

# TRANSFIRST In Focus Insightful. Innovative. In depth.

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TransFirst  
Provider of Internet, PC  
software, or terminal  
solutions



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or suggestions  
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## Meet Our Staff—Relationship Manager Jackie Uhler



We are pleased to introduce a member of our Relationship Management team in the National Financial Institution Division. Jackie Uhler has been with TransFirst for 2 years – 3 years in credit card processing. Her previous work experiences have been in the hotel business for 14 years and staffing and recruiting. Jackie was brought on to convert and manage a portfolio of banks to TransFirst. Some of the responsibilities of a Relationship Manager are to assist a group of banks with pricing to merchants, provide knowledge of the wide range of products TransFirst offers and assist the banks in growing their portfolio. The Relationship Manager is readily available to help each bank resolve issues from day to day changes to providing financial initiatives.

Not only is Jackie an intricate part of the success of TransFirst, she has involved herself in the Employee Recognition Committee for the last 1 ½ year. Outside the workplace, Jackie enjoys interacting and being a spectator of a variety of sports – soccer and golf seem to be what she enjoys playing the most. She is a native of Colorado and hopes never to leave if possible - she lived in Florida for 4 ½ years and that was enough “testing the waters” for her! Jackie is a single mother of a beautiful daughter, Sarah, and enjoys having Beagles as pets as she has one right now, Bowman. And yes, all before Uno won Best in Show this year. Go Beagles!!!

Stay tuned for upcoming issues featuring other employee's of TransFirst.

## Way Systems MTT 1510 Wireless Terminal

WAY Systems' Mobile Transaction Terminal (MTT) combines low-cost Mobile phone technologies with the capabilities of a point-of-sale (POS) terminal. The MTT integrates the security and functionality of a traditional POS terminal with the convenience of a mobile phone to create a terminal that accepts payment any where at any time.

“The Three C's”

- Cost an issue—No !  
- Lowest cost full function wireless unit on the market
- Coverage issues —No !  
- GPRS is best coverage available today  
- All terminal manufacturers are introducing GPRS
- Convenience an issue—No !  
- Ease of payment application  
- Smallest wireless terminal available  
- Support a problem? —Way Systems provides 24-7 or you can call TransFirst



### Target merchants

- Auto Services and Supplies
- Taxi and Limousine
- Plumbing
- Delivery
- Electricians
- Locksmiths
- Conventions
- Seminars
- Field Sales

### Features

- Shipped ready “out of the box”
- Store and Forward
- Best coverage
- Fast transactions GPRS <7sec
- All in one, no cables or wires
- Secure encrypted data
- Auto batch close
- No batch size limit
- 24X7 helpdesk

Always check coverage at [www.synapsemanager.com](http://www.synapsemanager.com)

Contact your Account Manager for additional information !



### Meta Gift Card Program and Reloadable Suite

Here are some of the questions we received during the Q&A section of our January ABC call. Thank you everyone for your participation! Included with this newsletter is a document outlining cardholder fees.

Q: Can the reloadable card program support payroll deposits?

A: Yes. The cardholder will receive a pseudo DDA/TR# to provide to their employer to receive direct deposits onto their reloadable card. The monthly fee for the reloadable card is \$3.95 if they receive a direct deposit load within that calendar month. In months where there is no direct deposit to the card, the monthly fee will be \$7.95.

Q: Is there an age limit to sign up for the reloadable card?

A: Yes. Must be at least 18 years old.

Q: How are the PIN #s issued for the reloadable cards to be used at ATMs & PIN based transactions?

A: The cardholder will call the 800# on the back of the card & choose their PIN at that time. Once that has been assigned the card is ready to use.

Q: Can the bank charge a set up or purchase cost for the reloadable and/or Youth card?

A: If the bank wants to charge a fee not automated by Meta, it will need to be charged manually & cannot be done through the Meta online portal.

Q: Once setup with Meta, how do you obtain marketing materials?

A: Marketing materials are available through the online web portal at [www.mysimplexus.com](http://www.mysimplexus.com), under Tools, on the left, click on Marketing. Upon your first entry you will select the products your bank offers including the association you have chosen so that the appropriate marketing materials can be provided.

Q: Currently the Travel card allows for 3 reloads on Visa & 23 on MC, are there any plans to raise the amount of reloads on the Visa cards?

A: Yes. Meta is working with Visa to raise the amount of reloads to 23 to match MC. Meta hopes to have this available within the next 30 days, although we cannot guarantee this time-frame.

Q: Is there a way to get an employer set up for reloadable cards for their employees all at once instead of one employee at a time?

A: Meta is working on a process of setting up the employees using a spreadsheet that the employer would fill out & turn into the financial institution to submit. The cards would then skip the instant issue step, allowing the employees to get their personalized cards with a direct deposit as their first load.

Q: Does the bank have to supply Meta with the card Bin ranges?

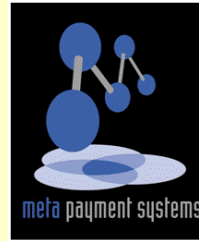
A: No. Meta owns Bins for both Visa & MC & will supply those.

Q: Will the cards be charged ATM Fees?

A: The cards will be charged an ATM fee directly from the balance of their card (outlined in the cardholder fees document). The card may also be charged a Foreign ATM fee from the bank if applicable. The bank can waive their ATM fee by adding the bin range to their ATM.

Q: How can the parent/legal custodian load funds onto the Youth card?

A: These cards can be loaded in-branch or the parent/custodian can call the bank to transfer funds from their account to the card. It is up to the bank if they want to allow the funds transfer option, based on their comfort level.



Reloadable



Global \$ Transfer



Travel



Gift



Youth

### FYI'S and Reminders

- **Amex rate change for doctors:** Effective Feb 1, 2008 pricing for doctors/physicians, group practitioners, plastic surgeons, dentists and orthodontists will be 2.55% businesses generating less than \$500,000 annually.
- **TransLink:** If you're not signed up to use TransLink, ask your account manager for a TransLink Questionnaire. We can then set you up and also brand the link with your bank's logo. You can access your merchant accounts through Translink and also post promotions on the TransLink web site.
- **Discover:** is no longer providing free equipment for banks who sign up with them for cash advances.
- **Omni Vx510LE new-download procedures:** As previously announced Verifone has implemented a new Operating System in the Vx510LE terminals, formerly known as the 3730LE. Functionality will remain the same. If the Operating System in the terminal is 6A2 or higher the terminal will need the new download instructions. If your bank does terminal downloads for your merchants you can find this new download in Knowledgebase.
- **Marketing opportunities:** Use your branded TransLink site to post sales messages to your customers. You can also send out a message on the merchant statements.
- **Retention:** Remember the competition is out there knocking on doors and keeping your merchant base happy will take a plan and diligence to stay in contact with them. TransFirst has two programs geared to keeping your merchants. Contact your Account Manager for details.