rapidly becoming a popular target for identity theft. A typical scenario is when criminals place a second card reader over the original reader to capture mag-stripe data. They also rig a tiny camera to record a cardholder's PIN when entered.

Some clever thieves have even engineered a fake PIN pad to record PINs. Once they have the card data and PIN, they create counterfeit cards and withdraw cash directly from the cardholder's bank account.

Examine all ATMs thoroughly before using them. If anything appears suspicious or tampered with, use



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Tips to Reduce the Risk of Identity Theft

- Shred and destroy unwanted documents that contain personal information. A crosscut paper shredder is best.
- Do not leave mail sitting in your mailbox. Bring in the mail daily.
- Do not mail bill payments and checks from home. Take them to the post office.
- Immediately report lost or stolen credit cards.
- Examine the charges on your credit card statements before paying them to ensure all charges were made by you.
- Be aware and note when your monthly financial statements arrive in the mail. Notify your financial institutions if they do not arrive when expected.

another ATM. Also, report your findings to the bank or merchant. You might actually help prevent a future case of identity theft.

Computer Keystroke Catchers

Computer keystroke catchers are miniature devices that attach to the cable that connects a keyboard to the computer. These are sold online for as little as \$100. The catchers resemble standard connectors, but they contain a memory chip that records everything typed.

Fraudsters often attach catchers to computers in public places, such as libraries, Internet cafés and school computer labs.

When using a public computer, never shop online, check your bank account, pay bills or enter credit card information. For further protection, clear the computer's Internet history and delete all temporary Internet files before leaving.

Database Theft

It's likely that your personal information is stored in many proprietary databases, including those at your dentist's and doctor's offices, college admissions office, insurance company, or even the local video rental store.

While you can control little about how these businesses safeguard your information, try limiting their access to your Social Security number.

According to Frank W. Abagnale, the subject of Steven Spielberg's film "Catch Me if You Can," and now a respected authority on identity theft and other forms of fraud, guarding your Social Security number is more important than ever.

Because this number serves as a key to your credit report and banking accounts, it is a primary target of identity theft criminals. The cable company and video rental store, for example, certainly do not need this number;

- Do not carry your Social Security card or birth certificate. Keep these stored in a safe and secure place.
- Do not print your Social Security number on your checks.
- Keep ATM and debit card receipts. Do not leave these behind or discard them where they are easily accessible.
- Never give your credit card number or Social Security number over the phone unless you have initiated the call and trust that business.
- Subscribe to a credit report monitoring service that will notify you whenever someone applies for credit in your name.
- Review and monitor your consumer credit reports regularly.

these businesses should agree to use an alternative.

Pay-at-the-Pump Fraud


Swiping your credit or debit card at the gas pump sends data via satellite to your bank for verification.

According to a report from credit reporting bureau TransUnion LLC, identity thieves have now devised a way to capture data by modifying the program that carries out the data transfer. The result: When the program sends your card account number to the bank, fraudsters will also receive it.

As an added precaution, only use a credit card at the pump. With debit or check cards, it takes banks a little longer to credit stolen funds back to your checking account. Most credit card companies will remove any disputed charges to your account immediately.

Credit Card Skimming

Credit card skimming occurs when someone runs a credit card through a small card reader to capture and steal card information for future use by identity thieves. This form of fraud is common in the restaurant and service industries both in the United States and overseas.

Be cautious when paying with a credit card in restaurants. If you don't feel comfortable letting your card out of sight, pay the server cash or pay at the cash register. When traveling abroad, use only one credit card so it's easier to detect any fraudulent charges. 

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 training, quarterly seminars and, most of all, credibility. For more information, please visit www.exsprocessing.com, or e-mail Peter at peter.scharnell@exsprocessing.com.

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Product: DataTap-IP

Company: LAVA Computer MFG Inc.

The odds against merchants don't sound promising: On average, only one out of every 50 shoplifters is ever caught, and that's not even considering the amount of theft and "breakage" that can be attributed to employees.

