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TransFirst
Provider of Internet, PC
software, or terminal
solutions



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International Processing

The door to global market sales for merchants of all sizes is open wider than ever with the continued worldwide expansion of Internet shopping and TRANSFIRST'S International Solutions offering.

In 2005, the top two hundred eCommerce merchants stated 17 percent had plans to globalize their sites. As of January 2007, approximately 15 percent have done so, generating tremendous

revenue for these merchants. Merchants of all sizes are responding to the opportunity represented by global eCommerce.

TransFirst is uniquely qualified to offer the ideal combination of technology, multi currency payment processing, 31 currency options, foreign exchange services, strong fraud and authentication tools and transaction level audit trails necessary to meet sophisticated global requirements.

The primary goal of International Solutions is to allow merchants to sell and provide payment options to their global customer in multiple currencies, without currency risks and with a minimum disruption to existing operations.

If your bank is interested in learning more about International Solutions, contact your account manager to schedule a discussion today.

Carrie Bardeen
Director, International Solutions

ABC Call Review

Be sure and take advantage of our monthly ABC calls! We cover all kinds of topics from terminal releases, contactless readers, etc. All you have to do is call into the 800# that is sent out in our ABC call memo and listen ! There is also a replay of the topic on another day and is available on that day at anytime between 8am and 5pm. If time allows on the scheduled call, there is now an option to submit questions to the presenter.

Here are some of the topics we have covered:

- International processing
- Electronic eligibility
- Discover partnership
- Knowledgebase
- PCI compliance
- Contactless payment
- Omni 3740 and 3750 IP, QS R, and multi-merchant
- Equipment overview and options
- TenderCard pricing
- Meta Payment Systems Gift Cards
- Way Systems MTT 1510 Wireless



Contactless Logo



Meta Gift Cards



Omni 3740 / 3750



**Way systems
MTT 1510
wireless**



**Dual Comm Module for IP/
Dial communication**



**VIVOTECH 4000
contactless reader and
terminal**

Retail @dvantage Final Attempt



In September of last year Global started the process of upgrading all Global PC and Retail@dvantage merchants to the newest version of their software, Retail@dvantage version 3.4.

All previous versions of this software were found to be out of compliance with PCI standards. Global was able to successfully upgrade 140 merchants to the compliant version. This included merchants connecting by modem and VPN. There is no cost to TransFirst merchants receiving this compliance upgrade.

There are merchants still using the non-compliant versions of this software which Global will be making their last attempt to upgrade in the next 2 months. It is very important that all merchants are processing on compliant software. If this update affects any of your merchants you should have received a list of those merchants from your Account Manager.

Whatever information you are able to provide to us on these outstanding merchants will assist us in getting this project completed by the deadline of April 2, 2007. We sent a letter to these merchants on February 9th, requesting that they call into Global for the upgrade, if they do not upgrade their software by April 2nd, their TID will be deactivated and they will not be able to process transactions until they complete the software upgrade.



Unreturned Equipment

Equipment can be swapped out through our helpdesk for repairs. Our swap form has a space that indicates the helpdesk rep informed the merchant that they must return the equipment needing to be swapped within 30 days or be charged for the equipment.

The merchant then receives a swapped piece of equipment, and call tag to return the equipment. The letter outlines details to ensure the merchant is not charged for unreturned equipment. They must return the equipment within 30 days.



If they don't return the equipment within this timeline, they will be billed up to \$450.00 per piece of equipment.

No refunds will be issued so it is imperative the merchant return the equipment within the specified time.



Who Can Sign?

Who can sign our merchant application. (Information from our credit department:)

- Anyone with authorization from the company to sign on their behalf can sign the application. Example: if the signer is a signer on the signature card that is a good indication that they have authority for the company.
- Anyone who is a partner.
- Anyone who holds a corporate office CEO, COO treasurer, CFO, etc. can sign.
- We cannot run a credit bureau on anyone, who hasn't signed and we cannot accept legal aliens who do not live in the U.S. or who do not have a U.S. SSN.
- Our application language does contain a 'penalty of perjury' clause should someone try to obtain processing rights under false pretenses.
- On high volume applications we prefer to have an owner sign that has a large percentage of ownership in the company. However, credit will look at the circumstances.

FYI's and Reminders

- **Omni 37XX Series:** Multi-merchant terminals, such as the Omni 37XX series, should only be coded for manual close. Auto close is not recommended for any multi-merchant scenario. The terminal cannot dial out for auto close on each MID, so only one of the MID's residing on the terminal would receive a settled batch. In order for each merchant to receive a settled batch, they will need to manually close each MID
- **Save the date, Oct 14-16:** This year's Fall Client Conference is in Indian Wells California. It will be held at the Hyatt Grand Champions Resort and Spa.
- **Set up form:** Remember to include the set up form when faxing in your application. If it is missing, this will most likely delay your application another day.
- **Software research requests:**

Send the following information to your account manager:

 1. Vendor business name
 2. Vendor phone number
 3. Merchant DBA name
 4. Product name
 5. Product version
 6. Vendor contact name, optional
 7. Vendor web site, optional
- **Equipment markups:** TransFirst offers your financial institution the option to purchase equipment thru POS Portal. You have the option to sell refurbished or new equipment at cost or include a markup for income to your portfolio. If you decide to mark up the equipment, please remember to cover the cost for tax, shipping and handling when determining profit. The sales tax is based on the zip code the order is sent to.