



The Green Sheet

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

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The Wonders of Women's Networking

Have you ever thought, "If only I knew then what I know now"? We gain wisdom in our profession through experience, and part of the joy of having this wisdom is sharing it with others.

On the other side of the coin, if you are someone just beginning a career, think how wonderful it would be to have access to a room full of people eager to share the knowledge and experience you seek.

A new women's networking and mentoring organization, called W.net, offers just these chances. The group's mission is "to provide a networking forum for women in our industry to share ideas, inspiration and career-building opportunities."

Behind W.net are four accomplished payments industry executives:

- **Mary Gerdts**, Founder and President/Chief Executive Officer, POST Integrations Inc.
- **Diane Vogt**, President of Enterprise Customer Development, First Data Corp.
- **Linda Perry**, Senior Vice President, Visa U.S.A.
- **Holli Targan**, Partner, Jaffe, Raitt, Heuer & Weiss PC

The four had discussed how, when they first began their careers, it would have been nice to have had more time devoted specifically to networking and mentoring with other women, and how the payments industry still lacked this.

They decided to try to create an organization for women that offered such a possibility, one that "allows you to meet other people, understand what they've been through, understand the challenges they may face, and how they got to where they are," Vogt said.

She said they formed W.net to help the future and the rising of women in payments as well as provide opportunities to network with and learn from other great women who have had success in it.

Before the Electronic Transactions Association's (ETA) Annual Meeting

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Notable Quote

"There will always be room for entrepreneurial companies within the payment services industry, but because of the sensitivity of data and the penalties of non-compliance, combined with the additional scrutiny brought in by private investors and class action lawsuits, this industry will substantially need to increase its level of professionalism."

- See Story on Page 34



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Bluetooth Is 2.5 Quintillion Years Secure

In the July 11, 2005 issue of The Green Sheet, an article titled "Security Flaw Exposed in Bluetooth" [issue 05:07:01], discussed the findings of two researchers relative to the pairing process, a process by which two devices, using Bluetooth communications, associate themselves with each other for the wireless transfer of information.

The research referenced in the article focused on the PIN, which is used as the secret shared between two Bluetooth devices. It was correctly noted that most Bluetooth implementations use a short four-digit numeric-only code for their PIN.

There is a version of Bluetooth, utilized by Ingenico, which uses a full-length (128-bit) PIN in the pairing process. In the article, it was stated that a four-numeric digit PIN could be discovered in less than a second (0.06 seconds).

However, while longer PINs were mentioned as a more secure alternative, no figures of the relative strength were presented. In fact, when compared to the time to discover a four-digit PIN, it would take over 2.5 quintillion (25 with 17 zeros) years to find a 128-bit PIN. A full-length PIN is essentially uncrackable.

The 128-bit PIN version of Bluetooth used by Ingenico has been tested and confirmed as secure by a number of credible laboratories. Additionally, Ingenico provides SSL encryption in our products, so that our customers can use state-of-the-art encryption for communications between our terminals and acquiring institutions.

While nothing is completely unbreakable, our Bluetooth security is state of the art and not prone to the weaknesses as described in The Green Sheet article.

Collectively, Ingenico has shipped well over 200,000 short-range wireless devices. Our company is a recognized leader in secure transaction acceptance. Through careful and responsible implementations such as found with Ingenico's complete range of wired and wireless communications products, it is possible to provide secure payment transactions.

Mike English
Director of Business Development and Communications
Ingenico Corp.

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QSGS

YOUR NEWS IN A HURRY

Short on time? This 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

The Wonders of Women's Networking

We gain wisdom in our profession through experience, and part of the joy of having this wisdom is sharing it with others. Also think how wonderful it would be to have access to a room full of people eager to share the knowledge and experience you seek. A new women's networking and mentoring organization, called W.net, offers just these chances.

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View

Payments Enter Into Government Spotlight

Things are getting dicey in the land of payments. So dicey, in fact, that some folks are raising the specter of government intervention. Legislation is possible; new regulations specifically targeting ISOs and processors are also possible.

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Feature

Security Breaches and the ATM

From ATMmarketplace.com . You didn't hear much about phishing attacks and identity theft 10 years ago. Before the explosion of e-mail, the Internet and Windows, most of us never thought about personal information being intercepted somewhere in cyberspace. Firewalls and virus patches: We never even considered them. But things are different today, especially in the financial industry.

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Feature

Industry Leader: Ken Musante

When Ken Musante was in college, he was not sure what type of career he wanted to pursue. He did, however, know what he did *not* want to do. Musante spent his college summers working at his father's grocery stores. This experience cemented his desire to do something more rewarding and diverse. He wanted a challenge, at a place where the minute hand on the clock moved in real time.

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News

Wal-Mart's Tenacity: Attempt Number Four at Banking

Wal-Mart Stores Inc. has reached its tentacles into virtually every facet of the retail sector. Consumers can literally use it as their one-stop shop. Wal-Mart also has leasing agreements with community banks around the country. With all these services, the retailer is a significant hub for electronic transactions, so what happens if the retailing giant comes to own and operate a bank?

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Feature

Trade Association News: Make Time for Education and Networking.....

The year has been busy, but it's far from over. If your schedule isn't already booked from now through the holidays, join an industry trade association and take a few days to attend an upcoming event. Several are still on the calendar. Find out what the associations have been up to.

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Education

Exit Strategy: Cashing In on Your Hard Work.....

If you leave an ISO alone in a room with a calculator, you will be amazed by the number he generates. The merchant account sales business is not worth getting into if you have not put some thought into how you plan to get out of it.

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Education

Street SmartsSM: Ending Confusion About QSR/Small Ticket Interchange Categories.....

Interchange is one of the more confusing aspects of this business, and I hope to clear up some of that confusion in this article, especially concerning the Quick Service Restaurant (QSR)/ Small Ticket interchange categories and various programs available from Visa U.S.A. and MasterCard International.

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Education

Hope for the Best, Prepare for the Worst: Staying Calm in a Crisis.....

What's the worst that could happen? It's not only a rhetorical question. High-profile public relations disasters have recently plagued major companies. As the recent CardSystems Solutions Inc. data compromise proves, our industry is far from immune. While we plan for the best, are we prepared for the worst? As we've learned recently, many of us are not.

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Education

ATM Success Stories: They Did It, So Can You!

In previous articles, I covered reasons why you as a merchant level salesperson (MLS) should consider adding ATMs to your product lineup and the steps on how to do it. Now I will share some success stories.

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View

Not Only for the Holidays: Using Gift Cards for Prepaid Services

Electronic gift cards are versatile payment products, with uses far beyond the typical holiday or birthday gift. This article provides examples of how two businesses, St. Louis County's Solid Waste Department and Oil Changers, use gift cards to improve service and reduce fraud losses.

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Education

Blog Basics

Web logs, commonly referred to as blogs, are one of the hottest and most inexpensive marketing tools available today. This article provides some blog basics: the definition of a blog, differences between a blog versus a Web site, why you as an MLS might want one, and how to create your own.

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News

Card Fraud Versus Identity Theft

Consumers' personal and financial information, including their Social Security number, date of birth and credit card account number, have become more valuable than any precious metal, and criminals are stealing the information. However, personal data theft and credit card fraud should not fall under the same moniker, according to the National Retail Federation and ATM Industry Association.

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Inspiration

Earning Clients' Confidence

Before clients sign agreements with you, they must have confidence in you. They need to believe that what you say is valuable. It's important for them to be confident in your abilities because by asking for the sale, you are asking them for a serious commitment. To win the confidence of prospects and new clients, show them what you know, what others know about you and what you know about them.

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GS Online

Company Name Generator Proves Wildly Popular

The pastel yellow box on the right side of the page on www.greensheet.com/onlineindex.html has received more than 20,000 hits in its first few weeks. At this pace, it is in the top percentile and could rival the GS issue archive in the amount of traffic received. Even though it is for fun, if you have used this tool to name your company, please send an e-mail to greensheet@greensheet.com.

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NEWS

MasterCard Sued Over Interchange

The same group of supermarket and drugstore merchants who filed suit in July 2005 against Visa International and Visa U.S.A. over interchange price fixing and competition-stifling practices, have now filed a similar case against **MasterCard International** (see "Retailers File Another Interchange Lawsuit," The Green Sheet, Aug. 8, 2005, issue 05:08:01).

The merchants, led by **Kroger Co.**, claim that MasterCard violates antitrust law by illegally setting interchange rates. The merchants filed separate lawsuits to show that they do not allege conspiracy between the two card Associations, "The Wall Street Journal" reported.

iPayment Committee Rejects Takeover Proposal

Gregory S. Daily, Chief Executive Officer of **iPayment Inc.**, recently proposed to acquire all the outstanding common stock of the company at \$38 per share. The Special Committee of the Board of Directors of iPayment determined that the \$38 offer price undervalues the prospects of the company and did not recommend proceeding with a transaction at that price. The Special Committee will explore alternatives to enhance stockholder value, including the sale of the company. After notification of the Special Committee's determination, Daily withdrew his proposal.

Research Identifies Untapped Gift Card Market

According to a study by **First Data Prepaid Services**, the introduction of gift cards as customer incentives creates a new growth opportunity for the retail and service industries. Nearly 10% of the companies surveyed offer customer incentives. The most popular gift cards given are for table service restaurants (67%), specialty stores (56%) and department stores (45%). Twenty percent of the companies offering gift card customer incentives said they will increase use in the coming year, and 52% of all companies surveyed said they are likely to use gift cards as incentives in the coming year.

ANNOUNCEMENTS

AmStar Kiosks Debut in Colorado

AmStar Systems Inc., a self-service financial kiosk manufacturer, rolled out 18 of its full-service, multi-function ATMs in Colorado. The AmStar eca\$hier financial services kiosks are being placed in grocery stores and convenience stores.

Checkgateway Offers Reseller Promotion

Checkgateway is offering a reseller incentive campaign through Sept. 30, 2005. For every merchant a reseller signs with Checkgateway, the reseller will earn a 60/40 split above the buy rate for the life of the contract. Typical reseller commission is a 50/50 split above the buy rate.



- **Tupperware Corp.** announced plans to purchase the direct selling business of **Sara Lee Corp.**, which sells beauty and personal care products. Tupperware anticipates the transaction will take place in Q4.
- A report released by the Securities and Exchange Commission on Aug. 10, 2005, documents "\$25.6 million in erroneous or inappropriate accounting" at **Krispy Kreme Donuts**, "The New Times" reported. The report mentions several high-level executives by name, but falls short of any specific accusations.
- **Pepsico** will open three mall lounges geared to teenagers, where they will be able to play video games, watch movies and buy Pepsi products. The stores will open in California, Florida and Illinois. **Coca-Cola** did the same thing two years ago with stores in California and Illinois.

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IndustryUpdate

COCARD Opens New Office

ISO COCARD recently opened its 50th office. The newest addition is located in Savannah, Ga. The company, which is 100% owned by the various offices throughout the United States, was formed in 1998.

ETA Accepting Presentation Proposals

The **Electronic Transactions Association (ETA)** is accepting presentation proposals for the 2006 ETA Annual Meeting & Expo. ETA will hold the meeting April 18 – 20, 2006 in Las Vegas. The volunteer program planning committee is seeking proposals to develop a well-balanced program in the following categories: sales and marketing, operations, technology, risk/ fraud/ security, and legislative and regulatory issues.

The committee will review the proposals based on a variety of criteria, including level of content, timeliness of topic, expertise of presenter and practical application of material. ETA must receive proposals by Aug. 31, 2005. For more information visit www.electran.org/events/annual06/cfp_details.asp.

POSLynx220 Certified by Vital

Precidia Technologies Inc. received the Class-B certification of its POSLynx220 secure multiport Internet

protocol (IP) converter from **Vital Processing Services**. The POSLynx220 connects up to four existing dial- or serial-based POS devices, including payment terminals, ATMs, PC cash registers and petroleum monitors, to broadband networks.

PARTNERSHIPS

BluePay and AmbironTrustWave Offer Compliance Services

BluePay Inc. and **AmbironTrustWave** will jointly offer Visa U.S.A. Cardholder Information Security Program and the new Payment Card Industry Data Security Standard compliance services to all levels of merchants.

Airport Renews CO-OP Network Contract

The **Salt Lake City International Airport** renewed its joint ATM operating, branding and marketing agreement with **CO-OP Network**. The ATM partnership of CO-OP Network, Delta Employees Credit Union, American Airlines Employees Federal Credit Union, Western Federal Credit Union and Mountain America Credit Union was originally signed in 2000.

E-Smart Technologies Delivers Super Smart Cards in Korea

E-Smart Technologies Inc. recently rolled out its inaugural Super Smart Card in Busan, Korea. Pursuant to an agreement signed in July 2005 between e-Smart and **Mybi Company Ltd.**, e-Smart began distribution of the first multi-application e-currency biometric smart card to be used in Busan as an e-government ID card and payment card for mass transportation, banking, POS, Internet and other payment card transactions.

FSV and FBMC Announce Alliance

FSV Payment Systems (FSV) and **Fringe Benefits Management Co. (FBMC)** have formed an alliance using FSV's stored value FLEXFUNDS solutions platform for FBMC's EZ REIMBURSE MasterCard-branded card issued by MetaBank. FBMC is an employee-benefits administrator. FSV provides the prepaid card platform and card account-management services for card participants.

First Data Signs Multiyear Contract in South Asia

First Data Corp. signed a multiyear agreement to manage credit card and merchant processing services for **DBS Bank's** portfolio of more than 13,000 merchants and 2 million credit card accounts in South Asia. DBS is one of the largest financial services groups in Asia. The contract extends the relationship between First Data and DBS.

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Security	+ CISP & SDP Certified + Stable and Solid + Industry Leading Anti-DDoS Solutions	✓	?
Reliability	+ Competitive Buy Rates + Reliable Residual Payments	✓	?
Support	+ Free Merchant and Reseller Support + Extensive Third-Party Support + Dedicated Account Management	✓	?

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Fiserv and Moneris Deliver Processing Solutions

Fiserv Inc. and **Moneris Solutions** teamed to offer payment processing solutions for financial institutions. The agreement enables bankers to control payment processing for their business customers while outsourcing backroom functions and credit review.

Association Endorses HealthCard Systems

The International Guild of Hair Removal Specialists (IGHRS), a nonprofit organization, endorsed **HealthCard Systems** as its transaction processing partner of choice for IGHRS and its international membership.

Wine Group Chooses IDology

WineAmerica, the National Association of American wineries, selected **IDology's** IDlive product to develop an age- and identity-verification program for members to use when taking online orders. IDology will provide WineAmerica members the opportunity to use the service on a trial basis before making a decision. The company will then charge members on a per-transaction basis.