With slim profit margins and increased security concerns, restaurant and retail location owners shouldn't have to worry that every time they're not present, their employees are helping themselves to the till.

LAVA Computer MFG just improved the merchants' odds. This company provides a wide range of serial port and connectivity solutions for the POS, as well as for kiosks, the gaming and hospitality industries and more.

LAVA Computer has introduced a solution that enhances security and theft surveillance at the POS by tapping into the receipt printer's data stream.

The DataTap-IP takes it a step further by adding the text of transaction data onto video images from POS surveillance. Transaction data goes simultaneously to the serial printer and to a digital video recorder (DVR) in the form of readable text.

DataTap-IP is engineered for POS cash register/DVR integration; enabled simultaneous receipt printing and text/video overlay; has universal compatibility; and operates transparently.



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Features include 10 Base-T Ethernet interface (RJ-45); intuitive installation and easy Web browser configuration; client or server operation; user-configurable, removable printer; password protection; support for IP, HTTP, TCP, UDP; and power supply.

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How convenient are convenience stores when they don't have ATMs on the premises to dispense cash? Many owners of petroleum and c-stores do make ATMs available for their customers, and now these retailers have access to high-speed Internet connections over which to conduct ATM transactions.

A partnership between RBS Lynk and ATM USA offers a new Internet protocol (IP) service designed especially

for convenience and petroleum merchants. RBS Lynk will manage the back-end transaction processing, and ATM USA will sell, distribute and service the merchants.

The RBS Lynk IP solution piggybacks ATM processing onto the merchants' existing broadband connections to provide faster transactions that average between three and five seconds and cost savings through reducing the need for dedicated phone lines.

Merchants choose between high-speed Internet with RBS Lynk's secure sockets layer (SSL) or private IP connections through satellite or frame relay. When the system is deployed, an Internet payment gateway is installed on the merchant's Internet connection. A single payment gateway can support several store locations, depending on transaction volume.

Selling points for ISOs/merchant level salespeople (MLSs) include customer benefits and the additional revenue stream from increased ATM transactions for merchants. Using an existing Internet connection for high-speed ATM transactions is another benefit for merchants.

As an added service, many convenience stores and gas stations have ATMs for their customers. Not only does



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All the Pieces for a Mobile Solution

Product: Wireless Payment Processing Solution

Company: Moneris Solutions

Many merchants don't have a store or office location. They conduct business in the car, at customers' homes or out in the field. From transportation companies to home repair and delivery services, mobile merchants form a strong market.

Electronic transactions provider Moneris Solutions has introduced an end-to-end wireless payment processing solution specifically geared to enable merchants to accept credit cards wherever and whenever they're doing business.

The solution uses mobile hardware, software and a wide area wireless network, ensuring transaction processing almost anywhere. It incorporates Lipman USA's hand-held NURIT 8000 terminal, is powered by APRIVA's Intelligent POS Gateway Service, and wireless service is provided by Cingular. The system includes a thermal printer, touch screen and PIN pad.

Perhaps best of all for mobile merchants, transactions are processed in less than four seconds.

As part of the wireless solution, Moneris has included real-time reporting with standard summary and detailed batch reporting that includes card and transaction types and invoices.

There is also a store-and-forward feature that gives merchants the ability to track and process orders without wireless coverage.

Moneris Solutions

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Biometric Checking

Product: Express Checking


Company: Pay By Touch

B iometric technology continues to gain ground in payments. Biometric identification used in payment applications gives consumers what they want: fast, secure and easy transactions.

Pay By Touch is a provider of biometric services used in retail locations. Pay By Touch solutions allow consumers to attach a variety of account types and even loyalty programs to an electronic record of their fingerprint; at the POS, the accounts are accessed with the touch of a fingertip.

Pay By Touch now offers Express Checking, a program that not only lets merchants take advantage of

biometric technology at the POS, but it also allows them to offer all the benefits of electronic check conversion through the automated clearing house to their check writing customers.

