



The TransFirst Messenger

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In this Issue...

Terminal Talk -
Nurit 3010 Wireless

ECl Indicators-
Internet Processing

FYI's & Reminders

Next Month....



Have you signed up for TransLink yet?

TransLink is our low cost online reporting system that is available to both you and your merchants. See the attached brochure for more information.

Terminal Talk - Nurit 3010 Wireless

TransFirst is pleased to announce the release the Nurit 3010 from Lipman USA. This terminal is a superb wireless solution that operates as truly mobile device. This terminal is available with a Motient modem and offers credit and debit capabilities. TransFirst has chosen US Wireless Data as the wireless service gateway for our solutions. By combining the terminal superiority of Lipman USA with the wireless knowledge of US Wireless Data, TransFirst has found a solution that will benefit both you and your merchants.

Features:

- Available on Vital only
- Motient modem that provides good nationwide coverage
- External antenna provides faster detection of wireless coverage
- 12-hour rechargeable battery
- ATM style menu driven user interface
- Internal PIN Pad
- Price includes one battery and one wireless Motient terminal
- Optional docking station for additional battery charging capabilities
- All-in-one download in less then 25 minutes



Target Markets:

- Merchants who deliver merchandise including restaurants and grocery stores.
- Home/business repair including plumbers and heating/air conditioning services.
- Automotive related merchants including: windshield repair, towing services, auto clubs.
- Merchants who attend craft shows, trade shows, or conventions.
- Charities that sponsor fundraisers at various locations.

A Wireless Merchant Program Addendum to the Merchant Agreement has been created for wireless merchants and is included in this release. Before purchasing the Nurit 3010 terminal, the merchant must sign this addendum. Include the Wireless Merchant Program Addendum with the Application For Merchant Agreement and submit to TransFirst.

Each wireless terminal ordered from TransFirst will be deployed fully downloaded. To ensure a smooth set-up of this new product, TransFirst will be managing the loads and deployment in-house for an interim period of time. This will add one day to the turnaround time for a new merchant. Please keep this in mind when quoting set-up times to merchants. If you purchase equipment from a different equipment vendor, please contact your Account Manager to determine the best way to deploy these terminals.

The sales representative and/or the merchant **must** check wireless coverage using the zip codes listed on the addendum. Coverage can be reviewed by logging on to the www.synapsemanager.com website and selecting the "Coverage" icon. Enter the zip code in the space provided. The various wireless choices will display a coverage percentage. The Nurit 3010 terminal uses the Motient network. It is important to note that designation of coverage on the Synapse website does not guarantee wireless coverage. There still may be places within the designated zip code where the terminal will not communicate with the wireless network.

Terminal Pricing:

Nurit 3010 Purchase	\$1250.00
Nurit 3010 Rental	\$75.00 per month
Additional batteries	\$75.00

Wireless Service Pricing:

Initial Setup Fee	\$75.00 per terminal
Monthly Service Fee	\$17.50 per terminal

Summary:

The Lipman Nurit 3010 terminal combines the convenience of wireless with the user-friendly operation of a state-of-the-art terminal. Merchants who purchase this terminal will be rewarded with a feature rich terminal. The Lipman Nurit 3010 terminal is a solid solution for merchants requiring a wireless POS Device.

Please contact your Account Manager for additional information.

Internet Processing-ECI Indicators

Electronic Commerce Indicators, or ECI, are mandatory for Internet merchants. The ECI flag is passed along with the transaction information, and identifies the transaction properly for interchange and surcharges.

To qualify as a merchant that requires these flags, a merchant would do at least one of the following:

- Take payments via their web site.
- Take payments via email.
- Have a form on their web site with fields that the credit card information can be entered into prior to printing, regardless if the information is actually sent via the web site. Merchants that have a print only form that cannot be completed on the web site do not qualify as merchants requiring ECI flags.

Released Product ECI Compliance Listing:

Please note that not all products are ECI compliant. Internet merchants that are purchasing software or e-commerce products other than what is listed below should verify compliance with the vendor prior to purchase.

Software

- PC Charge Pro
- PC Charge Express
- POS Partner 2000

Internet

- Authorize.Net
- *iAuthorizer Web Store
- *iAuthorizer Web Terminal
- *iAuthorizer API
- Skipjack

**Atomic Software makes the iAuthorizer products*

Terminals:

- Thales – Talento (Vital Network)
- Verifone – Tranz 330, Tranz 380, Tranz 380 x 2, Tranz 460 (Global Network)

If you have questions regarding ECI flags or ECI compliant products, please contact your Account Manager.

FYI's & Reminders

Visa/MasterCard Chargeback Fines – If a valid chargeback is processed for one of the below reasons, Visa/MasterCard will assess the applicable fine.

- \$25.00 - Incorrect merchant identification = Name appearing on cardholder statement differs from name on sales draft or incorrect city, state
- \$25.00 - Stale dating of transactions = Processing date of transaction differs from date on sales draft
- \$25.00 - Visa mediation ruling = The amount set by Visa for Issuers to recover their expense of requesting that Visa rule on the fulfillment of a request for information (retrieval request). Merchants are required to supply all supporting documentation of their transactions and must be legible.
- \$50.00 - No authorization fine - The amount set by MasterCard for Issuers to recover their expense of processing a "no auth" chargeback, since the merchant did not get an authorization.

SPS Check Copies – If a merchant needs to request a copy of an imaged check from SPS Check Services, they should contact SPS directly at 888-243-5249. SPS keeps a copy of all imaged checks for up to two years.

TransLink Seasonal Merchants – If you have a seasonal merchant using TransLink, they will not be billed for the service on the months they are not open.



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