



# The TransFirst Messenger

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## Terminal Talk-Hypercom

TransFirst is pleased to offer the Hypercom terminal product line, which includes the T7P, T77 and the T8. Also included in this product line is the S8 Pin Pad that is necessary for adding debit capability. These terminals are Class A certified on the VITAL network and are now capable of handling cash advance applications.

### Features:

- 35 key keyboard for single stroke function activation
- High contrast 2 x 20 backlit LCD display
- Ideal for adding SPS Check Services
- Card Truncation (Retail and Restaurant)
- CVV and CVC2 (Retail and Restaurant)
- Integrated printer (T7P and T77)
- Debit Card processing



### Target Markets:

- Retail
- Restaurant
- Hotel
- MOPO
- Cash Advance

If TransFirst provides your merchants with equipment, downloads, and training, terminals will be deployed completely downloaded and ready to go!

Please contact your Account Manager if you have any questions about this exciting line of terminals.

## FYI's & Reminders

**Marketing Folder**-Don't forget to order your free "Launch Your Merchant Program" marketing folder from your Account Manager today!!

**POS Portal**-POS Portal is waiving the SSN and guarantor requirements on non-profit agencies. Be sure the rental agreement states that it is a non-profit, this will ensure these requirements are waived.

**SPS Check Services**- For the first time in 3 years SPS is increasing their fees as of May 1. The rate increase is only for those merchants who are taking advantage of the check Guarantee service for either the check service and check conversion. Verification pricing will remain the same. Rates will be raised by 3 basis points, which is .03%. You merchants should have already received a letter from SPS explaining the fees in their April month end billing statement from SPS. Please contact your Account Managers if you have any questions.

**Coding**-The turnaround time for coding to be completed is 48 hours from time of approval.

**Cash Advance Procedures**-TransFirst is in the process of revising the cash advance procedures. Please remind all cash advance locations to include the type of id and if it's a driver's license the state it is issued in and when it expires.

## Remember.....

IF you have any questions or suggestions, you can either call your Account Manager or email us at [Jwarren@TransFirst.net](mailto:Jwarren@TransFirst.net) or [Smiska@TransFirst.net](mailto:Smiska@TransFirst.net)

## What Does it Mean?

**Integrated**-Terminal that has a printer built in

**Card Truncation**- Ability to leave out a portion of a credit card number on the receipts. Some states are now requiring this capability.

**AVS (Address Verification System)**- Service that enables merchants to verify a cardholder's billing address prior to completing a telephone or mail order transaction.

**EDC (Electronic Data Capture) Terminal**- Point-of-sale terminal that reads the card information encoded in the magnetic strip of bankcards. These terminals authorize and capture transactions for payment.

**Point of Sale**- Location where a transaction originates between a cardholder and a merchant.

**POS Portal**- Vendor currently being used by TransFirst for terminal purchases and rentals.

**Merchant Agreement**- Contract between a merchant and an acquirer that contains their respective rights, duties and obligations for participation in the Visa MasterCard program.

**Deployment**- Term used to describe the ordering and shipping of merchant's equipment purchased through TransFirst.

**Authorization**- Process that grants or denies permission for a merchant to accept a transaction from a cardholder. An authorization does not guarantee payment.

## Marketing Corner

Time to take inventory of your merchant portfolio. Year-end reporting is over, tax deadline is past, and Spring is here! Time to take a look at growing your merchant program!

One easy way is to use the Tri-fold brochures and brochure insert paper TransFirst provides free of charge. The Tri-fold inserts can be customized to let prospective merchants know about:

Convenient merchant start-up

- 48 hour merchant application approval
- Easy equipment installation
- Courteous, fast, and easy-to-understand training

Emphasizes local service from your bank

- All major credit cards and debit cards accepted
- Competitive rates and no hidden fees
- 48 hour settlement of funds
- Money-saving expert help fighting charge backs
- Fees charged monthly after you receive your statement

Underlines technology that can add value to customer business.

- Competitive priced state-of-the-art equipment
- Speedy equipment replacement
- Timely terminal updates so you qualify for lowest rates
- Detailed account information available by fax or online anytime
- 24 hour, 7 day technical support help desk

The Tri-fold has a pocket to insert a brochure from your bank and a place to attach your business card. You can design your own bank insert or we have sample inserts that you can get from your Account Manager. There is also a mailer sample available that can be sent out to your current business customer base that isn't already processing with you.

These inserts have been a hidden jewel that can also be used to keep in touch with your merchants about new products or used for general communication like an agent bank newsletter.

Contact your Account Manager to order a new supply.

**Coming soon: Prepared sample mailer with list of products available to sell to your merchants.**



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