A recently concluded test run of Express Checking by Piggly Wiggly Grocery Carolina Co. grocery stores went so well that the grocery company will soon provide the cost-saving service at all their locations throughout the Southeast. Pay By Touch sets up the front-end biometric authentication network directly with merchants, and offers reseller opportunities for ISOs/MLs. 

Pay By Touch

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www.paybytouch.com



Express Checking is used in Piggly Wiggly, Cub Foods and Albertsons supermarkets in Oregon, Minnesota, South Carolina and Georgia.

Source: www.paybytouch.com

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Inspiration

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WaterCoolerWisdom:

"Courage is resistance to fear, mastery of fear—not absence of fear."

- Mark Twain

Don't Let Fear Stand in Your Way

Have sales leveled off or dipped? Have you hit a plateau? Are you still in the same position while others have been promoted or moved onto greater things?

There are as many reasons for slips in performance as there are people who experience them. However, no matter the industry, career or specific nature of the problem, often a stagnant career path or lagging performance can be traced back to one thing: fear.

Fear of what, you ask? Plenty. Fear of failure. Fear of rejection. Fear of the unknown. Fear of appearing foolish. Below are some common fear instillers, and ways to face them head on.

Fear of Failure

Sales professionals afraid of failure worry about what will happen if they do not succeed.

They are concerned about the "tragedy" that will ensue if they flop. Many times, the scenario that they envision is worse than the reality.

Some professionals never attempt certain tasks because they believe that if they never try, they can never fail. As we know intellectually, it is better to try and fail than



to never try. But, emotionally, fear of failure paralyzes many people.

Solution: Ask yourself, so what if I fail? Realistically, what's the worst that could happen? You don't get the sale? You have to try again? That's not so bad. You didn't have the sale to begin with, so you've lost nothing!

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Fear of the Unknown

Those who are afraid of the unknown let uncertainties stop them from reaching their goals. They believe that since they can't predict what will happen, they can't prepare, and that scares them.

Many professionals don't like taking risks, but as we all know, any success involves some amount of risk.

Solution: Not knowing what will happen doesn't mean you can't prepare at all. Do some basic preparation and then go for it. The only way to find out what will happen is to try. Even if you fail you learn something, which means one less thing that you don't know. Next time it will be that much easier.

Fear of the Known

While some people are afraid of the unknown, others are afraid of what they do know. Past mistakes, failures and debacles have made them wary of taking new risks. They know firsthand how bad it can be, and they don't want to go there.

Maybe they completely blanked out on a presentation and were left fumbling through a briefcase for note cards. Perhaps the product failed during the demo. Or, they called the prospect the wrong name or had misinformation about her company.

Solution: The good thing about past failures is that you can learn from them. Use that knowledge to prepare for the future. Since the last experience left such an impression, you probably won't make the same mistake again. Learn from it, put it in the past and move on.

Fear of Rejection

Those who are afraid of rejection tend to take it personally when a prospect declines a service. They may internalize it and take it as a personal rejection. The prospect says no and they hear, "You aren't a good salesperson; you failed at your job."

Solution: Make efforts to differentiate yourself from your job and services.

Remember that you are not what you do for a living. It's a part of you, but it's not who you are. Working as a salesperson requires tough skin; the sooner you develop this, the better off you will be.

Fear of Appearing Foolish

It's difficult to stand in front of a group of people, or even one person, and deliver a presentation. Many people are afraid of appearing foolish. They don't want to look like a clown, and they may resist taking risks, such as getting up in front of a group, for fear they might do something stupid.

Giving a presentation is outside their comfort zone and since it's unfamiliar territory, there is a potential to look foolish.

Solution: Don't take yourself so seriously. Even if you do make a mistake in front of a group, it will pass. You are focused on yourself much more than others are focused on you. Whatever faux pas you commit will soon be forgotten when someone else commits one. And there will be another one.

Fear can't hurt you. Surrendering to it gives it the power to hurt you. Fear is a great motivator. Choose to let it win, or choose to take risks, grow and become a better sales professional, employee, boss and person. It's your choice.

New to the Industry?