International Merchant Services to Process With First Data

First Data Merchant Services (FDMS) and **International Merchant Services Inc. (IMS)** have partnered. FDMS will provide payment processing and POS equipment leasing services to **IMS** merchant clients.

KeyBank First to Issue PayPass Debit Cards

KeyBank recently became the first bank in the nation to offer customers **MasterCard** PayPass debit cards. KeyBank will replace its existing cardholders' debit cards with PayPass-enabled debit cards beginning Sept. 1, 2005. Also, new KeyBank customers will receive a PayPass-enabled debit card when they open a checking account.

BAWAG Bank CZ a.s. Selects Global Payments' Subsidiary

MUZO a.s., Global Payments Inc.'s Prague-based subsidiary, executed an agreement with **BAWAG Bank** to provide credit card issuing services including card management, card personalization, PIN printing and distribution, and card statement printing in the Czech Republic. MUZO will also provide credit card authorization services for BAWAG Bank's Czech Republic customers. MUZO is one of the Czech Republic's largest indirect processors. It provides card-issuing and processing services throughout Central and Eastern Europe.

TNB Card Services Converts Five to STAR Network

TNB Card Services finished converting the first five credit unions to migrate to its new STAR Network platform. The credit unions range in size from 4,000 to 32,000 members, with assets between \$12 million and \$367 million. TNB converted a total of 22,000 debit cards. The credit unions are Jersey Shore Federal Credit Union, IBM Texas Employees Federal Credit Union, 1st University Credit Union, BP Federal Credit Union and Texas Industries Employees Credit Union.

Convenience Store Selects TNS

Fas Mart selected **Transaction Network Services Inc.'s (TNS)** Point-of-Service division to provide network transaction solutions for approximately 125 of its convenience stores in the Mid-Atlantic region. Fas Mart contracted with FusionPoint by TNS to provide network connectivity and data communications services for credit card and ATM authorizations, fuel tank monitoring systems, Voiceover IP capabilities and back-office connectivity.

Valutec Selects Hypercom's HBNet

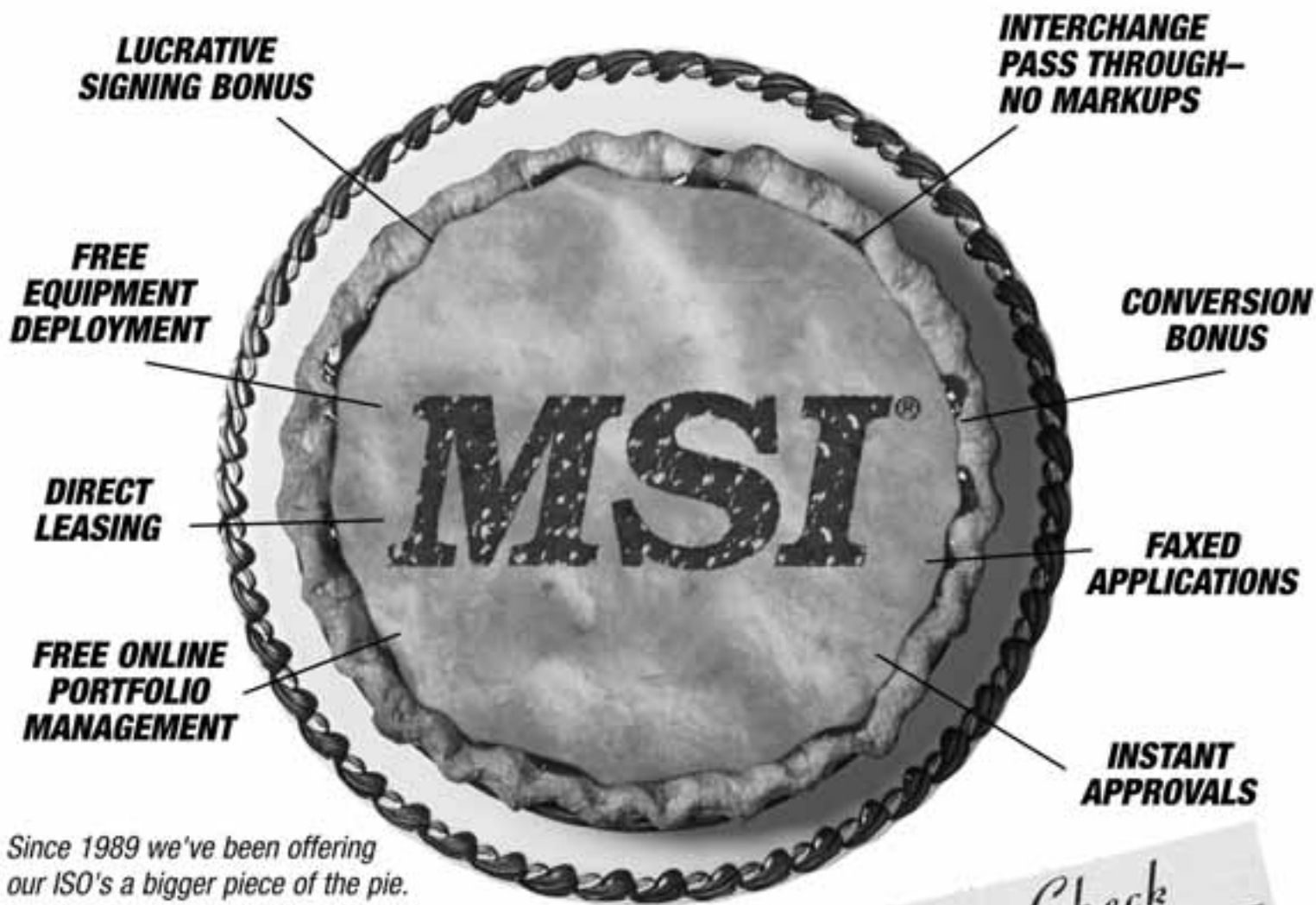
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ACQUISITIONS

Diebold to Buy ATM Manufacturing Plant in India

Diebold Inc. signed an agreement to purchase **Tata Infotech's** ATM manufacturing plant in India. Located in Goa, the plant will focus on supplying ATMs for customers in India and the surrounding regions in Asia.

In 2002, Diebold and Tata Infotech entered into a contract-manufacturing agreement in which Tata set up a separate facility to manufacture Diebold ATMs in India for distribution by Diebold throughout India, South Asia and Southeast Asia. Diebold will rename the facility Diebold Goa Manufacturing.

Euronet Concludes Acquisition

Euronet Worldwide Inc. recently completed acquisition of consumer financial services company **TelecommUSA** (TUSA). TUSA offers consumer money transfer services, primarily between consumers in the United States and Latin America, and bill payment services within the United States. The company will operate under the name Euronet Payments and Remittance Inc., and will be part of Euronet's Prepaid Processing Segment.

First Data Finalizes Acquisition, Plans Another

First Data completed the acquisition of **EuroProcessing International**, a card processor in Central and Eastern Europe. EuroProcessing International will lead First Data's operations in the Nordic markets.

First Data also recently signed an agreement to acquire **Austrian Payment Systems Services GmbH** (APSS), an Austrian processor of card-based payment transactions. APSS' headquarters will remain in Austria, and the company will continue to manage its relationships with Austrian banks locally.

Metavante Completes Acquisition, Forms MBI Benefits

Metavante Corp. completed its acquisition of **Med-i-Bank Inc.** (MBI), a provider of payment services for employee benefit and consumer-directed healthcare accounts. The company will operate under the name **MBI Benefits Inc.**, and will be a wholly owned subsidiary of Metavante.



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APPOINTMENTS

**Credit Union 24 Shareholders
Elect Three to Board**

Credit Union 24 (CU24) shareholders elected **Edwin Collins, Chris Leggett** and **Larry Scott** to the CU24 Board of Directors. New to the Board is Chris Leggett, President and CEO of First Coast Community Credit Union.

Ed Collins, President and Chief Financial Officer of Lockheed Georgia Employees' FCU and a current Credit Union 24 Board member, was elected to another term. Larry Scott, President and CEO of Campus USA Credit Union and a former CU24 Board Chairman, returned to the Board.

ProPay Announces Executive Team Additions

ProPay hired **James M. Martinos** as Chief Operating Officer and **Bill Elrick** as Executive Vice President and Director of Sales. Martinos previously served as a Senior Managing Consultant for Microsoft Corp.

He also worked in systems development for MasterCard and most recently was co-owner of an IT consulting

service. Elrick previously served as Director of the Reseller Channel at Authorize.Net .

COCARD Owner Joins ETA Committee

Breina Montalvo, owner member of COCARD in Northville, Mich., has been appointed to serve on ETA's Best Practices Committee. The committee is responsible for identifying and developing recommendations for the industry.

First Data Appoints China and North Asia Business President

First Data appointed **Nigel Lee** President of its China and North Asia business. Lee joins First Data from Electronic Data Systems, where he served as Director of Financial Services, Asia Pacific, with responsibility for Pan-Asian financial services, consulting and line management business.

Savant Joins Strategic Management Partners

Strategic Management Partners hired **Jamie Savant** as an Associate of the management consulting firm. Savant has worked with major processors, financial institutions, large merchants and ISOs for 20 years. He was a co-founder of Humboldt Merchant Services. ■

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Insider's Report on Payments

Payments Enter Into Government Spotlight

By Patti Murphy

The Takoma Group

Things are getting dicey in the land of payments. So dicey, in fact, that some folks are raising the specter of government intervention. Legislation is possible; new regulations specifically targeting ISOs and processors are also possible.

Blame it on fraud. Blame it on offshore mobsters. Blame it on greed. It is probably a combination of these, plus a few other factors. The upshot is that people in Washington have taken an interest in the situation, and the mainstream media are pushing panic buttons.

You can bet this new-found attention isn't about to calm down any time soon.

The computer security breach at third party payment processor CardSystems Solutions Inc. and the potential

loss of data on upward of 40 million credit and debit card-holders is but one of several security breaches that have attracted public attention this year.

In March, for example, Bank of America Corp. discovered the loss of data related to 1.2 million federal employees who carry SmartPay travel cards, which the bank issues under contract to the federal government. And there are a number of other examples.

But the CardSystems breach was far worse, because the information the cyber-criminals hacked from the company should never have been on its computers in the first place. Card Association rules are clear on this. At least, that's what we've been told.

However, as many are discovering, there hasn't been much enforcement of these rules.

"This incident is a clear sign that industry's efforts to self-regulate when it comes to protecting consumers' sensitive personal data are failing," Sen. Dianne Feinstein (D-Calif.) wrote in letters to executives at the major card brands.

"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 lawmakers to introduce legislation during the current Congress that would set federal standards for disclosing computer breaches involving consumer data (such as Social Security and credit card account numbers).

It's not only Congress taking action, either. California, for example, has established strict steps that companies must take to notify consumers whenever their information is compromised. Other states are considering similar requirements.

Interestingly, although the public discussion of security breaches has intensified these last few months, instances of card fraud are decreasing, no doubt because of technology breakthroughs that make it easier to spot card fraud.

According to data from the four major card brands (Visa U.S.A., MasterCard International, American Express Co., and Discover Financial Services), losses from card fraud totaled about \$788 million in 2004, down from \$882 million in 2003.

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To put these numbers in perspective, consider that reported card fraud losses in the United Kingdom (a considerably smaller market than the United States) totaled about \$665 million last year.

Of course, there's a huge difference between reported fraud losses and the potential for future losses, both tangible and intangible. Every time a consumer's data are compromised, there's the potential that someone will use that information for nefarious intents; maybe not today or tomorrow, but eventually.

That's why banks and card companies have to scramble to reissue cards when their systems are hacked and account information is compromised.

Banks incur a lot of costs when they reissue cards. Also consider the inconveniences to consumers: How many of us know of at least one person who has been caught without access to their debit or credit card while waiting for a reissued card?

Media scrutiny is also a factor: How many stories have we seen on newscasts or read in newspapers these last few months concerning identity fraud and security breaches?

Litigation, Litigation, Litigation

If all that weren't bad enough, there's the judicial factor: retailers suing banks over interchange, consumers suing the card Associations over issues such as foreign exchange charges, and disgruntled customers suing ISOs.

Let's be realistic. Few people, outside those of us who read publications such as The Green Sheet, even recognize that transaction acquiring and processing are lines of business. Even fewer know that regulated banks have but a small presence in this business.

Given the recent press over security breaches, Congressional action is likely.

In times like these, with an uncertain economy, war, and fears over national security, lawmakers and others in Washington want to show that they can take decisive action. Any action that they can spin as helping out the common folk is good decisive action to take in an election year, and next year is a national election year.

Banks Reasserting Interest

As for banks, they've been grouching for years over how much of the industry's payments franchise has been taken over by nonbanks. Given the situation that's unfolding, it wouldn't be surprising if some banks took the opportunity to get back into merchant acquiring. They might even start squeezing out nonbanks.

And not just big banks.

Moneris Solutions, for example, recently announced that it has teamed with Fiserv, a leading provider of back-office processing services to financial institutions, to deliver merchant services through Fiserv's client banks. Most of Fiserv's clients are small to mid-sized community and regional banks.

Moneris, a joint venture of the Royal Bank of Canada and Bank of Montreal, already supports transaction acquiring services at 350,000 merchant locations throughout North America. The company operates from headquarters outside of Chicago.

Under the arrangement, Fiserv client banks can private-label merchant services offerings, as well as pick and choose the payment applications and back-office functions that Moneris supports.

"Program options range from fully outsourced to full-liability," the companies said in a statement released in late July. Stay tuned.

Patti Murphy is Contributing Editor of The Green Sheet and President of The Takoma Group. E-mail patti@greensheet.com.

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Security Breaches and the ATM

By Tracy Kitten

Editor, ATMmarketplace.com

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You didn't hear much about phishing attacks, identity theft and hackers 10 years ago. Before the explosion of e-mail, the Internet and Microsoft Corp.'s Windows-based platforms, most of us never thought about personal information being intercepted somewhere in cyberspace. Firewalls and virus patches: We never even considered them. But things are different today, especially in the financial industry.

Take as an example the security breach at Tucson, Ariz.-based CardSystems Solutions Inc. in late May. The company, a third-party processor of payment card transactions, suffered a data breach that affected somewhere between 200,000 and 40 million cardholders.

Hackers broke into the company's system and found cardholder information that was held after transactions were complete, a violation of Visa International's and MasterCard International's processing policies.

To prevent breaches like the one suffered by CardSystems, card Associations have upgraded computer systems with sophisticated fraud-detection software, and processors and financial institutions have taken similar precautions.

