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TransFirst
Provider of Internet, PC
software, or terminal
solutions



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TRANSFIRST In Focus

Insightful. Innovative. In depth.



TRANSFIRST, a leading provider of credit card processing services and payment enabling technologies, announced that Marla Knutson, president of the company's Financial Institutions division, was selected as the Electronic Transactions Association's (ETA) Member of the Year.

The Member of the Year award was presented during the 2007 Electronic Transactions Association Annual Meeting and Expo, held in April in Las Vegas, Nevada. ETA is the international trade association serving the needs of organizations offering payment processing products and services and represents more than 500 member companies.

"The Member of the Year award is given each year to someone who embodies the true spirit of ETA and that description fits Marla Knutson well," said ETA's Executive Director Carla Balakgie. "As a member of ETA's board and chair of the committee that spearheaded the redesign of the association's signature executive conference, Marla has been a true leader and made a significant, lasting contribution to the association and its members."

An ETA board member for four years, Knutson was nominated for the Member of the Year award by one of her peers and then chosen by ETA's Awards & Recognition Committee. She has served on the industry relations, finance and government relations committees and chaired the association's Strategic Leadership Forum. In addition to Knutson's award, she and TRANSFIRST were nominated for three additional awards this year.

"Marla's proven experience and leadership continues to be a driving force in TRANSFIRST's growth, and she exemplifies all that TRANSFIRST looks for in the leaders of our company," said Thomas Rouse, chairman and chief executive officer of TRANSFIRST. "We're proud to have her represent TRANSFIRST as she is repeatedly recognized in our industry and in the communities in which we serve."

"I am very honored to have received this award, and I accept it on behalf of the entire team at TRANSFIRST," said Knutson. "Our senior management shares a philosophy in support of ETA and allows us to dedicate time to ETA's initiatives on behalf of the entire payment processing industry. Beyond the networking and educational opportunities it affords, ETA's advocacy work is important to the future of our industry."

Electronic Eligibility Release

TransFirst now offers Electronic Insurance Eligibility, through our vendor, SpotCheck, that facilitates online communication between the healthcare provider and insurance carriers including HMOs, PPOs, IPA groups and Medicaid programs. This comprehensive service helps streamline busy office operations by verifying benefits quickly and easily.



Product Overview

Insurance Eligibility refers to a set of transactions that healthcare practices should complete for each patient, visit, and procedure, that ensures them that the provided coverage for that particular patient includes the planned procedure. This Electronic Insurance Eligibility program will allow our merchants to run these inquiries through their POS terminal. Some merchants today are completing these transaction inquiries over the phone or Internet which takes much more time. The POS terminal released for this program is the Omni 3750. Merchants can communicate over dial or IP. The other option is a web-based virtual terminal. The virtual terminal would operate separately from their credit card point of sale device.

Why should clients be interested in this product?

The TransFirst Eligibility program is cost efficient with a basic monthly package price that makes this product feasible for even a single physician practice. The high-speed response, detailed patient and practice receipt, and unparalleled support by in-house dedicated TransFirst staff also make this product a superior solution for large clinics and hospitals as well.

T7 Plus Promotion and Way Systems Rental

We are pleased to announce that beginning June 1, we will be offering the Hypercom T7 Plus terminal at a reduced price of \$250.00. This is a special promotion that will be available from June 1 through August 31, 2007. This only applies to terminals that are purchased new and does not include the terminal needed for Fleet card acceptance. Please make sure to note the equipment section of the application with "FI Hypercom project." This will alert deployment to be sure to order this at a reduced price.



In addition, the Way Systems terminal/prINTER is available for rental immediately. The cost is \$71.00, which you can mark up for revenue. The rental will include both the terminal and printer. You can continue to use the existing POS Portal rental form and all other rental policies will remain the same. Please remember to check coverage prior to renting the Way Systems for your merchants, and to include all wireless paperwork with your application or equipment order. Please contact your Account Manager if you have any questions.