Are you new to the financial services industry? Have you just started out as a merchant level salesperson (MLS) or started working with a new ISO? If so, you are probably working very hard to gain the support of a client base. If you think that you can't compete with more experienced agents, or those with a strong customer roster, don't sell yourself short.

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Inspiration

Even if you are new to the industry, you can still hold your own with industry veterans. Simply take the time and make the effort necessary to educate yourself about your company, the products you represent and the industry. Read on to find out how.

▶ Go to www.greensheet.com/mlsportal/industryfaq.html for more answers and information about getting started in the industry.

Learn About Your Company

- Do some research and **prepare a brief company history** to share with prospects. Chances are your employer already has one prepared. Use that one, but also make it your own by adding additional information that you believe will be valuable or of interest to this prospect.
- Review your company's client list and **create your own client lists categorized by industry**. Use these directories to show prospects how your company helps similar merchants. For example, if you tell a boutique owner that a national auto parts store is pleased with your service, it won't be as important to him as if you told him about a similar business that is happy with the service.
- **Study brochures and product sheets**. Since you provide these materials to prospects, it is vital to answer

any question that might arise after they review the documents. Better yet, do some research and come up with additional information that is important to this prospect's specific industry.

- When explaining what the prospect can expect from your service, **be conservative when estimating sales or profits**. Just because you have a client who increased her sales 200%, don't tell another prospect he will do the same. Be realistic and be careful not to exaggerate.

Learn About Your Products

- If you don't know how your products work, you might not be able to answer prospects' questions. They want to work with someone who not only sells them something but who will also help them understand it. **Attend product expos and manufacturers' training events** and learn all you can about the products you want customers to buy.
- Do some research on your competitors' products and

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Did You Too Read This In The Green Sheet?



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

Maybe you read it and put it aside, meaning to call me to find out more. To find out how you too can stop selling on only price and instead offer your clients a complete, unique, custom-tailored solution... and realize the huge profit advantages in this approach. (Advantages to both you and your merchant client.)

Maybe you wondered what we can possibly offer that no one else in the industry can...

Or maybe you called me for details and are studying the materials... while watching yet another merchant deal either go to one of *our* consultants -or to a cheaper competitor, who sells only on price.

Or worse, *you* were the cheaper competitor and now you have an account that isn't making you any money.

Or maybe you never read that announcement and only wondered why your competitors are eating your lunch. (Maybe now you know.)

One thing is certain. (I'll guarantee you this much.) *Someone* will read this and immediately pick up the phone and call me. They'll learn what all the fuss is about and join our team.

Here's what one reader had to say about the way U.S. Merchant Systems is "decommoditizing" the industry, with our exclusive products, services and selling systems:

"I worked for eight companies in this industry. None of them came close to

"Stop Selling Commodities (And I'm Not Talking Pork Bellies)"

If you've been in our industry for 5-10 years or more, you remember the good old days. When you could make a decent buck for enrolling a new merchant. Selling equipment at (what today) would be considered outrageous prices... and profits.

The day of providing a highly-valued service to an appreciative merchant has given way to the "commoditization" of our industry. Lowest price wins. (Small wonder why you're not earning the commissions you used to.)

Tired Of Cut-Throat, Commodity Pricing? Here's How To Put Professionalism... (And Decent Profits) Back In Your Business

What if your merchants didn't care that someone else is offering the same terminal for a few bucks less, or if he sees an ad for a few basis points lower rate. He won't care because you got him into a total package that will help him dramatically grow his business.

He's paying pennies to earn dollars... usually thousands of dollars.

This is what happens when you offer the industry-exclusive products and services available only from US Merchant Systems. If you're ready to learn more, just pick up the phone and call Jessica Slack today, at 800-655-8767, ext. 262. But don't call her if you're afraid of closing deals.

We're looking for new agents to join us who are professionals in this business. If that's you, we'll help you build your empire, with:

- Training, for you and your reps
- Pre-set (by telemarketer) appointments
- Co-op ads for recruiting, and for merchants.

