

TRANSFIRST In Focus

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TransFirst
Provider of Internet, PC
software, or terminal
solutions

**TRANSACTION
CENTRAL™**

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**Omni 3750
Enhancements**

You have the opportunity to offer your merchants some great new functionality using the Omni 3750 terminal, including some of the most exciting new features in the credit card processing industry today. These new choices are fantastic individually and a natural when combined, providing ideal solutions for your merchants.

IP! Want faster processing? IP is the answer. Using an IP connection for authorizations, the Omni 3750 averages 1-4 seconds per transaction compared with 30-45 seconds for a standard dial terminal. In business this means faster turn around and satisfied customers.

The Omni 3750 Dual Comm (IP) terminal allows merchants to run transactions over almost any standard internet connection, alleviating the need for an analog phone line in most cases. In those cases that an analog line is needed, the dual comm has a dial back up. The dial up connection will be necessary for any ancillary services programmed on the Omni 3750, such as check services and gift card. The dial up connection is also necessary for downloads.

Multi-merchant The Omni 3750 Dial and Dual Comm both hold up to 15 merchants simultaneously. The number of merchants loaded into the terminal will eventually impact the transaction capacity when multiple functions are enabled. For example, a terminal with eight relatively busy merchants, retail application, and debit over IP will hold fewer transactions than a two merchant terminal with the retail, debit, and IP functionality. Please note that terminals with up to 8 merchants can go through normal processes. If you have merchants requiring the terminal to hold 9-15 merchants please let your Account Manager know in order for us to make sure the terminal will be able to support all merchants & services being requested.

Quick Service Fast Food restaurant merchants with SIC codes 5814 can take advantage of fast transactions utilizing the Omni 3750 IP functionality and keep the customers moving during peak hours. While association registration is required to take advantage of the MasterCard Quick Payment Service program, Visa does not require this particular setup step to be taken for their Small Ticket program. Registration timeframe is approximately three weeks. In order to take advantage of this program, get with your Account Manager.

**Product Updates****EC ShopNet on Transaction Central**

Effective immediately the EC ShopNet shopping cart product integrated with Transaction Central, also known as ShopLink, has been discontinued. Any merchant already using this has been switched to a comparable shopping cart. We will send a separate memo with alternative options in the near future. In the meantime, if you have someone interested in this feature, please contact your Account Manager.

PC Charge Express

VeriFone has announced that they have discontinued the PC Charge Express software product effective immediately. Merchants already on this product will be able to continue processing and receiving technical support. You should no longer attempt to set up merchants using this product.

As a replacement for the small merchant software niche, it is recommended that you select one of the following:

Transaction Central



POS Partner



See the Product Updates memo dated 3-13-2006 or contact your Account Manager with any questions.

Merchant Retention Reports



TransFirst is committed to providing our Agents with every possible tool to help not only sign new merchants, but to keep the ones that you already have!

We have 2 programs that we currently use. In our first program, we track merchants who call in asking for a copy of their statement, which can indicate they may be shopping, or have been shopped by a competitor. Reports are pulled daily and we will contact you in regards to those merchants.

In our second program, we have analyzed the SIC codes and identified merchants that are most likely to change processors and when they are most likely to make this change. Having identified certain SIC codes that are prone to change processors at certain times, we are sharing this information with you in an effort to reduce attrition. Our statistical analysis demonstrates that specific types of merchants commonly change processors after a set amount of time with an existing processor. Each month we will fax you a list of merchants that are likely to change processors in the next two months given their SIC code. It is our hope that you could contact these merchants and make sure they are satisfied.

American Express Telesales Campaign



TransFirst is excited to announce an excellent opportunity for you to earn value added revenue without having to do anything! Sound too good to be true? Rest assured, it's not.

We have embarked on a campaign with American Express to market American Express to the merchants in your portfolio that are not currently accepting it today. For each merchant that signs up and activates as part of this campaign, you will earn \$50.00! (Activation occurs when the merchant accepts their first American Express transaction.) It's also a great time for your merchants to consider (or reconsider) accepting American Express as they will be offering special incentives to the merchants during this campaign. Sample incentives would be: reduced discount rates, free processing for a year for flat rate merchants, or other incentive rebates. The specific incentive offered to the merchants will vary depending on criteria as identified by American Express. For additional information see memo sent 3-29-2006.

FYI's and Reminders

- Card reader cleaners are available from POS Portal.
- *When requesting auto close on Vital you must indicate a specific time in military time. Ex: 11:30 p.m. would be 2330.*
- Wireless terminal testing is now being performed at POS Portal prior to shipping out the equipment. This delays shipping by 24 hours but ensures a working terminal on receipt by the merchant.
- *TransFirst PIN pads are compliant and do not store PIN numbers.*
- TransFirst is working on an Authorize.net Emulator product for Transaction Central.
- *When setting up POS Partner to capture level 3 data: Vital will ask for a VAT number. Merchants can enter their Federal tax ID number or their social, whichever they normal use in business.*
- Downgrades on retail tips: We normally recommend that merchants don't run the transaction until they know the total amount of the tip. This would be a customer friendly way of handling this.
- *Nova Emcompass 3.0 terminal. This is a T330 terminal that has been renamed by Nova Information Systems and can be coded by TransFirst.*
- PC Charge Express has been discontinued.
- *PC Charge Distribution change: PC Charge Pro and PC Charge Payment Server will be deployed on the same CD.*

2006 Fall Client Conference

This years Client Conference will be held September 10th thru September 13th. Please join us for an informational and educational experience! Watch for additional information regarding the agenda and events in upcoming memos.

Save the Date!
2006 TransFirst
Client Conference
Hyatt Regency
Scottsdale Resort and Spa
Gailey Ranch

Chargeback process changes

There are some minor changes in May to the chargeback process. Today, we hold the chargeback letter until the documentation from the issuer is received. This often reduces the number of days the merchant has to fight the chargeback.

We will begin sending a first chargeback notice the day the file is received by us. This will allow the merchant more time to collect the needed information. If supporting documentation is received after the first letter is mailed, a second letter will be mailed to the merchant with this additional documentation. Approximately one third of the merchants will receive a second letter based on historical data.

In addition, today the debit for a chargeback is held five business days. With the expedited mailing process this will change to three days. These changes will allow us to streamline the chargeback process and allow merchants more time to respond to chargeback requirements. Please contact your account manager with questions.

