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TransFirst is pleased to be able to offer Authorize.Net, a real-time e-commerce payment solution that is easily integrated into an existing website. To compete in the Internet and mobile commerce world, businesses need to process transactions quickly and securely. Authorize.Net's global payment solutions ensure both speed and security along with the below mentioned features.

Features:

- Works with all major browsers
- Virtual Terminal included
- Processes through Paymentech or Vital authorization networks
- Merchant controlled parameters for Address Verification Service (AVS) and additional data on corporate and purchasing cards (Level II)
- Supports e-commerce indicators (ECI)
- Viewable/downloadable reporting available through Authorize.net. Transactions are stored at Authorize.Net for seven years.
- Ability to customize transaction form with merchant's logo
- No extra software, hardware or expertise required
- Ability to be integrated with a wide variety of shopping cart programs. Visit Authorize.net for a complete listing of compatible shopping carts.
- Up-to-the-minute summary reporting available via your browser
- Response time averages 2-5 seconds
- No need for a merchant to obtain a secure certificate for their website. Information is encrypted using Secure Socket Layer technology via Authorize.Net's website.
- Technical support provided by Authorize.Net
- Product testing available at www.authorizenet.com

Contact your Account Manager for more information regarding this Internet solution product.



Remember.....

IF you have any questions or suggestions, you can either call your Account Manager or email us at Jwarren@TransFirst.net or Smi

FYI's & Reminders

- Coding-** Turnaround time for a coding request to be completed is 48 Hours, not including Saturday and Sunday.
- Training Calls-** If applicable, the training department will make the initial call to a merchant for training 4 to 5 business days after the Welcome Kit is mailed. This allows time for the Welcome Kit to arrive at the merchant location. The status of the call will be noted on the merchants account.
- Faxes-** When faxing any information to TransFirst, please include a cover sheet addressed to the appropriate TransFirst employee. Doing this will assist us in getting the information to the correct person.
- Closure Requests-** If possible, please note the reason for closure on all requests.
- Merchant Pricing Changes-** Merchants must be notified of pricing changes 30 days prior to the effective date of the change.
- Paper to Touchtone Capture Conversions-** When converting a paper merchant to TouchTone or EDC, please remember to include their current merchant id, updated address and contact information.

What Does it Mean?

ECI indicator: Shows if transaction is an Internet transaction. This is required for merchants doing business over the Internet.

Corporate Cards: Issued by companies for employees that travel or need to purchase goods.

Purchasing cards: Like a Corporate Card only issued to Government Agencies for employees to purchase business related goods instead of using purchase orders.

Level II data: Sales tax, invoice number, and customer code information entered in terminal or software in order to qualify at best possible rate. Tax ID and merchant type must also be provided on the merchant application, as this data will be included with the captured qualifying information.

Recurring billing: The ability of software to provide recurring billing of a customer base on a monthly basis without re-entry of the customer's information.

Virtual terminal: A web site that allows a merchant using a computer to manually enter transactions in a retail or call center environment with no additional equipment purchase.

Payment gateway: An online method of taking transactions. It shuttles the information between the merchant's web site and the processing network for authorization and settlement.

Shopping Cart: Software used on a web site to allow customers to purchase more than one product at a time.

Real time Internet transactions: Internet transactions where the consumer can order from the merchant's web site and have their card authorized with an immediate response.

Equipment Rental

Do you have merchants that can't afford to purchase equipment right now, or are seasonal? Then our rental program will work for them! In January TransFirst switched to POS Portal for our equipment vendor. This information was sent out in the month end packet. Contact your Account Manager if you don't have the new rental form or need assistance with pricing. Here are a few of the highlights:

Benefits to Your Bank

- **Increased profitability through revenue sharing of monthly rental income**
- **Lower base rates on monthly rental fees**
- **Minimum rental of 2 months, eliminating short term rental pricing**
- **Agent partner is not responsible for any unpaid fees by the merchant or non return of the equipment, regardless of who holds liability on the merchant account**

Merchant Billing

All merchants will be billed directly via ACH from POS Portal for all monthly fees. The monthly billing date will be the ship date of the material from POS Portal. All orders will be placed for Second Day delivery unless otherwise indicated on the merchant set up options form.

Residual Income

You may mark up all monthly rental fees. The monthly income will be paid and reported to you on your Month End Statement from TransFirst.

Swaps

Swap orders for defective equipment will be handled in the same manner as today. The merchant or bank will call the TransFirst Help Desk to initiate the swap. If the problem cannot be resolved through troubleshooting the terminal, a swap will be ordered. There is no cost to the merchant for swaps. However, the merchant will be charged for replacement services if the breakage was due to merchant abuse, warranty invalidation or failure to return defective equipment. We will not deploy any rentals without the completed and signed Equipment Rental Agreement. On new applications, please also continue to complete the Merchant Set Up Options form as you do today.

End of Term

The merchant is responsible for returning all rental equipment to POS Portal when they wish to end the rental. They must call The TransFirst Help Desk, to receive an RMA number, clearly mark the shipping package with the RMA number, and ship the unit to POS Portal. TransFirst will not be issuing call tags to return rental equipment. POS Portal will stop billing the merchant when they receive the equipment. The returned rental must be returned to POS Portal prior to the monthly billing date to avoid a charge for the following month.

DISCOVER CARD SERVICES

Effective July 1, 2003 there will be a change in the per transaction fee (PTF) rate billed by Discover for merchants that accept Discover transactions.

The changes include:

- PTF increase from \$0.08 to \$0.10 for Retail, Direct Marketing, Internet, Out-of-Home and Restaurants.
- The Quick Serve Restaurant Discount and PTF will be lowered from (2.27% + \$0.08) to the new rate of (2.25% + \$0.05)
- Government will be combined with Card Present, Card Not Present and Internet. Standard Industry Code's (SIC) will include 9211, 9222, 9311 and 9399. Rate will be changed to 1.65% + \$0.10. SIC's 4784, 4900, 8220 & 9402 are no longer part of government pricing.
- Supermarket pricing remains unchanged.

Your Discover Authorization pricing from TransFirst has not changed.

The PTF pricing change impacts newly signed merchants that were set up through Discover RAP or directly through Discover. If you have any questions please contact your Account Manager.

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&

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