So if you're tired of having to compete on price... if you're ready to use your skills, knowledge and experience to provide unrivaled value to your clients and make more money than you ever have, call Jessica today at 800-655-8767, ext. 262.



Jessica knocks out the competition

This is what happens when you call Jessica:

"Never have I had an ISO concerned about my success like USMS. I spoke with Jessica Slack, and I began to get excited about the opportunities and services USMS has to offer. Then after spending a good hour on the phone with Stu, I felt that USMS was the right ISO for my success. With your trainings and excellent support, I truly believe that I am part of a winning team and I am excited about 2005."

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

Make 2005 your best year ever, by joining USMS. We'll show you how to knock out the competition.

Sincerely,

CEO, US Merchant Systems, Inc.

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

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

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

Ernest F., Austin, TX

what U.S. Merchant Systems will do for me."

"I walked away from a (5-figure) monthly residual to be here, because you guys have your (uh, stuff) together."

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

If you missed this original announcement in your Green Sheet, Call me now for a free reprint... or to learn how you too can stop selling commodities... and bring professionalism back to our industry.

I challenge you to call me now at 800-655-8767, ext 262, because every day wasted is another day of lost opportunity, for you.

Jessica Slack

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Inspiration

find out how your products compare to similar ones on the market. Even if you think another product is superior in one area, chances are yours is superior in others. Use that information to **position your product to be most attractive to the prospect.**

- Your products are not used in a vacuum. It's important to **know if and how your products work with those of other manufacturers.** This information can help you make a sale and prevent any future dissatisfaction.

- **Familiarize yourself with service plans.** Use this information to answer prospects' questions and add value to the product.

Learn About the Industry

- You don't have to have a wealth of industry experience to be knowledgeable about current events. **Stay current with sales figures and trends.** Review economic forecasts and retail activity. Cut articles from trade publications. Armed with this data, back up your claims and statements with proof from objective sources.

- Sometimes nothing takes the place of experience. That's why it's important to **seek out experienced mentors.** Identify people whom you admire who have been

in the industry awhile. Ask them to mentor you. Most likely they will be flattered and happy to help.

- Prospects don't expect you to know everything. But, they will expect you to know where to find the answers you don't know. **Find good sources.** Bookmark Web sites, read industry publications, such as The Green Sheet and GS Online. Use these sources to find the information you don't know, rather than guessing at an answer.

- **Give competitors their due.** Rather than badmouth competitors, acknowledge their accomplishments. Then explain how you and your company do it better. Or, find other areas (areas that are more important to this prospect) where your company excels.

Finally, the most important thing to do when starting out as an MLS is to be honest. The best way to develop a solid reputation is to be fair and truthful, and that is what builds sales and careers.

Good Selling!SM



Paul H. Green, President & CEO

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- ▶ *Free Service Activation for Your Merchant! ²*
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¹ COMSTAR will offer a trade-in rebate for any wireless or wireline-based Point of Sale terminal returned to them. Rebates are based on suggested retail pricing of \$299 for refurbished 950 1 MB units coupled with COMSTAR magnetic strip reader and software (thermal printer can be added for extra fee). The trade-in amounts to the merchant are:

- \$200 per unit for sales during March, April, May and June. Offer expires on June 30, 2005.

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

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

- Additional information and complete promotion details can be found on Comstar's website at www.comstarinteractive.com.

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Julie O'Ryan Leaves The Green Sheet

Julie O'Ryan, who has been a fixture at The Green Sheet since taking over the day-to-day operations as General Manager in 1999, left the company effective July 31, 2005 to pursue a new business venture. Having been on a two-month leave of absence since mid-May, Julie decided not to return to The Green Sheet.



"I want to express my deep gratitude for having shared these past 11-plus years with you," Julie said. "We have shared many successes, challenges, adventures and accolades. It certainly has never been dull, and it has taken an extraordinary effort for all of us."

