

# TRANSFIRST In Focus Insightful. Innovative. In depth.

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TransFirst  
Provider of Internet, PC  
software, or terminal  
solutions

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## Product Release – Electronic Insurance Eligibility



TransFirst now offers Electronic Insurance Eligibility, through our vendor, SpotCheck. This 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; the merchant 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.

### Target Markets

- Medical facilities—Hospitals and Urgent Care facilities.
- Primary Care Providers.
- Specialty Care Providers—Except plastic surgeons, dermatologists, dentists, chiropractors, mental health providers.
- Ancillary Providers—Lab, X-Ray, Physical therapy, DME, transportation.

### Why should our 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.

## Cardservice International (CSI)

TransFirst has a partnership with Cardservice International (CSI). It is a referral program designed to board merchants that don't meet TransFirst's underwriting criteria or for merchants that the Financial Institution doesn't wish to assume liability. This program provides you with residual income that you wouldn't ordinarily have.

CSI provides payment solutions for all businesses and professions, including internet commerce, mail order, telephone order and home-based business. CSI also supports all major credit cards, debit cards, gift and loyalty cards, paper and electronic checks. You earn .05 basis points on volume monthly.

**If one of your merchants is declined, your account manager will notify you to find out if we should refer your merchant to CSI. Once we submit the referral to CSI, they usually call the merchant the same business day.**



**Notice: The fax number for the Credit Department has changed to 303-482-0347**

## **Nurit 8320 Terminal**

TransFirst is happy to announce the release of the Nurit 8320 terminal. This terminal can accept Multi-Merchant and Store and Forward processing on the Vital and Paymentech platforms. You have the opportunity to offer merchants a user friendly terminal from the popular Nurit line with the release of the 8320. With this terminal comes new features previously unreleased before to TransFirst merchants, including Store and Forward capabilities in the event no phone line is available, and Contactless acceptance on a Nurit terminal. This terminal supports up to 9 merchants with its multi-merchant capability.



### **Why should our clients be interested in this product?**

The Nurit 8320 offers a user friendly terminal with a sleek and compact design. An easy to read screen allows for easy operation in any light, and easy to use ATM style buttons are built for years of use. The demand for multi-merchant solutions is increasing, and this compact terminal meets that need. Help your merchants decrease cost and clutter of purchasing a terminal for each individual merchant location with the added ease of use benefit of the Nurit 8320. The built-in battery offered in the 8320US13 serial number model 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.

### **Target markets:**

- Multi-merchants—Nail and hair salons, day spas, doctors offices, veterinarians.
- Store and Forward—Trade shows, conventions, seminars, service merchants.
- Contactless—Fast food, movie theaters, parking garages, pharmacies, convenience stores, gas stations.

There are 2 versions of this terminal. One is electricity powered only and the other allows for both electricity and battery power. TransFirst will deploy the Battery Power terminal which includes a power cord enabling the merchant to switch back and forth between electricity and battery as needed.

### **Nurit 8320 facts:**

- The Nurit 8320 can be used with the PIN Pad 1000SE or the internal PIN pad.
- It holds up to 500 transactions depending on the number of merchants loaded into the terminal.
- Price for a new Nurit 8320 is \$442, and refurbished is \$360
- POS Portal will be stocking the batteries for \$40.
- Average life span of the battery, if charged properly, is 5 years. If transactions are ran in store and forward about 200 can be run on a battery, and around 100 can be ran via modem before needing recharge.
- We can program both battery and non-battery terminals in house but we can only order the battery units from POS portal.
- Check imagers are RDM6014i and Ingenico 2600.



## **Protecting the Payment Channel**

With security breaches making headlines every day, the need to protect cardholder data, merchant businesses, and the identity of customers has become increasingly important.

Auditors suggest that Brick-and-mortar merchants—restaurants in particular—pose the biggest risk when it comes to card-data compromises, while point-of-sale systems based on personal computers as well as those hooked up to broadband connections are at significantly greater risk.

PCI Compliance greatly reduces the likelihood that a company's customer data will be compromised. "I've never seen an organization that's compliant with PCI that was at risk for a breach," says Bryan Sartin, VP of Investigative Response for Cybertrust. Robert M. Russo, general manager of the PCI Security Standards Council LLC, says, "It's not that merchants don't want to comply, it's that they don't know how to comply or don't know they need to comply."

We believe that educating our merchants on the standards for cardholder security will allow them to implement smart business practices and ultimately reduce the risk of being compromised. Educational inserts for April, May, and June month end merchant statements will provide tips for protecting cardholder data, education on PCI DSS and the requirements for each business, as well as assistance with enrolling in a certified security program.

## **Retention Programs**

**Shopping reports:** Merchants will call into our helpdesk and ask for a copy of their statement or ask questions about their fees. We run a report every week and contact you about these merchants.

**SIC code reports:** We have analyzed SIC codes that are prone to change processors at certain times. Example: Restaurants. It is our hope that you will contact these merchants and make sure they are satisfied. A report is pulled monthly. A simple PR call to a merchant could reveal if they are shopping or have been shopped by a competitor. This also is an opportunity to show you care and allows them to share any concerns they may have.