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TRANSFIRST In Focus

Insightful. Innovative. In depth.

**Happy Holidays Message
Marla Knutson,
President
Financial Institutions**

During this wonderful time of year there is no time more fitting to say Thank You and to wish you a Happy Holiday Season and a New Year full of health, happiness and prosperity.

Looking back, TransFirst has had a very busy year with tremendous growth and change. As we have grown to the eighth largest U.S. Bank Card Acquirer serving 150,000 merchants, we realize that all of this would not have been possible without a dedicated staff and the continued patronage of our valued business partners. I am very fortunate to work with all of you and I look forward to the New Year and all the opportunity that awaits us.

This time of year also brings much self evaluation as I look back on accomplishments and goals yet to be achieved. I am sure many of you can relate, as we tend to make those resolutions that may or may not be reached. I recently read the book, "The Present" by Dr. Spencer Johnson, who also wrote the "One Minute Manager" and "Who Moved My Cheese." I found it very motivational and with some advice that I plan to take with me into 2006.

It simply is this: Even in the most difficult situations, when you focus on what is Right at the present

moment you will be happier with the needed energy and confidence to deal with challenges.

So as I enter 2006 it is my goal to learn from the past and pay extra attention to what is important each day.

Here is to a mutually successful 2006!

Marla Knutson

Terminal Set up Time

Terminal coding built at TransFirst will usually be able to be set-up in a 48 hour timeframe. Terminal coding built at one of our front-end network vendors will have a longer set up time. The terminals listed below have a 72 hour set-up timeframe.

- ◆ Omni 3200 on Global Retail and MOPO
- ◆ Omni 3750 on Vital Restaurant
- ◆ Ingenico Elite 712 on Vital Retail, Restaurant, and Cash Advance
- ◆ Hypercom T7+ on Vital Retail and Restaurant

Applications that end up having exceptions, or don't contain all of the information required to perform coding, or are not released and supported by TransFirst will have longer set-ups.

Product Highlights 2005

These are some of the products that were important items in 2005. If you need information on these please contact your account manager.

- ? Ingenico 712
- ? Online merchant application
- ? Hypercom T7 +
- ? CrossCheck
- ? TenderCard
- ? Transaction Central
- ? Meta Gift Cards
- ? Wireless GPRS
- ? Diners Club MasterCard alliance
- ? TransLink 2
- ? Leprechaun coning soon
- ? Hypercom SPOS solution

Holiday Sales Tips

Want to increase your bank's residuals next year? One market often overlooked in December is the auto dealer. During the holiday seasons, car dealers see less traffic as consumers focus their attention on other retailers. That means more down time for the auto dealer and more time available to speak with you.

Take advantage of this traditionally slow auto sales period by selling check guarantee. Nearly all dealerships accept checks, so pitch Multiple Check, which offers coverage up to 35% of the total vehicle purchase price. Multiple Check allows customers additional time to secure funds for the down payment.

In addition to auto dealerships, other businesses to approach during the holidays include building supply, auto repair, floor covering, contracting, heating and air conditioning. Capitalize on seasonal downturns in retail to maximize your income potential, while preparing merchants for success during their peak retail periods.

Equipment Rental Facts

TransFirst offers equipment rental for your merchants through our vendor POS Portal. Merchants sign a rental agreement with POS Portal and provide a copy of a voided check so they can be debited from their checking account monthly. There is a two month minimum rental. You can mark up the monthly rental fee to earn income. The merchant pays shipping in order to keep the monthly rental fee at a minimum. Equipment must be returned before the end of the month to avoid further monthly rental fees.

When returning a rental terminal the merchant should call into the TransFirst helpdesk to get an RMA number and address for returning their terminal. The merchant can not use a regular call tag or the terminal will not go into the correct inventory and POS Portal will not see they need to stop charging rental fees.

Advantages of renting include: free swaps sent overnight for merchants if terminal not functioning, and continuous residuals on the monthly rental fee to the bank.



TransLink 2 Enhancements

We have implemented two new enhancements to TransLink. The addition of the Address Change Form and the ability to sort by column for reports on the Merchant Reports tab will make this product even more valuable to you and your customers.

The Address Change Form allows you the ability to electronically submit modifications to both DBA and Legal addresses, two of our most common maintenance change requests, as well as the revision and submission of ancillary addresses such as Chargeback, Mailing, Shipping, and Statement address.

Report data in TransLink Merchant Reports can be sorted by clicking on column headings. Sortable columns are underlined and can be clicked to display selected columns in ascending or descending order.



Clicking the column a second time will reorder the data in the reverse order.



Quarterly Trainings

Quarterly trainings aren't as complicated as this picture indicates !

Sign up and try us out! TransFirst conducts quarterly in-house training sessions for your staff members. The trainings are held at our office in Louisville, Colorado.

The "Basics" class will include information on basic bankcard philosophy, credit and risk requirements, overview of networks and the certified software list, forms, TransLink, and the online application. Basics is taught by our Financial Institution Trainer Stephanie Bingham.

The "Products" class will provide information about Fleet card processing, Cross-Check, Tendercard and PC Software solutions including PC Charge Pro & Express, Retail Advantage and POS Partner. Internet solutions including Transaction Central and Skipjack will also be covered. The Products Class will be taught by Technical Account Manager Laura Kirkman.

Start 2006 off right by scheduling training for your branch!

Transaction Central Set ups

After approval you can expect the merchant to receive an email containing the following information:

- When the account will be activated
- The Web link to log onto Transaction Central
- Merchants logon
- How to receive their password
- Phone number for customer service

Merchant will also be mailed a welcome kit

- Kit includes quick reference guide
- Authorization and customer service sticker
- Credit card signage
- Terms and conditions

The welcome letter advises merchants they will be contacted for training and answer any questions they may have regarding processing. Merchants are provided Transaction Central's phone number for immediate assistance. Merchants are told how to logon to their Transaction Central account and how to access the online tutorial.

FYI's and Reminders

- Incoming faxes need to go to fax no. 303-417-8698. Please include fax cover sheet and the recipients name so we can quickly route requests. If you have something for Chargebacks please fax to 303-417-8697. Chargebacks would appreciate also receiving a copy of the retrieval or chargeback notice. They could also provide the case or record number.
- Discover to begin charging merchants \$9.95 for paper statements beginning January 1, 2006. Merchants will have two electronic alternatives that will be free. See November 28th Miscellaneous product announcement memo for more details.
- Global Retail @dvantage: This software available from Global Payments, Inc does not meet PCI Compliance standards. Until further notice we recommend that you sell Transaction Central or PC Charge. We are expecting a compliant solution from Global Payments in January.
- New Product Manuals: If you have purchased a Product Manual in the past, the new versions are ready and should be shipped to you soon. If you want to purchase one please contact your account manager.
- ACH changes. The merchant who has signed our merchant application must sign the merchant change form in order for us to make an ACH change. If the bank holds liability they may sign the form.