Stuart Spinner, Director of Information Security Engineering of Debit Services for Greenwood, Colo.-based First Data Corp., operator of the STAR Network, said questions about security are the first to come up in conversations with financial institutions.

Now that more FIs are moving their ATMs to Windows, possible security breaches are a big concern.

"When they hear that they are going to run on Windows, they think they may get infected by a virus, and there are reasonable concerns," Spinner said. "But the ATM is a very unique device. It only needs a very limited portion of what Windows provides. ... The information that is needed can be kept to a bare minimum.

"The worms that get in are usually through ports that are well known," he added, "and none of those services needs to run on a Windows-based ATM.

So as long as the ATM is configured in such a way that the vulnerable services are turned off, then [FIs] don't have to

worry about the vectors by which viruses and worms hit the ATM."

Too Much Protection?

Putting too much software on an ATM network, even in an effort to protect it, can make it more vulnerable.

"From that standpoint, virus software has no function," Spinner added. "We prefer that it not be used. From our perspective, you are better off not using the patches for things that we don't need."

Claire Shufflebotham, Director of Global Security Research and Development for Dayton, Ohio-based NCR Corp., said hackers are changing how they try to break into networks and systems by attacking security software.

"Hackers are trying to target the software [security] environment itself," she said. "Rather than going after the operating system they are going after the virus [security] protection.

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"... That's happening on the PC right now. It hasn't come to the ATM yet, but we want to be sure that we are prepared [if it does]."

"Putting too many patches on the ATM isn't necessary," she added. "There aren't many that have been truly applicable to the ATM environment, and if they're not needed, why use them?"

Scott Harroff, Chief Security Architect of Global Software and Services for North Canton, Ohio-based Diebold Inc. agrees. "We don't want our customers downloading and using too many patches," he said. "... [The ATM] is a very dedicated device; you're not running a lot of different applications on it, and you need to understand the applications that apply to the ATM. So customers need to rely on their vendors to know which patches are applicable."

A Network of Their Own

For that reason, ATMs should be kept on a network separate from PCs. "TCP/IP networks can be vulnerable," Spinner said. "Institutions need to configure their networks with that in mind, and they should keep their ATMs off the standard networks."

Both NCR and Diebold have divisions dedicated to monitoring ATM networks, but FIs that don't sign up for the service are on their own.

Many FIs do monitor their own networks, through a manufacturer or third-party provider. And since most FIs' networks include ATMs from multiple vendors, Harroff said, real-time monitoring is crucial.

Both NCR and Diebold also tout ATMs that are completely immune to attacks. Their ATMs, they say, are not visible on the network. Other vendors' ATMs on a network could be visible, meaning in theory that if a hacker can see an ATM, he could figure out how to get into it.

But if the overall network is secure, Shufflebotham said, FIs will know when a breach or attack is occurring. "If we're really going to make the ATM able to protect itself, we have to have end-to-end intelligence," she said. "We have to make the ATM safe on the outside and the inside."

What Retailers Don't Know

Triple DES and unique keys also work to ensure users' data isn't compromised at the ATM, said Bill Jackson, Vice President of Research and Development for Long Beach, Miss.-based Triton Systems of Delaware Inc.

But remote key distribution, he added, is the biggest recent improvement in ATM security, and most deployers aren't using it.

Larger FIs are catching on. Other FIs are working through their processors for remote key distribution. But retailers, who haven't been as affected by fraud, are not really paying the hype much attention.

Although Triton is making a break into the FI market, about 90% of the ATMs it sells are placed in retail locations, he added. "Most retailers just want to be sure that their money is safe," Jackson said. "A lot of them wouldn't even know what card-skimming means. ... I think it's only going to take one really good fraud to get people aboard."

With that in mind, Triton is working to educate its retail customers through Triton distributors about fraud and points where security could be breached.

"We expect by the first quarter of 2006 to offer a remote key transfer option at the ATM," Jackson said.

"... NCR and Diebold claim that they are doing this now, but it is not being done in a widespread fashion. It will probably be the biggest improvement in key security since the ATM was invented." ■

Link to original: www.atmmarketplace.com/research.htm?article_id=23576&pavilion=4&step=story

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IndustryLeader

Meeting the Challenges of Merchant Acquiring

When Ken Musante was in college, he was not sure what type of career he wanted to pursue. He did, however, know what he did *not* want to do. Musante spent his college summers working at his father's grocery stores in the Bay Area. One day, he began his shift at noon, and "after what seemed like hours of labor, I glanced over at the clock and noticed that it was only 12:15!" he said.

This experience cemented his desire to do something more rewarding and diverse. He did not want a job with repetitive tasks; he wanted a challenge, at a place where the minute hand on the clock moved in real time.

His first step was education. Musante earned a bachelor's in managerial economics from the University of California at Davis. Through night school, he went on to receive a master's in business administration from Golden Gate University, and then attended the graduate school of banking at Pacific Coast Banking School. By gaining knowledge and experience from these institutions, he hoped to ensure an opportunity for a challenging career.

Musante currently serves as President of Eureka, Calif.-based Humboldt Merchant Services, a wholly owned subsidiary of First National Bank of Nevada and its affiliate bank, First National Bank of Arizona. He has more than 16 years of experience in financial services; however, he became involved in the payments industry by chance.

He said like most people right out of college, he thought he wanted to do something related to his undergraduate degree, but did not know exactly what that was. Upon completion of his schooling, Wells Fargo & Co. hired him to work in the bank's card-issuing division. "I was truly lucky to have such a great job right out of college," he said. "The job I got ... was somewhat luck. ... I did not know that I wanted to be in the payments industry."

At Wells Fargo, he learned about all facets of the business in different divisions of the bank. His experiences encompassed bankcards and the card Associations, risk management, collections, customer service and acquiring.

"I enjoyed my time at Wells Fargo, but I was a mid-level manager at a very large organization," Musante said. "My efforts had little impact on the entire organization."

After Musante left Wells Fargo, his next venture put Eureka, a quiet, Northern California coastal town, on the acquiring map. He took a job with Humboldt Bank in 1993 just as it started its acquiring operation.

At Humboldt Bank, Musante was responsible for developing the bank's acquiring business, now known as Humboldt Merchant Services (HMS). He has continued to grow HMS, even through an acquisition (in 2003, Humboldt Bank sold HMS to First National Bank of Nevada and First National Bank of Arizona for \$32 million).

HMS, with only 80 employees, now ranks among the top 35 billion dollar bankcard acquirers. According to the 2004 GSQ acquiring report ("2004 Payments Grand Prix," December 2004, Vol. 7, No. 4), HMS processed an estimated \$1.3 billion in credit and offline (signature-based) debit card transactions in 2004.

However, compared to the top five card acquirers, which process hundreds of billions of dollars worth of transactions every year, HMS is still a "small" business.

Musante thrives on the challenge of competing with the big organizations for merchant accounts. "Going up against someone like Bank of America or Wells Fargo, they had the name recognition and we had to outwork them," he said. "We relish the role of the small upstart organization, and it plays out in our favor. There were some extremely formidable obstacles that we came up against, such as the culture of the bank when we first started, it being a small community bank," he said.

Musante and his team have taken the acquiring program nationwide; at the time of the sale in 2003, HMS accounted for 50% of Humboldt's Bank's total income. "I look back at some of the things we've done, extremely large conversions, rapid growth rates, and I think wow, if we had known how difficult that was, we might not have been able to tackle it."

He said perseverance has allowed his company to succeed. "It's the perseverance that carries you through. The perseverance that hopefully I am demonstrating [to] the workforce here on a daily basis," he said.

The acquiring business is very complex, with many intricate concepts and formulas to explain to customers in such a way so they don't walk away scratching their heads.

"My background ... and having the opportunity to start Humboldt Bank's acquiring operations have provided me with a broad understanding of the business [and the ability to] convey that information to the staff and business partners with which we work," Musante said.

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The Secret of Success

Musante's experience has also enabled him to develop an understanding of what it means to be successful. Sales is the backbone of the business, and "a good salesperson can sell anything once; however, you need to have a good product and service to sell it more than once," he said.

The merchant services business, filled with entrepreneurs, is highly competitive. With so many people competing for the same merchants, it can be difficult to pull ahead of the pack. While the entrepreneurial spirit is great for getting started, Musante said, much more is required to continue.

"We have the combination that allows us to sell, but then we have the support that enables us to sell again," he said. HMS believes in supporting its sales agents well. "If we can take the salesperson's issue and make it our issue so they can focus on selling, then we're doing our job so that they can do their job better." Focused sales agents ultimately produce satisfied merchants. Having a solid grasp of this ethos has been instrumental in Musante's success.

Many Challenges Ahead

The current industry climate includes security concerns and industry consolidation. As is often the case,

these two issues coexist. Addressing security issues such as compliance and technology are not small, nor inexpensive, tasks. It is becoming increasingly difficult, Musante said, for smaller, independent companies to gain a strong foothold.

This is a major challenge the industry faces. "The barriers to entry have been increasing over recent years, specifically the recent example with CardSystems," Musante said. "It's going to be extremely difficult for merchant organizations not affiliated with a bank to get sponsorship.

"There will always be room for entrepreneurial companies within the payment services industry, but because of the sensitivity of data and the penalties of non-compliance, combined with the additional scrutiny brought in by private investors and class action lawsuits, this industry will substantially need to increase its level of *professionalism*," he said. "These changes will increase the barriers to entry as fewer start-up organizations will be able to withstand the scrutiny and obtain the sponsorship."

In using the word "professionalism," Musante is not referring to an individual's work ethic and abilities. Rather, he means keeping up with the rapid pace that this industry, and business in general, is moving, "The folks that don't

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plan for the long-term aren't going to be able to adhere to some of the additional rules that are going to have to be passed by the [card] Associations to maintain cardholder security," he said.

Other industry issues, Musante believes, also necessitate quick and forceful action. These include the threat of other card brands such as American Express Co. (AmEx) and Discover Financial Services, or alternative payment systems such as PayPal, infringing on what he called "the industry status quo" of Visa and MasterCard transactions.

As an acquirer, Musante said, HMS makes much more money from Visa and MasterCard than from other card brands. A system such as Discover is a closed-loop system, and a great deal of the money goes back to Discover rather than to the acquirer.

"If Discover is actually spun off and picked up by someone like TSYS, then that is done at our peril," Musante said. "If [TSYS] has a closed-loop system, it would disintermediate Visa and MasterCard transactions, and that's a threat to our way of life."

However, the status quo is slowly changing, he said, because closed-loop systems are starting to embrace acquirers. They are "working with us to sell more merchants." The profit margins though, still are not the same. Musante said he welcomes the competition because "the burden of [card] Association rules can be extremely difficult. However, it would be worse for acquirers if more power were given to AmEx and Discover where we make less money."

He said other challenges for acquirers are determining what regulations are necessary and who should implement and enforce them. "An outside regulatory force would be the least preferred option because they are the folks with the least amount of information about our industry," he said.

Musante acknowledges that the industry needs to do more. "The industry as a whole has not moved fast enough," he said. "There have been pockets that have moved rapidly, but there have been a number of parts ... that haven't been educated or haven't embraced some of the data security protection that is necessary."

A Fearless Leader

Musante has certainly been granted the wish he made that day in the grocery store many years ago, and he approaches both the big challenges and day-to-day issues of this business in a detailed, hands-on fashion. "I consider myself a participatory manager. My staff may call it something else," he said, chuckling, "but the truth is we are a small company of 80 individuals."

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Musante thinks it is important to be "involved with projects in which I am a resident expert. We are fortunate in that we have all of our operations in one place, and I have the luxury of speaking to any of the folks who work here, both formally and informally."

Linda Grimm, HMS Senior Vice President, Director of Operations has worked with Musante for the past eight years. She said the entire staff enjoys working with him. "He has a very good rapport with everyone," she said.

"He is very personable and treats everyone, from the newest temp scanning documents, to the top managers, with the same respect."

A good business leader understands the difference between participatory management and micromanagement. Musante said that sometimes

there is a precarious balance. "I must admit that I have gone through different periods where I have erred too far one way or the other," he said.

He is honest and humble about the ups and downs of the business, and he expects the same from his employees. "Staff here understand that if they made a mistake, the best thing to do is share it with their supervisor," he said. "We certainly are not in the business of rewarding errors, but mistakes never get better by hiding them."

Perhaps most important, he is quick to rectify any situation that did not go according to plan. Again, he expects the same from his employees. At one point, HMS discovered that it had overpaid a merchant by a million dollars.

Yet within 24 hours, the company assembled a team, which located

the problem, contacted the merchant and worked out a repayment plan with the merchant.

Diffusing a situation of that magnitude, in such a short amount of time is no small task. "The result is we have better procedures, a merchant that will never utilize another acquirer and a more trained staff," he said.

"I would not want to go through this problem again, but I am pleased that we have the type of organization that is able to pull together in a crisis and continue forward in a level-headed fashion.

"It has been a growing experience from being a company of one, to where we are right now. I've made many mistakes along the way, but hopefully I've learned my way through the process." ■



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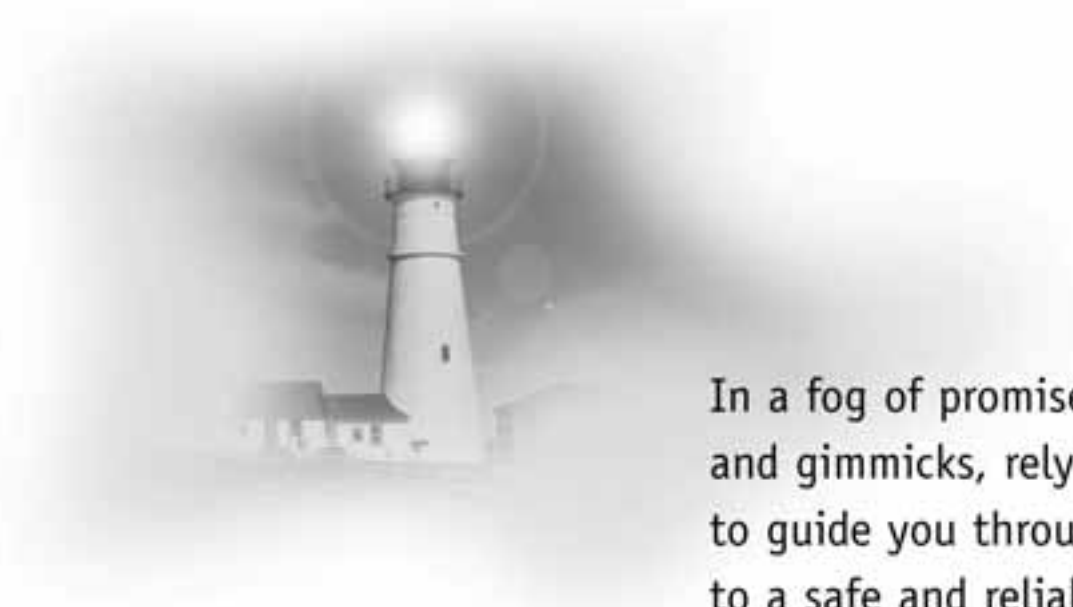
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Wal-Mart's Tenacity: Attempt Number Four at Banking

Wal-Mart Stores Inc. has reached its tentacles into virtually every facet of the retail sector. The retailing giant sells food, clothes, tires, furniture and cars. Inside the stores you'll also find optometrists, garden centers, travel agents, even pharmacies. Consumers can literally use it as their one-stop shop. Wal-Mart also has leasing agreements with community banks around the country. In all, these banks have branches in more than 1,000 Wal-Mart stores.