The entire Green Sheet staff wishes Julie the very best in her new endeavors and will miss her greatly. 📧

GS Online Gets Refreshed

Visitors to GS Online during the past few weeks have undoubtedly noticed some changes. We moved the ISO/MLS/MSP Company Name Generator, a tool we created a few years ago to spark "corporate creativity", to our homepage. With more visibility, the Name Generator received approximately 20,000 hits the first week in its new location.

We also redesigned the tradeshow directory. You will now find easier-to-read event listings with the familiar icons we use in our print version to differentiate the type of association or event.

The MLS Forum is still the heavy-hitter when it comes to site visit statistics, but now you have even more powerful resources at your fingertips.

Visit www.greensheet.com/onlineindex.html to view all the new features, and while there, have fun with the Name Generator. 📧

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Visit www.greensheet.com/tradeshows.htm for more events and a year-at-a-glance event chart.



Western Payments Alliance 2005 Payments Symposium

Highlights: This year's event will focus on the convergence of paper and electronic payment processes. Attendees include senior executives, technology manufacturers and sales agents.

Among the speakers are Deborah Thoren-Peden, Partner, Pillsbury, Winthrop, Shaw, Pittman, LLP, who will discuss legal aspects of security; Stuart Williams, Director, Industry Solutions, CheckFree Corp., who will discuss check image exchange versus ARC; and Patti Murphy, Contributing Editor of The Green Sheet and President of The Takoma Group, who will moderate "Optimizing Payment Collections," a panel discussion.

When: Sept. 11 – 13, 2005

Where: Grand Hyatt Hotel, San Francisco

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



ATM Industry Association (ATMIA) Conference West 2005 – North American ATM Debit Summit

Highlights: ATMIA is the ATM industry's collective voice. Workshops and speakers will cover hot topics such as identity theft and security; ISO training; marketing and branding; stored value cards; and compliance issues. Speakers include Ariana-Michele Moore, Sr. Analyst, Celent LLC; Bill Dunn, Vice President of Sales, Tranax Technologies; and Lori A Breitzke, Vice President of Prepaid Products Division, RBS Llynk.

When: Sept. 14 – 16, 2005

Where: Hyatt Regency Scottsdale at Gainey Ranch, Scottsdale, Ariz.

Registration: Visit www.atmiaconferences.com



Financial Women International Inc. (FWI) 2005 Annual Conference

Highlights: Founded in 1921, FWI serves and supports women in professional financial services. FWI's 83rd annual conference is an ideal venue for women in all facets of financial services to meet, network with and motivate each other. Featured speakers and topics include Suzie Humphreys with "I Can Do

That"; Lois Frankel with "Nice Girls Finish Rich"; and Fawn Germer with "Creating Power Alliances."

When: Sept. 25 – 27, 2005

Where: Hilton Toronto, Toronto

Registration: Visit www.fwi.org or call 866-236-2007



Electronic Transactions Association

2005 Strategic Leadership and Networking Forum

Highlights: This is the premiere networking event for all executives in the payments industry. The opening day kicks off with a golf tournament, a presentation from Michael Treacy and an evening reception. Day two features multiple speakers, a networking lunch, and four successive sessions that offer perspectives of the card companies, financial institutions, vendors and ISOs. The final day includes a session on current legislative issues in the payments industry and a presentation by motivational speaker and author, Tom Peters.

When: Sept. 27 – 29, 2005

Where: Charleston Place, Charleston, S.C.

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



Southeast Acquirers' Association (SEAA)

5th Annual Information and Educational Conference

Highlights: The regional acquirers' events offer an excellent and affordable opportunity for ISOs and merchant level salespeople to network and learn about the latest news, and offerings in the industry. This year's SEAA conference kicks off with an opening reception and charity poker tournament.

Day two includes time with vendors, a networking lunch, educational seminars, a cocktail reception and a Ghost & French Quarter Tour to close out the day. SEAA closes the conference with a networking breakfast on Oct. 21.

When: Oct. 19 – 21, 2005

Where: Wyndham New Orleans at Canal Place, New Orleans

Registration: Visit www.southeastacquirers.com or e-mail information@southeastacquirers.com

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