

TRANSFIRST In Focus

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TransFirst
*Provider of Internet, PC
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or suggestions
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Meet Our Staff—Becky Unruh, National Client Relations Account Manager

We are pleased to introduce a member of our Relationship Management team in the National Financial Institution Division. Becky Unruh has been with TransFirst for 6 years and has worked in the credit card processing industry for 18 years. After working in the operations side of the industry for 16 and ½ years, she decided to change things up a bit to work with our banking partners one-on-one. Becky was originally hired at TransFirst as the manager of the help desk and prior to moving on from operations

was running the new account boarding, coding, maintenance, merchant training, and deployment departments. Some of Becky's responsibilities as a Relationship Manager are to assist an assigned group of banks with merchant pricing, provide knowledge of a wide range of products TransFirst offers, and assist the banks with growing their merchant portfolios. Becky is readily available to assist each bank resolve day to day questions and escalations as well as work with them to be as profitable as they can be.

Becky is a proud Colorado native; she was born and raised in the Denver area. She has a wonderful husband, Scott, and two teenaged boys, Patrick and Sean. In Becky's spare time she manages a heavy metal band by the name of "Unrest the Dead". The band's leader and lead guitarist is her oldest son Patrick. Becky is known to her friends as the "Rocking Mom". Rock and Roll lives forever no matter how old you are!!!!!!

Quiz

TransAction Central Questions:

1. List 3 ancillary products that work with TransAction Central.
2. What would you use the Ref ID field for?

Meta Questions:

1. What are the four programs Meta offers?
2. If your bank signs up for Meta and has 10 branches, how many applications need to be submitted?
3. If multiple branches sign up for Meta do all branches pay the monthly fee?

Way Systems Questions:

1. What is the website where you must go to check coverage before setting up a Way Systems terminal?
2. What fees and forms must be disclosed and sent in for a wireless setup?

TransAction Central Answers:

1. Nexswipe, PC Verifier, Pocket Merchant, Pocket Spectrum.
2. Invoice #, PO #, descriptor of a department, product name, or any text alpha numeric.

Meta Answers:

1. Reloadable, Travel, Gift, and Youth.
2. One along with a branch listing spreadsheet.
3. No

Way Systems Answers:

1. www.synapsemanager.com or www.waysystems.com
2. Wireless addendum where you disclose zip codes checked for coverage, and wireless set up fee and monthly wireless fee.



April ABC Call, New Product Releases

Convenience Fees:

- This is a flat fee charged across all card types. MasterCard allows for a flat fixed dollar amount or fixed percentage. Visa only allows for a flat fixed dollar amount. If both MasterCard and Visa are being accepted then the merchant will need to charge the flat fixed dollar amount to comply with both associations.
- Convenience fees allow the merchants to offset the cost of accepting transactions when providing a non-traditional acceptance channel for their customers. This is for non face-to-face transactions only.
- This option is open to merchants with these category codes: 8211 Elementary Schools, 8220 Colleges/Universities, 9211 Courts, 9222 Fines, 9399 Miscellaneous Government Services.
- MasterCard registration is required.
- TransAction Central has been updated to allow for merchants to charge convenience fees following the necessary requirements. (Skipjack and Authorize.net are also acceptable gateways for merchants to use.
- Merchant and cardholder notifications:
 1. Merchant must notify the cardholder that a convenience fee will be charged and that these two separate fees (original + convenience) will be consolidated into one transaction.
 2. Cardholders must be given the opportunity to opt out of the sale upon notification of the convenience fee.
 3. The cardholder must consent to the fee prior to the sale.

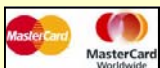
SPOS 09 is the updated Hypercom T7Plus application. This application offers additional functionality:

- Multi-Merchant (holds up to 20 merchants)
- Bar Tab (merchants can open and close a bar tab using function 20 on the terminal
- Retail, Restaurant, and MOTO (mail order telephone order)
- Allows for TenderCard and CrossCheck just like the previous application (SPOS 08)

P1300 PIN Pad is a lower cost PIN pad to replace the S9 and has these capabilities:

- PCI PED certification and Triple DES encryption capability
- Small, flexible ergonomic design that allows twist and turn motions for improved customer privacy
- Large, hard-rubber keys with color-coded Cancel, Clear, and Entry keys that minimize finger slips and other customer errors. The keys are also water and splash resistant.
- Swaps (if an existing PIN pad needs to be swapped a P1300 will be sent out as the replacement)
- Petro—the only limitation of the P1300 compared to the S9 is that it does not have the ability to accept the fleet data tables. This means that the P1300 will not work with Petro Partner set ups. The new compliant S9 is available for order through POS Portal for Petro Partner setups only

See April ABC presentation for more details



Quarterly Training

Sign up and try us out! TransFirst offers quarterly training sessions for your staff members. These trainings are held in Louisville, Colorado. The next available session will be June 17th and 18th. What a great opportunity for continuing education! RSVP's or cancellations must be received by Friday June 13th.

The “Basics” class includes information on basic bankcard philosophy, credit and risk requirements. Also, an overview of networks, certified software list, forms, TransLink, and the TransFirst online application will be covered.

The “Products” class provides an opportunity to learn about the many ancillary products available through TransFirst such as CrossCheck, Tendercard, Petro Program, Merchant Prepaid, and Electronic Eligibility. TransAction Central, wireless solutions, and the latest Omni series terminals will also be covered.

Schedule training now for your branch! See invitation emailed on May 21st which includes the Registration form. Contact your TransFirst Account Manager for questions or more details!