With all these services, the retailer is a significant hub for electronic transactions. Jane Thompson, President of Wal-Mart Financial Services, estimates that the chain receives more than 140 million credit, debit and electronic check transactions each month.

The company announced in July the filing of applications with the Utah Department of Financial Institutions (DFI) and the Federal Deposit Insurance Corp. (FDIC) to own and operate an industrial loan company.

Industrial loan companies are quasi-banks that a handful of states have sanctioned for special-interest services. A few retailers have taken advantage of these laws in the past, but none as large as Wal-Mart.

Operating a bank would allow Wal-Mart to process, in-house, the millions of credit and debit transactions made in its stores each day. These days, Wal-Mart contracts out the processing, and First Data Corp. has a huge chunk of the retailer's business.

"Currently, we pay a small fee [per transaction] for banks to sponsor us into the payment networks," said Wal-Mart spokesperson Marty Heires. An industrial loan company that Wal-Mart could call its own would keep the money in the family, so to speak.

"We want to pay the fee to our own bank and then take the money and return it to customers in the form of lower prices," Heires said.

This is not the first time Wal-Mart has tried to buy an industrial loan company, in what bankers portray as an attempt at a backdoor entry into banking. In fact, this is the third time in the last six years that the retailing giant has tried to charter a bank.

Not that Wal-Mart doesn't already dabble in financial services. Most

recently, the company introduced a co-branded Discover Financial Services card, which GE Consumer Finance issues. There also are payroll and government check cashing and, through the MoneyGram network, bill payment, money orders, and money transfer services are available at many local Wal-Mart stores.

Industrial loan companies differ from other types of banks in that there's no oversight by the Federal Reserve.

Other than that, these institutions, generally created for the express purpose of issuing and/or processing payment cards, can operate just like banks, taking deposits, making loans, etc.

Wal-Mart insists that it doesn't want to compete head to head with banks. "Our charter will be narrow. We have no plans to enter the banking business," Heires said.

Bankers, especially community bankers, don't buy Wal-Mart's assurances. "Mixing banking and commerce is a dangerous combination that would produce an excessive concentration of economic power, jeopardize the impartial allocation of credit, and extend the federal safety net where it was not intended," Camden R. Fine, President and Chief Executive Officer of the Independent Community Bankers Association (ICBA), a Washington-based trade group, said in a statement.

ICBA wants Congress to sew up the loophole in federal banking law that gives industrial loan companies the same freedoms as retail banks. "While [Wal-Mart's] application itself has been narrowly written, if the [industrial loan company] charter is approved, nothing would prevent a later amendment to allow precisely the type of branching and retail banking activities that raise so many concerns," the group wrote in a letter to Congress in early August.

The Utah DFI Web site describes industrial loan companies as offering "a versatile depository charter for companies that are not permitted to, or choose not to, become subject to the limitations of the Bank Holding Company Act or the Glass-Steagall Act."

Taken together, these two laws have created a Chinese wall separating deposit-taking banks and nonbank commercial enterprises for decades. ■

Wal-Mart's Banking Attempts

- **1999:** Tries to purchase Oklahoma's Federal BankCentre. The plan gets derailed by Congress.
- **2001:** Tries to partner with Toronto-Dominion Bank USA to buy a thrift institution, but the Chief Thrift Regulator rejects required application.
- **2002:** Tries to purchase California industrial bank, Franklin Bank. Plan gets derailed by state lawmakers.

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A Compass to Navigate the Compliance Waters

The issue of security, specifically security of consumer payment card data, is making headlines nationwide. In light of recent breaches, now more than ever, merchants must be able to assure their customers that they are capable of securely storing and transmitting cardholder data.

Even though liability limits somewhat protect consumers, it only takes one stolen credit card number or one successful hack to instill panic in a merchant's customers.

That's why ISOs/merchant level salespeople (MLSs) have the opportunity, and some might argue the obligation, to do their part to help safeguard consumer payment data.

Let's step back a bit. A lot of discussion about compliance and validation is taking place, and there is an alphabet soup of acronyms. What exactly are people in the industry talking about?

In a nutshell, Visa U.S.A. and MasterCard International both created programs designed to protect cardholder information. Visa's version is the Cardholder Information Security Program, or CISP. MasterCard's version is the Site Data Protection, or SDP.

Late last year, the Associations aligned the two programs into the Payment Card Industry Data

Security Standard, now commonly referred to as PCI. The goal of PCI is to unify industry security requirements for storing, processing and transmitting cardholder data.

The standards and deadlines for compliance vary depending on the number of transactions merchants process. The program segments merchants into the following four levels:

Level 1: Merchants processing more than 6 million card transactions annually or who have suffered a hack or had account data compromised. These merchants should have validated their compliance by Sept. 30, 2004.

Level 2: E-commerce merchants processing 150,000 to 6 million card transactions annually. These merchants should have validated their compliance by June 30, 2005.

Level 3: E-commerce merchants processing 20,000 to 150,000 card transactions annually. These merchants also should have validated their compliance by June 30, 2005.

Level 4: All other merchants. Compliance is mandatory; however, proof of validation is optional.

Many readers of The Green Sheet provide service to retailers who do not conduct e-commerce transactions or have low annual transaction volumes. These retailers fall into PCI's Level-4 category. Even though

Company Profile

Level-4 merchants are not required to validate their compliance, they are required to be compliant with PCI.

However, these merchants either aren't aware of their security risks, or they don't know how to get help. In many ways, these are the merchants that need protection the most.

One company, AmbironTrustWave, can help ISOs/MLs meet the needs of such merchants. AmbironTrustWave is qualified to validate compliance for merchants and service providers.

The company provides information security and compliance management solutions to all kinds of businesses. It helps banks, merchants, service providers and software developers mitigate risk by validating compliance with industry best practices, including PCI, CISP and SDP.

AmbironTrustWave is the result of a merger in March 2005 of Ambiron LLC and TrustWave Corp. According to Robert J. McCullen, Chief Executive Officer of AmbironTrustWave, the companies came together to create a blend of consultative and government experience.

The executive management team has experience in the

National Security Agency, Secret Service and Department of Justice.

The company also has commercial industry experience through work for VeriSign Inc., Internet Security Systems Inc., Andersen Consulting (now known as Accenture) and Sun Microsystems Inc.

"Compliance and security are our core businesses; we are also very experienced within the payments industry," McCullen said. "This combination is unmatched in the industry."

The company has based its solutions largely on proprietary technology developed by in-house staff. "We have performed more compliance assessments than any other assessor," he said.

AmbironTrustWave employs 75 people in its 11 offices in the United States, including its corporate headquarters in Chicago. The company also has offices in London and Sydney. Together these locations serve more than 30,000 customers worldwide.

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participant in the payment processing industry, including merchants, processors, acquirers, issuers and the card Associations. With that stake comes responsibility. "We are starting to see a responsibility shift," he said. "It becomes a shared component."

Securing the supply chain requires merchants to use tools that are compliant and work within a secure infrastructure. "At the end of the day, it is the underwriting entity that is on the hook, the acquirers or ISOs, the merchant acquiring sales force. It is really incumbent on that entity to be compliant," he said.

That message is not lost on service providers. For example, Authorize.Net Corp. recently partnered with AmbironTrustWave to offer PCI compliance services to Authorize.Net's merchants. AmbironTrustWave also formed a similar agreement with Vital Processing Services' value-added developers. Vital now requires all developers to comply with PCI in order to process payment transactions through its network.

AmbironTrustWave understands that education of all levels of merchants is fundamental in order to secure cardholder data. "Right now it seems it's been an Association message that has gone to large merchants, and that's

where the focus has been," McCullen said.

In fact, many merchants don't understand the complexity or what it takes to become compliant. The company reports that it regularly receives calls from merchants who believe it takes only one day and one call to become compliant. They don't understand that compliance is not only about how or where data are stored, but also the policies, procedures and technologies in place.

That's one of the reasons why AmbironTrustWave devotes much of its efforts to education and makes instruction and communication priorities. "We think it is important to educate as well as offer services," McCullen said.

The company sponsors events and provides information about security issues such as DSL lines, wireless communications and payments over non-traditional methods.

How ISOs/MLSs Fit

Any entity that acquires merchants can offer AmbironTrustWave's compliance services to clients. This includes ISOs/MLSs. AmbironTrustWave works to educate ISOs/MLSs, so that when they sell POS devices they can make sure a merchant's systems are as secure as possible. Salespeople who offer AmbironTrustWave's ser-



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vices help merchants grow their businesses, while also increasing their own incomes and making their portfolios more attractive.

Since many mid- and small-size merchants don't have a dedicated IT department or security staff, they rely on ISOs/MLSs to help them secure their data and comply with regulations. Even if merchants don't know how to safeguard their customers' data, they still know they need to protect that data in order to be successful.

"Merchants want to be able to tell customers, 'I have a site that is going to protect your cardholder data,'" McCullen said. Offering merchants security and compliance solutions not only helps them increase sales, it helps ISOs/MLSs earn income as well.


Since there is less fraud and risk, both the ISO/MLS and the merchant save money and time. "ISOs are in a position to offer security as a value-add service to their clients," McCullen said. "As a result, they can differentiate themselves from their competitors."

Merchants increase sales and ISOs/MLSs earn increased profits on the increased sales, as well as revenue through a referral-based program with AmbironTrustWave.

Helping merchants safeguard their consumers' information not only increases sales but also makes ISOs/MLSs more credible and trusted in the industry. A portfolio free of blemishes is more attractive to larger ISOs and acquirers. "It's going to keep your name out of [the] press and your merchants' names out of [the] press ... Down the road there will be more scrutiny on the quality of portfolios," McCullen said.

With the increased focus on compliance, regulations and card Association deadlines, it might seem like merchants have been forgotten. They have not. "We are customer-centric," McCullen said. "We find innovative means to accommodate all different types of clients: large or small, global or local, advanced networks or simple."

AmbironTrustWave uses its experience in the public and private sector, as well as its relationships with industry players such as JPMorgan Chase, Discover, First Data, NOVA Information Systems and Paymentech to give clients the best information security and compliance management possible.

"You don't want to hurt your brand," McCullen said. "It's not just about losing cardholder data, it's about losing consumer confidence." 

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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.)

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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.

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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 P., 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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TradeAssociationNews

Make Time for Education and Networking

The year has been busy, but it's far from over. If your schedule isn't already booked from now through the holidays, join an industry trade association and take a few days to attend an upcoming event. Several are still on the calendar.

Trade associations provide educational and networking opportunities to learn about the latest industry trends while building relationships with peers. Following are the latest news and updates from each organization. More information on the conferences, such as agendas and direct links for registration and hotels, is available on each association's Web site.

NATIONAL AND MULTINATIONAL ASSOCIATIONS

ATM Industry Assoc. (ATMIA)

www.atmia.com

ATMIA, the only international, independent forum for the ATM industry, is gearing up for Conference West 2005, "North American ATM Debit Summit." The event will take place Sept. 14 - 16 at the Hyatt Regency Scottsdale at Gainey Ranch in Scottsdale, Ariz. Workshops and speakers will cover hot topics such as identity theft, fraud and ATM security; ISO training; marketing and branding; stored value cards; and compliance issues. The event will also include Global ATM Security Alliance (GASA) and ATMIA committee updates.

ATMIA recently launched several new initiatives, including a global fraud alert service called Fraud Alert Services Team (FAST). Focused on multichannel security alerts for financial services, FAST will collate and distribute fraud alerts from a variety of sources such as GASA. GASA is made up of law enforcement and fraud prevention agencies, card schemes like Visa and MasterCard, ATM networks, industry associations, manufacturers, cash-in-transit groups and security consultancies from around the world.

"There is growing interest in multichannel integration and in holistic lifecycle security in our industry, and the two go hand in hand for business and fraud-prevention reasons," said Mike Lee, ATMIA Chief Executive Officer. "The future is looking bright for the industry, but there is still a lot of education needed in the public relations field about the industry."

In other news, GASA established the Multichannel Security Forum for the self-service industry. The Forum's purpose is to create intelligence for tracking migration

patterns across channels; develop vertically integrated strategies for countering cross-channel fraud migration; and reach cross-business consensus on the security of all card-accepting devices. For more information about ATMIA, contact Lana Harmelink, ATMIA's International Director of Operations at lane@mail.atmia.com.

Electronic Transactions Assoc. (ETA)

www.electran.org

Calling all payments executives. The 2005 ETA Strategic Leadership and Networking Forum (SLNF) will take place Sept. 27 - 29 in Charleston, S.C. "The focus of the program is all about key issues that are shaping the future of our industry," said Carla Balakgie, ETA's Executive Director. "This year we really worked hard to create a balance between cutting edge, future-issue-oriented programming and a lot of time for people to do business with each other."

The opening session, featuring Michael Treacy, a corporate strategy and business process transformation expert, begins at 5:30 p.m. on Tuesday, followed by an evening reception. Wednesday offers a networking breakfast and three back-to-back, two-hour-plus presentations, including a macro view of payments trends.

Thursday will include a special session that focuses on key legislative and regulatory issues affecting the payments industry, followed by a closing presentation and a special executive session with highly energetic motivational speaker, Tom Peters.

ETA Busy in Washington

Balakgie said ETA has been especially active with work in the area of government relations. She said this is "both out of design and out of necessity ... because there is a whole lot of scrutiny on high profile data security breaches and other things, which are leading to a sort of frenzy around pending legislation."

Preceding the July 21 hearings by a subcommittee of the House Committee on Financial Services, Balakgie, ETA's President Dan Neistadt, and several ETA Board members met with members of the committee and staff in preparation for the hearings. "That happened because we are a trade association located in Washington," Balakgie said. "They recognize who we represent and they engaged us for discussion and opinion. We also prepared a statement for the Congressional Record ... of things we think are important in terms of what should be in potential legislation and as a way of representing our constituents' interests."