Bridging the Gap—Nurit 8320

The Nurit 8320 was released in March and featured on the April ABC call. Bridging the Gap summarizes some of this information.

Multi Merchant: can hold up to 9 merchants. The number of merchants loaded into the terminal will eventually impact the transaction capacity. All merchants must have the same business address and be of the same industry types, i.e., retail, restaurant, mail order, or internet.

Store and Forward: the terminal can store transactions that are swiped into a terminal without phone line connectivity. All transactions will print a receipt without dialing out and store the transaction until a phone line can be obtained to dial out for approval. This is recommended for merchants that sell services or who have a knowledge who their customers are so that alternate forms of payment can be received in the event the original transaction declines.

Contactless: Contactless card readers allow merchants to accept payments from MasterCard Paypass, Visa Contactless, and American Express Express Pay via a radio signal emitted from enabled cards/fobs.

Battery Powered: the built in battery model that TransFirst recommends allows merchants to use their terminals when electricity is not available. This feature coupled with Store and Forward allows merchants to accept swiped transactions in environments where phone and electricity are not available and when purchasing a wireless terminal is not practical.

Value Added Services: the 8320 supports CrossCheck and TenderCard gift programs.



Certified Software List—Equipment Quiz

Questions:

1. Which terminals support Multi Merchant functionality?
2. If you have a merchant that wants pin based debit using an internal pin pad & they also want Standard Guarantee with a check reader, which equipment would you recommend?
3. Tina's & Stacy's Disco Wine Bar wants to use a terminal that will keep a tab open for the customer & then close it out at a later time. They would also like the tip percentages to print on the receipts for the customer. Which terminal would you recommend?
4. Mrs. Vigil is very concerned about counter space; they don't have a lot of room for their terminal. They want to accept credit cards & pin debit & they want a printer, which terminal would you recommend? (retail app)
5. Erin's Expensive Jewelry is using touch tone capture on their cell phone & they use their imprinter to imprint the cards. They travel to trade shows & display their handmade jewelry. They want to lower their rates, is there anything you can recommend that would help their rates?

Answers:

1. T380x2, Omni 3750/40, Omni 3730LE, Nurit 2085/2085+, Nurit 8320
2. Omni 3750/40 with cr600 or Magtek check reader or Nurit 8320 with Magtek, cr600 or en2500, or Nurit 3010/8000 (landline only) with Magtek, cr600, en2500
3. (look for bar tab & tip calc) T7P, T77 or Elite 712
4. Omni 3750/40, Omni 3730LE, Nurit 8320, Nurit 3010/8000, ICE 5500+ or Elite 712
5. WAY MTT-1510, Nurit 8000 GPRS or TransAction Central w/Nexswipe

Recent Memos

Short term Rentals:

I am pleased to announce that we now have a short term rental solution available. We have worked closely with our equipment vendor in order to give you an option for merchants who need a terminal for seasonal or one time events. This new program will be offered with a limited selection of equipment. The rental is good for a minimum of one month and no early termination fee will apply.

We are unable to offer you the option to mark up these short term rentals. The equipment available and the price per month are as follows:

Tranz 380	\$35.00
Hypercom T7P Thermal	\$45.00
Nurit 8000 terminal/prINTER	\$110.00
Omni 3750 Dial or IP	\$55.00
Verifone Pin Pad 1000SE	\$25.00

Please use short term rental agreement included with original memo sent June 21st, that needs to be completed and turned in for any of your short term rental needs.

Hypercom Terminals on the Global Network:

We have just been advised that Global Payments is discontinuing the setup of Hypercom T7P and T7Plus terminals utilizing the T7Host Plus applications.

This means that effective immediately, you can no longer set up the Hypercom T7 series terminals on the Global platform and downloads to these applications will no longer be available. You can continue to set these up on Vital.

We will be updating the certified software list and will send it to you once it is complete. In addition, a list of impacted merchants will be provided under separate cover.