"We're also being pretty active with regard to trying to work with the card Associations on our own forms of

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regulation, if you will, because if you self-regulate well, the government doesn't need to regulate you."

Improving Communication and Education

As part of plans to improve its publication and communications services, ETA hired Rob Drozdowski to serve as Senior Director, Information Resources and "subject-matter expert." Drozdowski will be responsible for the identification, collection and dissemination of informational resources on the electronic payments industry.

He will also aid in the execution of ETA's industry relations activities with regard to relationship management and issues advocacy with the card companies. He most recently worked with the American Community Bankers Association. ETA also has plans to improve the ETA University program. The organization is looking to provide content: 1) through classes provided exclusively by ETA and 2) through partnerships with member companies.

ETA Expo Networks TBD

The final ETA Expo Network for 2005 took place June 23 – 24 in downtown Los Angeles. These events offered back-to-back presentations, a networking lunch, and vendor exhibits. Will ETA hold the Expo Networks in 2006?

"We haven't scheduled any yet, but we're still formulating our plans," Balakgie said. "We will be doing something. We are looking at everything we did, and we're taking the time to figure out what worked and what didn't. We had very good evaluations [from attendees] on ... the educational programs, the quality, the level of professionalism and the people who came. The core group of exhibitors that stuck with it really liked the event. It was a wonderful learning experience, and we really gave something of quality. Our challenge was ... we would have liked to have more people."

Coming Soon to Las Vegas

The 2006 ETA Annual Meeting & Expo will take place April 18 – 20, 2006 at the Mandalay Bay Resort and Casino in Las Vegas. ETA is accepting presentation ideas for this event through Aug. 31. For more information on ETA, call 800-695-5509 or visit www.electran.org.

National Assoc. of Payment Professionals (NAOPP)

www.naopp.com

NAOPP, a nonprofit organization working to bridge the gap between merchant level salespeople (MLSs) and other segments of the payment processing industry, appointed Ernie Crews, an MLS based in Marina Del Rey, Calif. to the position of NAOPP Vice President.

The Vice President position opened up when former NAOPP President Matthew Swinnerton resigned in order to pursue a new career opportunity outside the payment processing industry, and Kathy Harper, former NAOPP Vice President, took over as President. Crews has more than three years' experience in the payment processing industry. He most recently served as a member of NAOPP's Board of Directors.

He will also serve as NAOPP's Benefits Committee Chairman. In this role, he will evaluate the current member benefits available and will survey members quarterly to learn of any additional benefits that they'd like to receive. He is currently seeking committee members to help with this task. To volunteer to work on the Benefits Committee, call Crews at 310-822-2851 or e-mail him at erniecrews@adelphia.net.

NAOPP Invited to BPS Sales Meeting

In other news, Business Payment Systems (BPS) extended an invitation to NAOPP to attend its annual sales conference, held in Las Vegas, Aug. 17 – 19. BPS, a registered ISO/MSP of Bank of America, NA, representing National Processing Co., holds a meeting each year for its sales reps and those providing services to or interested in working with the company. About 200 people attend. BPS President Steven Feldshuh said it was "an ideal opportunity for NAOPP to present its benefits to its target audience, the feet on the street. At

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- Roger, Texas

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- Larry, Washington DC

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- Mike, Louisiana

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BPS, we pride ourselves on dedication to our sales reps, and we see it as a win-win for our agents to be exposed to NAOPP."

Kathy Harper called the sales meeting "the perfect forum" for NAOPP. "One of our greatest challenges as an organization is getting in front of the MLS, and presenting to an ISO conference audience is the ideal scenario," she said. "We are excited to have the ISO community taking note of our association, and we are particularly grateful to BPS for being the first to offer us this fantastic opportunity." For more information on NAOPP, visit www.naopp.com.

REGIONAL ASSOCIATIONS

Midwest Acquirers' Assoc. (MWAA)

www.midwestacquirers.com

More than 500 people attended MWAA's third annual conference in Chicago, held July 27 - 29 at The Renaissance Chicago hotel. "This was truly our best show ever," said Mark Dunn, MWAA President. "The MWAA Board members did a remarkable job. We are very pleased with the attendance numbers because this group represents a wide sampling of Midwestern and national players.

"The last two years, Heartland Payment Systems coordinated a major sales meeting with the show that brought us 50 - 80 attendees just from that one company. We didn't have that this year and still had a great conference," he said.

On Thursday, July 28, the MWAA conference offered the opening presentation "Maximizing Your Merchant Point-of-sale Strategy With Debit Acceptance" by Teri Koenke of First Data Corp.

Two panel discussions included "Sales Opportunities and POS Cardholder Security" with Mike Petitti of AmbironTrustWave serving as panel moderator, and "Industry Trends' Impact on Your Business," with Marc Gardner of North American Bancard and Mike Ponder of Integrity Bankcard Services.

Afternoon keynote speaker, Blair Singer, a nationally acclaimed sales speaker and creator of SalesDogs.com, presented "Reprogram Your Brain." In an hour-and-a-half talk, Singer explained the basic requirements for selling in a complex environment like merchant acquiring.

More than 65 vendors participated in the conference, and attendees were offered quality time with them in the exhibit hall during the opening and closing receptions. MWAA also continued its tradition of thanking MLS



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attendees by giving away 20 \$500 American Express Co. gift cards to randomly selected agents. A charity poker tournament sponsored by United Bank Card Inc. was held from 8:00 p.m. to midnight on the night of July 28.

MWAA Recognizes a Lifetime of Achievement

MWAA presented its third annual Lifetime Achievement Award to John Rante, President of Online Data Corp. Rante accepted the award from MWAA Board members Caroline Marino and Mark Dunn. He made a brief acceptance speech and extended a heartfelt thank you to his staff and his wife for their support.

Field Guide for ISOs

Preceding the MWAA conference on July 27, Mark Dunn of Field Guide Enterprises LLC, held a Field Guide for ISOs seminar (an event independent of MWAA) entitled, "Achieving Success in Merchant Level Sales." Fifty-three people attended.

From 10:00 a.m. to 4:30 p.m. (with a short break for lunch), eight industry leaders shared what they have learned in their years of selling.

Some of the Field Guide presentations included: "Developing a Sticky, Profitable Market Niche" by Greg Cohen of Global Payments Inc.; "Hiring and Training Inside Sales Reps to Sell for You," by Alan Gitles of Landmark Merchant Solutions; and "Training and Monitoring a Field Sales Organization," by Matt Clyne of Optimal Payments Corp.

New MWAA Advisory Board

MWAA announced appointments to its newly created Advisory Board. The MWAA Advisory Board will provide the MWAA Board with assistance in guiding, planning and executing MWAA's strategic direction and activities for the association's annual conference. The new members of the MWAA Advisory Board are:

- Donna Ayres, NAFG Marketing Manager, VeriFone
- Brent Barg, Principal, SolutionFinders Inc.
- Rod Katzfey, Senior Vice President General Manager, ABN AMRO Merchant Services
- Juan Ortiz, Business Development Manager, Online Data Corp.
- Mike Petitti, Senior Vice President of Marketing, AmbironTrustWave
- Mistee Spry, Operations Manager, Terminal Services, General Credit Forms

"The Advisory Board is critical to the continued improvement of our organization and our annual conference," Dunn said. "We highly value their input ... from securing additional sponsorships to developing the agenda. We are very happy to have such an intelligent and energetic group working with us."

For more information about MWAA, visit www.midwestacquirers.com or e-mail Jim McCormick at jimmccormick@gcfinc.com.

Northeast Acquirers' Assoc. (NEAA)

www.northeastacquirers.com

Although NEAA Board members are still shining from the association's 20th anniversary party, the Summer Meeting and Seminar held June 7 - 9 in Wilmington, Del. (429 attendees overall and 85 vendors), the Board is already preparing for NEAA's 2006 events.

The Winter Meeting is set for Jan. 31 - Feb. 2, 2006 in Mt. Snow, Vt., and plans for next year's Summer Meeting are in the works. For more information about NEAA, visit NEAA's Web site, or e-mail Jacques Breton at jbreton@gcfinc.com or call him at 603-692-2408.

Southeast Acquirers' Assoc. (SEAA)

www.southeastacquirers.com

Coming up in October is SEAA's Fifth Annual Information and Educational Conference. SEAA will hold the event October 19 - 21, at the Wyndham Canal Place Hotel in New Orleans. To reserve a room and lock in the reduced room rate of \$145, call 504-566-7006 (be sure to say you're with SEAA). The regional acquirers'



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events offer an excellent and affordable opportunity for ISOs and MLSs to network and learn about the latest news, and offerings in the industry. Audrey Blackmon, SEAA's Vice President, said SEAA's focus this year is on "how to sell."

The conference kicks off with an evening reception, followed by a charity poker tournament. Day two includes breakfast, time with vendors, a networking lunch, and an afternoon of educational seminars. A cocktail reception and a Ghost and French Quarter Tour will close out the day. Day three offers a networking breakfast.

"The agenda will be filled with successful salespeople sharing their success stories," Blackmon said. A highlight is the "panel of peers," a group of successful ISOs discussing how they grew their business. Nominate a panelist on SEAA's Web site.

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

Western States Acquirers' Assoc. (WSAA)

www.westernstatesacquirers.com

November is just around the corner, and WSAA is preparing for its second annual meeting. The event

will take place Nov. 2 – 3 at the San Diego Marriott La Jolla hotel.

The early bird registration deadline is Oct. 15, and people who register early will receive \$50 off the registration fee. WSAA will charge those registering after Oct. 15 \$125. Attendees may register online or by fax or mail. Visit WSAA's Web site for registration information.

The Marriott is offering all WSAA participants a discounted room rate of \$139, which is also available three days prior to and after the event.

You may make hotel reservations on the Marriott's Web site, through WSAA's Web site, or by calling the Marriott at 800-228-9290 (be sure to reference group code Weswesa).

Highlights of the meeting include two keynote speakers, an NAOPP meeting, a Field Guide for ISOs seminar, multiple educational breakout sessions covering hot industry topics and door prizes worth more than \$1,000. For more information about WSAA, call Steve Eazell at 866-300-3376 or e-mail him at stevee@westernstatesacquirers.com.

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& Expo in March 2005, the four women invited about 75 others to a networking event to be held during the ETA meeting. The women they included on their list had attended the ETA meetings the last two years.

Vogt said they were a little surprised by the resounding success of the first event. All who attended expressed a similar sentiment: Not only was there a strong need for such a group, but also a strong desire for one.

"I'm excited about what W.net is doing for women in this arena," said Becky Kopplin of Spokane, Wash.-based The CashLINQ Group. "Opportunities to meet with people that have similar interests and shared experiences are always valuable, especially for those of us who are newcomers to the industry.

"Although we are certainly the minority, there are some amazing women

Interested in Sponsoring a W.net Meeting?

If any company or individual is interested in sponsoring all or part of a future W.net meeting, a number of opportunities are available.

Targan said a sponsorship at the most basic level covers the cost of the meeting, which would include beverages and hors d'oeuvres.

There are also door prize and/or attendee gift sponsorships. She said next year the group is considering holding a luncheon, which would require even greater support from sponsors.

For more information, e-mail Holli Targan at htargan@jaffelaw.com .



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shaping the future of the payments marketplace, and we should do all that we can to acknowledge and learn from them," Kopplin said.

Both Targan and Vogt said they have been mentored (although mostly by men) in their careers and have also served as a mentor to other women.

Vogt said mentoring is a way to share the secrets behind a success story: the things that you did to develop your career path and grow your business, the political landscape, the culture. "[People] want to learn from others' lessons ... that will help them maybe not make the same mistake, or [help them] look at things differently," she said.

Targan said the mentoring experience is important for both parties. "[As a mentee], it is invaluable talking to other people who are more experienced ... and are looking

to bring you along, helping you to make your way in the business world," she said. "I think it's critical for a successful career. On the mentor side of it, I have found my career to be extremely satisfying, and I want to help other women find that, too."

Mark Your Calendars

W.net will hold its next event on Tuesday, Sept. 27, 2005 from 3:00 p.m. to 5:00 p.m., immediately preceding the ETA Strategic Leadership and Networking Forum at the Charleston Place Hotel in Charleston, S.C.

Pamela Joseph, NOVA Information Systems Chairman and Chief Executive Officer and Vice Chairman of U.S. Bancorp, will talk for part of the meeting about her experiences in climbing to the top of the male-dominated acquiring industry and the lessons she has learned along the way.

Joseph is responsible for managing all operations of NOVA, U.S. Bank Transaction Services, U.S. Bank Retail Payment Systems, and euroConex, NOVA's European affiliate. She has more than 20 years' experience in the financial services industry.

"Pamela Joseph started her [payments] career at Visa, and look where she is today," Vogt said. "People are coming because they can't wait to hear her."

Wine and cheese will also be offered at the meeting, as well as plenty of networking time, of course.

"I believe that women often network much differently than men do, and we need an organization to provide a forum that fosters our kind of networking," Targan said. "... The venues that women might choose to network in may be more comfort-

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able than those that traditionally are looked upon as networking venues for men; golf is the most obvious example of that."

Why at ETA Events?

Although W.net is an organization independent of ETA, the founders decided to plan the meetings, for now, in conjunction with the two ETA events because of the large number of women who attend them (ETA's Annual Meeting & Expo draws about 3,000 people overall, and the SLNF draws about 400).

"That's a big piece of the payments sector," Vogt said.

Targan said they want to encourage as many people to come as possible, but they recognize that it's not always easy to travel to an event independent of a major industry conference.

"Our vision is that eventually we will be independent and big enough ... to hold functions independent of ETA," Targan said. "I would like to see that eventually we have our own day or two-day conference for women business people. Or maybe it grows big enough that we have more regional kinds of events, that has certainly been discussed, but we're not there yet."

All Women in Payments Invited

Earlier this summer, the founding members sent out an e-mail to gather feedback on what women would like to get out of W.net and also invite them to the upcoming event in September, but Targan said now the news is spreading by word of mouth.

"It's no longer invitation-only," she said. "If a woman is interested, she should absolutely come." (She asked, though, that anyone planning to attend to try to let them know in advance so they know how many people to expect).

The feedback they've received so far is all positive, Vogt said. "[Women] want W.net to succeed, they definitely want to be a part of it ... and they want to help. They want to give their free time to make this a success." She said that all women in the payments-related financial services sector are invited. Whether they work with a vendor, financial institution, acquirer or processor, or are an ISO or a merchant level salesperson, all are welcome to participate.

"The idea is to help people along in their careers and get them to know other women in the industry," Targan said. "The more people who participate, the more effective I think the whole thing will be." ■

For more information about W.net, e-mail Holli Targan at htargan@jaffelaw.com.

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Ending Confusion About QSR/Small Ticket Interchange Categories

By Michael Nardy

National Association of Payment Professionals

Interchange is one of the more confusing aspects of this business, and I hope to clear up some of that confusion in this article. Especially perplexing are the Quick Service Restaurant (QSR)/Small Ticket interchange categories and various programs available from Visa U.S.A. and MasterCard International.

Many ISOs/merchant level salespeople often mix up QSR with the Small Ticket categories. Although they both have similar elements, pricing and usage, they are different. First I will describe the Small Ticket categories for Visa and MasterCard.

(Please note: All interchange rates quoted in this article include dues and assessments rounded to the nearest whole percent. Network and/or authorization costs are not included.)

Visa's Small Ticket rate for credit cards is 1.74% plus \$0.04; for check/debit cards, it is 1.69% plus \$0.04. MasterCard's Small Ticket rate for debit is 1.60% plus \$0.04. MasterCard does not have a Small Ticket category for credit cards.

MasterCard's alternative to the Small Ticket category for credit is the Convenience Purchase category, and the rate is 2% with no transaction fee. MasterCard used to have a Convenience Purchase debit category but retired it in April 2004.

Visa Small Ticket Rates/Qualifications

Visa restricts Small Ticket transactions to the following standard industry codes (SIC)/merchant category codes (MCC):

- 4111 – Local Commuter Transportation
- 4121 – Taxis and Limos
- 5812 – Restaurants
- 5814 – Fast Food Restaurants (Quick Serve)
- 7523 – Parking Lots and Parking Garages
- 7841 – Video/DVD Rental Stores

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Only the above categories appearing on the merchant and terminal records and inputted in the terminal software will qualify for the rate. Once the transaction hits interchange and contains the proper SIC code, the qualification will take place.

Further qualifications have to do with the type of card, dollar amount and signature requirements:

- The transaction is also restricted to Consumer, Signature and Infinite brand cards only
- The transaction must also be less than \$15
- No signature is required
- Chargeback protection is provided against missing signature

Finally, any transaction must first meet the following CPS/Retail requirements:

- Cardholder is present
- Authorization is obtained electronically, and there is only one authorization per transaction
- Full contents of magnetic strip have been passed
- Merchant and terminal are present at the POS
- The transaction must be settled within 24 hours

Visa has special rules concerning restaurants. Restaurants are allowed to authorize for up to 20% above the amount of the transaction. If you have a sale for \$100, the system can authorize for up to \$120. If your tip adjustment is below that amount, then you will qualify for the CPS/Restaurant category (or the Small Ticket category if your sale is less than \$15 and the above qualifications are met).

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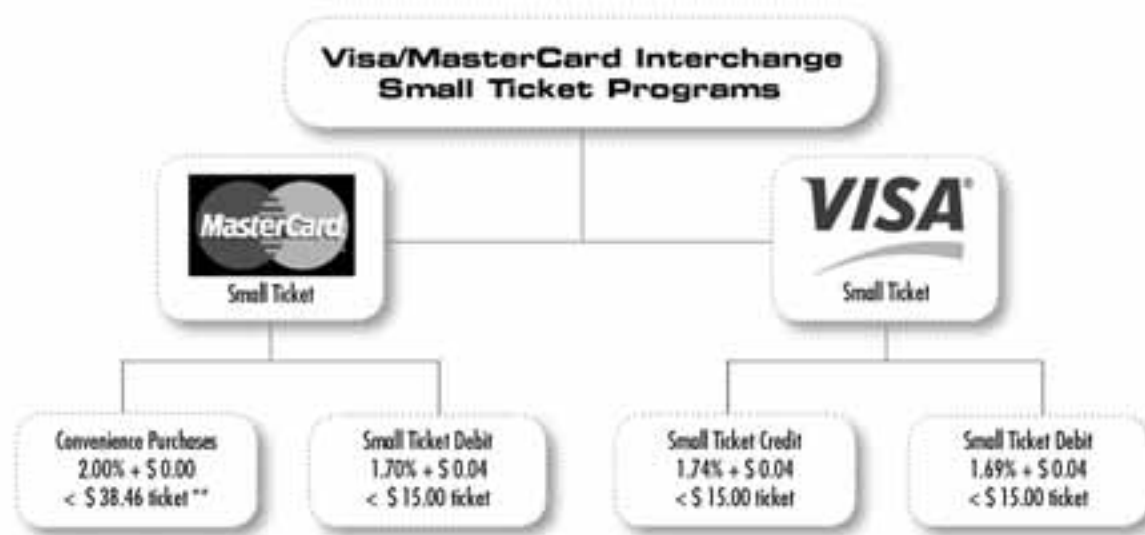
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Interchange Breakdown - Where does everything come in?



**As of April 2005, MasterCard initiated a maximum for MCC codes 5814, 5499 and 7832. These codes must have a transaction amount of \$10 or less, or the transaction amount must be \$10 with no more than a 10% variance between what was authorized and what ultimately settled and cleared.

MasterCard Convenience Purchase and Small Ticket Rates/Qualifications

MasterCard's qualifications are a bit different. The MasterCard Convenience Purchase program qualifies with the following SIC codes:

- 5814 – Fast Food (QSR)
- 5499 – Convenience Stores
- 5541 – Gas Stations
- 5542 – Automated Fuel Dispensers
- 7832 – Movie Theatres

Note that restaurants (5812) are not part of MasterCard's Convenience Purchase category, and Convenience Stores (5499) are not part of Visa's Small Ticket category. Also note that MasterCard does not include parking garages, taxis/limos or video stores in this category.

MasterCard's qualification requirements for this category are similar to Visa's: The magnetic stripe data must be transmitted with the swiped transaction (using a transponder at an AFD will qualify as transmitting the magnetic stripe data); transactions must be settled within 24 hours; and the CAT Level 2 terminal indicator is required in the authorization message.

The important difference here is in the amount that will qualify. While Visa qualifies transactions less than \$15, MasterCard has a "break-even" point of \$38.46.

Transactions in the amount of \$38.46 or less will qualify for the Convenience Purchase category. Transactions for more than \$38.46 will qualify at the Merit III rate.

MasterCard once had a Convenience Purchase Debit category, which it retired. Now MasterCard offers the AFD Debit, Service Station Debit, Merit III Debit or Small Ticket Debit categories.

Because I am discussing Small Ticket, I will outline the Small Ticket rate, which comes in at 1.70% plus \$0.04.

In this category, the transaction will qualify under additional SIC/MCC codes. The transactions will qualify for Small Ticket Debit under the following SIC codes:

- 4111 – Transportation-Commuter Passenger (including ferries)
- 4121 – Limos and Taxis
- 5499 – Convenience Stores
- 5812 – Restaurants
- 5814 – Fast Food Restaurants (QSR)
- 7523 – Movie Theatres
- 7841 – Video/DVD Rental stores

Interestingly, under the Small Ticket Debit category, only sales of \$15 or less will qualify. Similar to Visa's program, the transaction must be swiped, and the card, cardholder, merchant and terminal must be present at the POS.

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The differences for MasterCard are:

- Signature is required
- For restaurants, beauty shops and fast food locations, the final amount must be within 25% of the authorization amount
- All other transactions must be within a 10% variance

Note that the signature is required for a sale, and charge-back protection is not offered on unsigned transactions. The way this is provided is through registration in MasterCard's Quick Pay program.

To sum up, MasterCard has a different threshold to qualify, \$38.46 for credit card transactions and only \$15 for debit. While Visa keeps both credit and debit rates virtually the same, it also keeps the amount that qualifies the same.

If you break down the rate on a \$38.46 average ticket, $1.90\% \times \$38.46 = \0.73 . For a debit transaction at the same amount, the cost would be \$0.69, which is a \$0.04 difference in favor of the debit transaction when considering portfolio profitability.

MasterCard Quick Pay Program

MasterCard's Quick Pay program is actually not an interchange rate category but rather a special addendum to a merchant agreement.

Merchants sign the addendum in order to receive certain value-added features with their merchant program.

Following is the program outline:

- The merchant must be registered with MasterCard with a Chargeback Addendum
- It is again restricted in the SIC/MCC codes allowed to: 5814 – Fast Food (QSR); 7532 – Parking Garages; and 7832 – Movie Theatres
- It is applicable for transactions \$25 and less (for parking garages, the amount is \$75 and less)

You might have first encountered this program as a paying customer at either a movie theatre or fast food restaurant. When you bought movie tickets with your credit card, for example, the theater might not have required you to sign a receipt.

Keep in mind, however, that nothing would prevent a regular merchant from not having the customer sign a receipt under normal conditions.

What is important is that proper acknowledgement from MasterCard allows merchants to implement this program.



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Any transaction that is processed must also follow these guidelines:

- Transaction must be settled within three days
- The merchant is not required to obtain a cardholder signature or provide a receipt unless the cardholder requests one
- No interchange category is associated with this category, so a transaction will qualify at whatever rate based on the interchange category into which it falls (e.g., Merit III, Merit III Debit, Small Ticket).

Visa Express Pay Program


The Visa Express Pay program is very interesting. It has a rate of 2.09% plus \$0.02 for credit and 2.04% plus \$0.02 for debit. The biggest difference from MasterCard's program is that Visa requires no authorization. It is restricted to certain SIC/MCC codes like in MasterCard's Quick Pay program. The codes are:

- 5812 – Restaurants
- 5814 – Fast Food (QSR)
- 7532 – Parking Garages
- 7832 – Movie Theatres

The following qualification levels must also be met:

- An Express Pay Service merchant must hold a valid Express Pay Service contract with an acquirer, in addition to a merchant agreement
- Transactions must be settled within three days
- Transaction maximum is \$25 (for parking garages, it is \$75)
- The merchant does not need to obtain a cardholder signature or provide a receipt unless the cardholder requests one

Limited chargeback protection exists under this program. While Visa requires no authorizations, the merchant will be exposed to authorization-related chargebacks if they occur. Like the MasterCard program, the Express Pay program also requires special registration. For more information, contact your member bank or ISO.

Given the requirements of Visa's Small Ticket category, and the differences in pricing in its Express Pay program, a difference of \$0.02 is quite small, especially considering the increased costs of the discount rate over the Small Ticket categories. The confusion over interchange really never ends, but if you know the rules, you can navigate through it. If you have any questions, please send me an e-mail. 

Michael Nardy is Chief Executive Officer of Electronic Payments Inc., a private transaction and payment processing company. He is also founding sponsor of NAOPP. For more information, e-mail him at mike@elecpayments.com or visit www.epiprogram.com .



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Education (continued)

Legal Ease

Exit Strategy: Cashing In on Your Hard Work

By Adam Atlas

Attorney at Law

If you leave an ISO alone in a room with a calculator, you will be amazed by the number he generates. The merchant account sales business is not worth getting into if you have not put some thought into how you plan to get out of it.

Whether you are one merchant level salesperson or a major ISO with 100 employees, you probably leave the office every day thinking a little about what dollar figure you could get if you sold out at that moment. If not, you should be. Following are a few things to keep in mind when planning your exit strategy:

Have an Exit Strategy

Many ISO and agent agreements fail to include a section on buyout provisions, or other exit strategies. Don't sign any contract that does not include some kind of discussion on how the agent or ISO can end the deal.

Negotiate Early

Close on your exit terms before you sign the ISO agreement, while you still have negotiating power. If you are low on cash and your deal is nearing its end, processors and banks often exploit that situation to pay low multiples.

Use an Objective Formula

Don't agree to a buyout price that is "the market rate" or "a function of business conditions." Rather, agree to buyout provisions that allow you to calculate the exact dollar amount you will receive at any time you decide to sell.

The objective and easily definable and verifiable criteria for the formula include: monthly residual payment, monthly dollar processing volume and attrition rates. With these kinds of objectively verifiable criteria, you can easily create a formula that is easy to use, predictable and fair for both parties. Never depend on language such as "fair market value." That kind of language is an invitation for a dispute because few people can, for a reasonable price, provide an objective, fair market evaluation of a portfolio.

Get Cash Upfront

Don't agree to a buyout clause with much less than 50% of the full purchase price paid on the closing date. It is normal and acceptable to have purchase price payouts over a period of six to 12 months, but those long-term payouts, which allow for adjustments on attrition, should not be for much more than half the entire purchase price.

Prevent the "Last Month Grab"

Be wary of what I call the "last month grab." This is where the purchasing processor pays you your buyout multiple only one month after you stop receiving residuals. By doing so, the buyer collects your residuals for the last month and then uses these residuals as part of your payment to you. It's patently unfair, but nonetheless not uncommon for some large national ISOs.

Determine Who Holds the Trigger

You always want the right to decide on a buyout and the right to refuse it. You will not always get these rights, but try to get them. Read a buyout clause carefully to discern who has the right to trigger the event and when. Most buyout clauses are available to use only after the end of an initial term of the agreement, which is typically between two and five years from the start.

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Education

Learn the Exit Types

When a buyout clause is triggered, there are a variety of consequences. Following are the three principal results of a buyout:

1. You relinquish your rights in residual payments and assign your agent or ISO deal to another entity in consideration for a lump sum payment that is a multiple of your monthly residual amount.
2. A new bank has the right to be the assignee of the rights under the merchant agreements that you have helped establish and is willing to pay you a buyout price in consideration of that right.
3. You relinquish your rights in residual payments by accepting a lump sum payment from the processor or bank that is paying you your residual amounts. Depending on your bargaining position opposite the processor or bank, your ability to secure these rights will vary greatly.

Consider Post-Termination Rights

Perhaps more so than in any other industry, the merchant account business has a clear notion of post-termination rights.

In other words, if you have not been bought out, not committed a very major default under your ISO agreement, and simply no longer want to send in new deals, you could (if your deal permits it), terminate the agreement with the full expectation that residual payments will continue to be made to you "for a lifetime."

If we lived only as long as the lifetime deals in our industry, we would all live short lives. Give careful consideration to the interaction between your post-termination residual rights and the buyout clause.

You want your buyout rights to survive any termination. You even want greater buyout rights following termination because you will be more distanced from the processor or bank at that point.

Be Aware of Multiples

Everyone wants to know what the going multiple is in the market. I have seen deals in the last year that range from 15 to 32 times monthly revenue. The multiple paid really is a function of various kinds of factors such as attrition, kinds of merchants and dollar volume of the merchants.

When dealing with multiples, make a clear deal on a number below which you will never sell. For example, create an objective formula to determine the price as a function of monthly revenue and attrition, but include an indication that the price will never be less than "X" times the monthly residual.

Remember that some multiple formulas exclude big processing months such as November and December. This is a little unfair, but these kinds of nuances are all part of the negotiation of a buyout clause.

Include the Right to Replace

If your buyout has a post-closing payout of part of the purchase price, as most of these deals do, then always include your right to replace merchants that go missing with new merchants to avoid falling below attrition benchmarks that could seriously erode your purchase price.

It's very hard for new ISOs to imagine the end of their business cycle, but strangely, the end is one of the most important moments to think about right before the beginning. Try to avoid unnecessary misunderstandings, or worse, raw deals. ■

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Education (continued)

Hope for the Best, Prepare for the Worst: Staying Calm in a Crisis

By Nancy Drexler and Sam Neuman

Cynergy Data

What's the worst that could happen? It's not only a rhetorical question. High-profile public relations disasters have recently plagued major companies from Enron and WorldCom to Martha Stewart Living Omnimedia Inc. As the recent CardSystems Solutions Inc. data compromise proves, our industry is far from immune.

Most of us plan for success and sustained financial growth. We track our projected earnings, residual plans and income opportunities using carefully selected formulas to determine the ways in which our businesses will grow so we will continue to profit. While we plan for the best, are we prepared for the worst? As we've learned recently, many of us are not.

The best way to stay calm when disaster strikes is to plan in advance. While I wouldn't advise spending your days worrying about problems down the road (there's no need to be like Chicken Little, running around screaming that the sky is falling), take a few moments away from planning future successes to put together a strategy that will help you make things right when something goes wrong.

Forewarned is forearmed. If you've been running the business well, a base of loyal and supportive clients will hopefully speak on your behalf and even alert you to developing problems before they become full-blown crises. If you haven't been running the business well, you will have to deal with those who are ready to jump on the negative bandwagon.

When a problem seems imminent, loyal clients and staff members will let you know. In some cases, they might even be able to stop it from happening, *if they like you enough to intervene.*

However, even the best-run company might occasionally find itself in the midst of a PR crisis. Following is what to do if you find your company in the hot seat:

Constructing a Crisis Management Plan

For better or worse, especially worse, word travels fast in this industry. It's likely that you have strong opinions about competitors based on what you experienced with them firsthand or heard about them secondhand. Think of merchants you converted from processors with which they were unhappy.

Remember what you've read in The Green Sheet or on GS Online's MLS Forum about specific companies, processors and ISOs and what opinions you formed about them. Once you know what positively and negatively shapes your perception of a company, begin safeguarding your own business's reputation against a possible PR disaster.

Find out what your own reputation is. Check with sources you can count on to provide an unbiased opinion. You might discover that the way others perceive you and the way you want them to perceive you are worlds apart.

Determining what people *really* think of your company, and what you want them to think, will provide a framework for crafting crisis responses that fit your overall image.

Once you know the most likely scenarios that can have an unwanted impact on your business's reputation, begin anticipating how to respond to a given situation. One universal truth: When something goes wrong, you'll need to have a clear chain of communication in place.

In a time of crisis, anyone who works at your company is seen as its representative and one wrong comment might do major damage. Make a list of who needs to be apprised of the situation when bad news hits and set up a plan. Whether it's a phone tree, a blast e-mail, or a message on an internal Web site, get the word out efficiently and accurately.

One caveat: Be careful what you put in writing. Assume that any written



Be direct and honest about the problem, what caused it, and why it will never happen again. If it's your fault, say that it's your fault, and apologize. ... A sincere, straightforward *mea culpa* * will win major points with the media and strengthen your company's overall reputation.

*An acknowledgment of a personal error or fault.

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communication to your employees will end up on the front page of "The New York Times." Stick to the facts (as much of the facts as you'd like the general public to know), and you will be safe.

Creating Your Message

The best way to create the impression that your company is calm, collected and dealing with a situation with the utmost professionalism is to keep your message consistent (and remember, "no comment" is not a message that inspires confidence).

Take into account the image your company projects, the image you would *like* your company to project, and the size and scope of the problem. Then, write a message accordingly. Shorter is always better, to avoid providing more details than are necessary.

For example, by saying, "We're having technical problems and the situation will be resolved by tomorrow morning," you have made the situation so dull that there will be no news value, which will deflect negative press.

The simplest way to create and distribute a consistent message is to choose a spokesperson in advance, before anything goes wrong.

Think hard about who the most qualified candidate is: someone who knows and understands the situation, thinks fast, stays cool under pressure, anticipates possible surprise angles and unexpected developments, and communicates clearly with a variety of different people.

This person might be you, it might be an experienced employee, or it might be someone who helps you with marketing or advertising. When something negative happens to your company, immediately address the situation. Send out a response, apologize if necessary, and emphasize all the steps that the company is taking to return to business as usual as promptly as possible.

The spokesperson should distribute a clear, concise version of this message (no more than two or three sentences) to every employee so that no uneasy gossip gets out of hand, and the company responds with one voice.

If the spokesperson is comfortable doing so and the situation warrants it, be proactive and have him or her contact key media outlets, affected merchant categories, or discussion forums *before* the office is swamped with questions and requests for comment.

Remind the spokesperson to stay upbeat, cautiously



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Don't Play the Blame Game

Your first reaction when trouble occurs will likely be to point a finger at one or more possible culprits: a conniving competitor, an inept leader, an employee who was asleep at the wheel. Don't. Even if ultimately right, nine times out of 10, this looks like you're simply picking on an easy target.

The overall impression people will have of your company is that when something goes wrong, you react by transferring the blame to others. This is not a mature response, and not the way anyone would like others to view their business.

Be direct and honest about the problem, what caused it, and why it will never happen again. If it's your fault, say that it's your fault,

and apologize. No one likes groveling, so don't be melodramatic. A sincere, straightforward *mea culpa* will win major points with the media and strengthen your company's overall reputation.

Some PR strategists will tell you that any news is good news. They're wrong. Your goal is to minimize the media impact of serious failures and offer context or a new perspective (a failure might lead to state-of-the-art security improvements or a customer service complaint to a restructuring of your call center) in order to turn that lemon into lemonade.

What's the worst that could happen? Odds are, it's something that you've never considered. But once you have an effective crisis management plan in place, suddenly the worst won't look so bad after all. ■

Nancy Drexler is the Marketing Director and Sam Neuman is the Communications Specialist for Cynergy Data, a merchant

acquirer that provides a wide array of electronic payment processing services while continually striving to develop new solutions that meet the needs of its agents and merchants. In addition to offering credit, debit, EBT and gift card processing, along with check conversion and guarantee programs, the company offers its ISOs the ability to borrow money against its residuals, to have Web sites designed and developed, to provide merchants with free terminals and to benefit from state-of-the-art marketing, technology and business support.

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



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- Determine what kind of bank accounts and cards are best suited for the largely untapped underbanked and unbanked market in North America.

- Learn about profitable ways to deliver asset-building financial products to the unbanked.
- Discover whether card skimming or phishing is the bigger threat for the ATM and self-service banking industry and learn ways to combat these two massive threats in order to reduce losses.
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Education (continued)

ATM Success Stories: They Did It, So Can You!

Tommy Glenn

NetBank Payment Systems Inc.

In previous articles, I covered reasons why you as a merchant level salesperson (MLS) should consider adding ATMs to your product lineup; how to select the right ATM partner; and how to create a successful plan for launching an ATM business. I discussed opportunities and potential financial rewards for you and your organization through selling ATMs. Now I will share some success stories.

The following three stories are based on the experiences of NetBank Payment Systems and/or from my own knowledge. Most of the individuals and organizations in these stories still exist and are still actively and successfully involved in the industry. I have, however, changed their names (to protect the innocent and some not so innocent).

ATMs as an Add-on Product

The Rafael Flores Success Story: Rafael is a successful

MLS in the credit card industry. He has included retail ATMs in his product offering for several years. Rafael has been successful selling ATMs to and setting up processing contracts for several local merchants. Over time, he has created a consistent and reliable residual revenue stream for himself.

Not too long ago, Rafael decided to move to a more favorable climate in a different part of the country. To finance the move, he sold his residuals back to the ISO with which he worked and then used the proceeds to improve his quality of life.

After moving, Rafael began to rebuild his residuals. He used the income for whatever suited him at the time. A few years later, after again building up his residuals, he wanted to finance another project. He decided that the most effective way to do this would be to sell his residuals back to the ISO again.

Rafael has used his ATM business to subsidize his current income and finance some important life decisions. He is currently building up another ATM residual stream, which will provide him with a greater number of choices and opportunities.

How to Become Wealthy as an ATM MLS

The Josh Weinstein Success Story: Josh's story starts approximately seven years ago when he entered the retail ATM sales market as a distributor for a large ATM ISO. Josh grew his business through hard work, aggressive local market positioning, strong customer follow up, and a commitment to playing fair.

After seven-plus years of growing his ATM business and using it to provide his family with a very comfortable lifestyle, Josh decided to put something away for the future. He sold 90% of his portfolio to the ISO with which he worked for a handsome seven-figure return.

Josh did this all the smart way. He not only sold most of his portfolio, but he also kept enough of the residual income to meet some of his cash flow needs while building another great ATM portfolio. I expect that Josh will have another great payday in the future, if that is what he chooses to do with his next portfolio.

From ATM Distributor to ATM ISO to Retirement Before Age 35

The Dirk Matthew Success Story: This sounds like a rags-to-riches Horatio Alger Jr. story (see sidebar on page 92), but it really is true. Dirk entered the retail ATM market as a distributor for a local ATM ISO.

He began his business by borrowing money on his credit

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Horatio Alger Jr. (1832 - 1899)



A 19th century American author who wrote more than 130 best-selling dime novels, most of which had a similar rags-to-riches theme:

Through hard work and determination, boys down on their luck can achieve the American dream.

Source: www.wikipedia.com

card to buy ATMs and place them in high volume retail locations.

After working hard and becoming successful as a distributor for the ISO, Dirk decided to start his own ISO. Within a few short years, he built quite a nice ATM portfolio and business. He decided to diversify and expand his business holdings, so he started another successful business providing services to other ATM deployers (banks and ISOs).

Dirk sold his ATM portfolios several times, putting himself in a position to retire, should he choose to do so. However, he does not have plans to retire right now. Instead, he is using the proceeds from his successful ATM ISO to finance his next business venture.

I have provided only a few of the many retail ATM deployment success stories, and I believe many more exciting successes are cur-

rently underway. I have only one question: What are you waiting for? Get out there and create your own success story and maybe someone will write about you in the not so distant future. ☑

Tommy Glenn is President of Fort Worth, Texas-based NetBank Payment Systems (NPS). Glenn serves on the Board of Directors for ATMIA, the ATM Industry Association. He is also on the Board of Deliver Me, a service group that provides food, shelter and clothing for the elderly. E-mail him at tommyg@netbank.com, or call him at 817-334-8871.

NPS, formerly Financial Technologies Inc. (FTI), is the nation's third largest ATM deployer and the single source provider for payment processing solutions. The company offers a full range of ATM products and services. NPS is a wholly owned subsidiary of NetBank, the first commercially successful Internet bank. Visit NPS' Web site at www.netbankpaymentsystems.com.

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Education (continued)

Blog Basics

By Joel Rydbeck

Nubrek Inc.

Web log, blog, bloggers. These terms are used in the news a lot lately; you've even seen them in The Green Sheet. Web logs, commonly referred to as blogs, are one of the hottest and most inexpensive marketing tools available today. Following are some blog basics: the definition of a blog, differences between a blog and a Web site, why you as a merchant level salesperson might want one, and how to create your own.

What Is a Blog?

A blog is a series of online entries that include personal ideas or interesting articles about a particular topic. Anyone can start a blog to keep a record of their thoughts or to post interesting links. Visit <http://blogs.zdnet.com> for some good examples of technology- and business-related blogs.

What Are the Differences Between a Blog and a Web Site?

Web sites are usually the best and most common way to market a business online. Before starting a blog, have a Web site up and running. A site provides a convenient way for merchants, vendors and partners to contact your firm. It also provides a professional overview of your company and its products and services.

Bloggers or blog authors usually keep the tone of their blogs conversational. They might post calendars, links or book reviews in addition to frequent entries about their topic of choice.

Most blogs have a list of entries, with the most recent appearing near the top. People update blogs more regularly than Web sites. Blogs are popular right now because they offer useful information in a friendly way. Visitors can interact directly with blogs by posting responses to entries or by leaving helpful tips.

Why Do I Want a Blog?

Bloggging (the act of updating a Web log) is not only easy and fun, it's also a great way to generate buzz for your business. Consider creating a blog with useful business ideas for your merchants as a way to build customer loyalty and to help them grow.

Most importantly, blogs provide a space to direct clients to the latest news and updates via links to your company's Web site. On your blog, post reviews of books or share information about local events or speakers.

▶ **What you choose to post on your blog depends on the audience. The blog doesn't have to be all business, and you'll attract more visitors by keeping the tone of the postings light.**

I recommend adding new posts as often as possible. People will only visit a blog if they think that it's entertaining or informative.

By interacting with your blog, visitors keep you up to date on the latest trends and provide useful feedback. Most blogs are not purely commercial, but nothing is wrong with posting a link to your Web site or sharing news about a new technology.

How Do I Create a Blog?

Many inexpensive options are available to help you create a blog. When I started my blog, www.merchanttechnology.org, I selected TypePad (www.typepad.com), a personal Weblogging service. TypePad is easy to navigate, provides the traffic statistics that I want and is fairly priced (I pay TypePad about \$8 a month for hosting fees).

I choose the template (the colors and layout of my blog), and the type of content displayed. With TypePad, I also have the option of adding text advertisements to try to earn revenue from my blog.

Some great free blog-hosting services are also available. Blogmonster (www.blogmonster.com) enables you to start a blog for free and provides a variety of templates from which to choose. The company will even send out e-mails to users alerting them of any new posts to the blog.

Blogger (www.blogger.com) also offers free blog hosting. It allows you to publish entries, receive comments and even update your blog by sending a message from your phone to go@blogger.com.

Blogger offers a feature called AudioBlogger, which enables you to post audio messages to your site as MP3 or audio files. The downside to this free blog is that Blogger will publish ads on your blog. To avoid this, move the blog to your own Web site. Blogger provides instructions on how to do this.

Once you select a host for your blog, it's only a matter of determining the blog's look and feel. You can also choose to make the blog public or private. People usually find

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and access public blogs by search engines; blogs might appear on lists created by the hosting company.

People can only access private blogs if they already know the URL. Make your blog public to help attract any new business. Updating a blog is easy. Usually, the blog hosting service provides step-by-step instructions on how to do this. After creating a post or entry, you can choose to publish that entry immediately or at a pre-specified time.

What you choose to post on your blog depends on the audience. The blog doesn't have to be all business, and you'll attract more visitors by keeping the tone of the postings light.

I recommend adding new posts as often as possible. People will only visit a blog if they think that it's entertaining or informative. To increase traffic, follow these few easy steps:


1) Submit the blog to blog search sites and directories. Following are a few with which to start:

- Blogdex: <http://blogdex.net>
- Daypop: www.daypop.com
- Technorati: www.technorati.com

2) Add your blog to lists created by the hosting company. Hosts such as TypePad feature different blogs on their homepage and provide lists of public blogs.

3) Once your blog is established, consider promoting it by including the Web address on business cards or in your e-mail signature line. Where you choose to promote your blog depends on the audience you hope to target.

Now you're ready to create a blog. Take some time to check out the different blog-hosting sites and visit different blogs to find out what you really like.

Blogging is a great way to build customer loyalty and create a place online for your business. Once you are up and running, send me an e-mail with a link to the blog. I would love to check it out. 

Joel Rydbeck, Chief Executive Officer of Nubrek Inc., brings his strong background in e-commerce and business process automation to the merchant services industry. Nubrek offers eISO, a Web application for ISOs that tracks leads and provides automated residual and commission reports. For a free demo of eISO, go to www.nubrek.com/demo/eiso.html or visit www.nubrek.com for more information. E-mail Joel at joel@nubrek.com .

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Not Only for the Holidays: Using Gift Cards for Prepaid Services

By Michelle Graff

NOVA Information Systems

Electronic gift cards are versatile payment products, with uses far beyond the typical holiday or birthday gift. They are finding a niche in coffee shops for frequent sippers who use them as prepaid service cards. At many retailers, they are an easy way to issue a store credit for returned items. They also serve as great promotional and corporate incentive tools.

Following are examples of two businesses using gift cards to improve service and reduce fraud losses:

Talking Trash in Minnesota

Located in Northeastern Minnesota, St. Louis County has a regional landfill and five transfer stations to keep up with the refuse produced by citizens and businesses. While traditional curbside pickup serves the majority of

residents, some consumers and businesses opt to haul their garbage to a collection site.

Contractors whose work involves a lot of demolition are regular customers. Special projects such as remodeling the home or cleaning out the garage often result in extra trips to the landfill.

Even garbage isn't free anymore. To maintain the solid waste disposal and transport system for the largest county west of the Mississippi, St. Louis' Solid Waste Department charges a fee for depositing trash into its landfill. That's where gift cards come in.

"We needed to make as many noncash payment options as possible available to our constituents, and prepaid service cards seemed a natural solution," said Jo Anne Newman with the County Auditors office. The Solid Waste Department worked with Newman's office to identify a cost effective and practical solution that would benefit both its constituents and the department.

"Landfill customers range from homeowners with extra refuse that the weekly garbage won't pick up, to local resort owners who bring their garbage in themselves, rather than hire a commercial hauler," Newman said.

"A fee is collected when the trash is brought in, with costs being assessed per 30-gallon trash bag or by weight for sizeable drop-offs. What we really needed was a cashless solution for those more frequent customers with larger loads to deposit."

St. Louis County turned to NOVA Information Systems for a better solution, and electronic gift cards fit. Customers simply fill up the card with cash, up to \$100 per card. When they need to get rid of their waste, they have an easy, secure way to pay.

Prior to launching the prepaid card system, the county extended credit to many organizations. It faced a monthly invoicing and collection cycle that slowed cash flow and occupied a sizeable chunk of agency staff time.

"Now we just have those groups purchase prepaid cards," Newman said. "They have an easy way to pay for service, and we eliminate a huge bookkeeping task."

What's more, customers can refill cards with a simple phone call, charging the additional fees to a credit card.

The program is especially helpful for businesses that send a member of their staff with the drop off. "We

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don't take cash, and typically the delivery person isn't an approved signer on the business's corporate credit card," Newman said.

Now the boss can fill up the card back at the office with only a phone call and send out a staffer with the garbage and the gift card for payment.

The gift cards are convenient for customers; they also enable the county to streamline its accounting. "Besides eliminating our monthly invoicing of certain accounts, there's less paperwork to manage, and all our receipts, [including] credit, debit and EGC, show up on a single statement," Newman said.

Gift Cards Keep Profits From Slipping Away

A few years ago, Oil Changers, a 36-store auto-service chain in California, devised a way to keep customers coming back: issue prepaid coupon books, good for four oil changes each.

Customers could purchase the books at a discounted price and simply tear out one of the four enclosed coupons each time they brought in their vehicle for an oil change.

The concept seemed to offer a solid marketing program to promote customer loyalty and accelerate the firm's cash flow. But unforeseen circumstances drained the program's effectiveness, and profits began to slip away.

"We found that over time, many of the coupon books delivered to the stores were unaccounted for," said Dennis Blom, Oil Changers Accounting Manager. "We had no way to track and cross-reference which books were sold and when the corresponding coupons were redeemed.

"Unfortunately, it turned out we had some unscrupulous employees who were stealing the books and selling them on the street or giving them to friends. We were doing free oil changes without realizing it," he said.

Electronic gift cards served as the solution to this slippery problem. Oil Changers opted for a colorful custom card, loaded with credits for four oil changes, rather than a specific dollar amount.

"A customer purchases a card with four oil change credits, and each time they use a service, one of the credits is deducted from the card," Blom said.

Unlike the coupon books, the cards have no value until activated by a store employee, and NOVA tracks every card and its balance and activity. The chain has eliminated its problem with lost or unaccounted for coupon books. The new system also works as a theft deterrent.



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The approximate number of prepaid cards Oil Changers sells per week throughout its stores. ▶

200-300

10%

◀ Customers who regularly use gift cards as a form of payment.

With card inventory under control, Oil Changers can reap the benefits that prompted it to offer prepaid services in the first place.

"We set up the program to keep customers coming back to us for their oil changes," Blom said. "We also offer other parts and services for vehicles.

When the customers come in for their prepaid oil change, we've got the perfect opportunity to sell them additional services.

"We purposely chose four oil changes as the number offered through our gift cards, because that's usually about a year's worth of oil changes for our typical customer.

If we can keep the customer coming in to one of our shops for a year, we've got the opportunity to build up a service history on the vehicle that enables us to help

them better manage the maintenance on their vehicle," he said.

The approach seems to be working. Oil Changers sells about 200 to 300 prepaid cards per week throughout its stores, and about 10% of its customers regularly use gift cards as a form of payment.

"It's all about building a relationship with the customer," Blom said. "We want them to rely on us for their vehicle service."

Prepaid solutions helped the two businesses described in this article better manage their finances, while providing convenient services and payment options to their customers. ■

Michelle Graff is Vice President of Marketing for NOVA Information Systems. E-mail her at michelle.graff@novainfo.com.

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Card Fraud Versus Identity Theft

Consumers' personal and financial information, including their Social Security number, date of birth and credit card account number, have become more valuable, than any precious metal. Criminals steal the data by hacking databases, skimming credit cards, or even rummaging through the trash.

However, personal data theft and credit card fraud should not fall under the same moniker, according to the National Retail Federation (NRF) and ATM Industry Association (ATMIA).

As a result of a number of recent and much publicized data thefts, the largest so far being the 40 million credit card accounts compromised at CardSystems Solutions Inc., lawmakers are now taking a closer

look at the problem. On July 21, 2005, a subcommittee of the House Committee on Financial Services held hearings to address consumer data security issues.

In testimony before the subcommittee, NRF Senior Vice President and General Counsel Mallory Duncan urged Congress to make a clear distinction between identity theft and credit card fraud.

"Much of what is commonly referred to as identity theft is ... relatively straightforward credit card fraud," Duncan said. He said credit card fraud occurs when a criminal gains access to a card number and uses it to make a fraudulent purchase. It's usually a one-time event.

Identity theft, on the other hand, occurs when someone steals an

individual's personal data, such as their Social Security number and date of birth, and uses that information to commit fraudulent acts like opening credit and checking accounts or buying a car.

In the breach at CardSystems, for instance, only credit card account data were compromised, not cardholders' personal data.

ATMIA has also emphasized the distinction between the two types of fraud. In a recent press release, ATMIA's Global ATM Security Alliance, which monitors, prevents and solves problems relating to cross border ATM fraud, stated, "The information, which can be stolen during ATM fraud, such as PIN or card data, cannot be used to carry out and complete identity theft, for example, by opening up new accounts in the victim's name."

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Accelitec, a company specializing in turnkey payment solutions, announces PayPilot, a multifunction/multi-merchant, contactless payment system. The PayPilot system is designed to work with a merchant's existing infrastructure. It takes only a few hours to add it on.

With PayPilot, merchants can offer customers a wide variety of payment options, all connected to the same card. This allows for less expensive fees at the POS. Merchants can also have the system designed with their own brand.

Consumers choose to use the system with credit and debit cards, checking accounts processed over the automated clearing house (ACH) network, prepaid cards as well as any loyalty and coupon programs offered by merchants. For customers of stores using the PayPilot program, signing up takes only a matter of minutes. First, customers choose which forms of payment to put on the card. For example, they can bring a check and their debit card to a kiosk inside the store.

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After entering their information, a card or fob is dispensed with a contactless radio frequency identification (RFID) chip inside. The final step is making the purchase. Accelitec is currently offering the PayPilot program directly to large retail chains around the country. However, after this first stage of the product rollout is well underway, the company plans to partner with resellers to bring the solution to small and medium-sized merchants.

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Gift and loyalty card programs are now immensely popular among consumers and businesses. They serve as an excellent marketing tool for businesses and perfect presents for hard-to-shop-for people. The success of these programs is especially seen in large chain and franchise operations. Cardholders can use their cards at any of the restaurants or stores, offering this type of program.

The added conveniences gift cards provide to the customer, though, do not always translate to the merchant. While franchises are individually owned, customers can use a gift card issued at one location and at all the other locations, even if there are different owners. Gift and loyalty card provider Ernex, a division of Moneris Solutions, has introduced an electronic funds transfer (EFT) option for merchants designed to eliminate the manual reconciliation process for merchant gift card programs.

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Earning Clients' Confidence

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Listening is the most important skill to use when meeting prospects, so how do you show them what you know without sounding like an infomercial for yourself?

First, you don't have to give prospects a resumé to show them what you know. Through conversation, share your skills, experience and expertise. When answering questions, pepper them with information that shows you know your products, market, competitors and industry.

If prospects don't ask questions about your experience and skills, go ahead and tell them about your qualifications anyway. Perhaps they didn't think to ask, or they are waiting for you to mention it.

Don't miss this opportunity to inform them of your years of experience, how you've seen the industry evolve and what you've learned. Don't let a fear of looking like a showoff prohibit you from getting the sale.

What Others Know About You

As a sales professional, your reputation is your calling card. A solid reputation serves as proof that others trust you. It will help new prospects have faith and confidence in you as well.

Have testimonials and references prepared to share with prospects. Don't wait for them to ask for references. Providing these upfront will demonstrate that you are

confident in the services you've provided and sure that others are happy with the results. Also, highlight the customers who are important to prospects, such as neighbors, competitors or acquaintances.

If you have any training or mentoring experience, mention it. This shows that colleagues value your character and skills enough to want others to learn from you.

Tell prospects about your ties to the community. Perhaps you are a member of an organization that is meaningful to a merchant. For example, if you know that the merchant sponsors a Little League team and you are a coach, mention it.

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While it is important to demonstrate to prospects what you know and that others trust you, also show them that you understand their business.

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Be knowledgeable of prospects' current industry trends or sales figures. Be aware of what their competitors are doing. This information demonstrates that you've taken the time to qualify them as potential clients.

It also shows them that you value their business enough to make the extra effort, even before you have the sale.

However, you don't want to offend prospects by assuming you know everything you need to know, or everything they know. Explain that you want to understand their industry, and their place in the industry, as best as you can.

Ask questions that help you appreciate their particular experience. This will help you work together to determine their needs and which of your solutions fits them best.

To win the confidence of prospects and new clients, show them what you know, what others know about you and what you know about them.

Finally, give it some time. Customers won't have complete confidence in you right away. Trust is a process; it grows over time. With some patience and effort, prospects will come to trust you and have confidence in you and your products.

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



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



Transaction Security Summit

Sponsored by Shift4 Corp.

Highlights: Are you S.A.F.E. (Secure Against Fraud Electronically)? Shift4, a processing and services provider is sponsoring the inaugural Transaction Security Summit to help answer this question. The conference will have two tracks, one

for merchants and one for payment applications including POS and property management systems. Sessions include the ins and outs of the Payment Card Industry Data Security Standard and the Payment Application Best Practices guidelines. There will also be a live hack demo, sessions on credit card fraud forensics and law enforcement, and speakers from processing companies.

When: Sept. 28 – 29, 2005

Where: J.W. Marriott Resort & Casino, Las Vegas

Registration: Visit www.shift4.com/security_summit.cfm or call 702-597-2480, ext. 3439



NetWorld Alliance LLC

2005 Self-Service and Kiosk Show

Highlights: NetWorld Alliance is the publisher of Kiosk magazine, Kiosk.com, Kiosks.org, KioskMarketplace.com, SelfServiceWorld.com and ATMmarketplace.com. As the leading source of information on the self-service and kiosk industry, the 2005 show should be mandatory for anyone looking to get ahead in this business. For vendors, there will be a wide array of potential new clients eager for the hottest products.

When: Oct. 17 – 18, 2005

Where: South San Francisco Conference Center, San Francisco

Registration: Visit www.selfservicekiosk.com or call 502-241-7545



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, and a cocktail reception 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



Mid-America Payment Exchange (MPX)

Mid-America Payments Conference 2005

Highlights: MPX is a nonprofit regional trade association for the payments industry serving much of the Midwest. The conference is an opportunity to learn about all the latest facets of the payments industry and network with peers. Sessions will cover the latest technology, industry best practices and security issues.

When: Oct. 24 – 26, 2005

Where: Hyatt Regency St. Louis at Union Station, St. Louis

Registration: Visit www.mpx.org or call 816-474-5630

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Put on your thinking caps, and find all the words listed below ... we've even started it for you.

Words will be horizontal, vertical, diagonal and even backwards! Have fun.

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Contest Rules:

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

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

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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.

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

For more information, contact:

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Jonathan Brandon, National Sales Manager East: 800-201-0461 x 145
Max Sinovoi, National Sales Manager West: 800-201-0461 x 219
or log on to www.isoprogram.com for more details

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