

# TRANSFIRST In Focus

## Insightful. Innovative. In depth.

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Season !*



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### **Contactless Summary**

Contactless is a fantastic new concept that allows customers to simply tap and go, improving merchant speed of service, and offering peace of mind to their increasingly security conscious customers. The best thing about this product is that accepting transactions from the external card reader is the same as swiping the card, which eliminates the need for additional training for the merchant and / or their employees. The readers that we offer are:

- OTI Saturn 5000
- Vivotech Vivopay 4000

Registration is no longer required for Visa, and registration for MasterCard is not required as well.

Markets for Contactless cards are: Fast Food Restaurants, movie theaters, parking garages, pharmacies, convenience stores, and Gas stations.

Contactless can be set up with the Nurit 8320, Omni 3740, and 3750 with IP or Dial up. The transactions qualify at the same card present rate as a swiped card.

The reader is plugged into the RS232 port on the back of the terminal. The card needs to be within four inches of the reader in order for it to recognize and read the card.



### **QSR Summary**

QSR is designed for fast food and other small ticket restaurants to keep customers moving even during peak hours. Merchants who would like to save time and not have the customer sign the sales receipt are perfect markets for QSR. SIC code 5814 is the only code eligible for QSR.

The merchant's terminal will still need to dial out for authorization on these smaller transactions; however to save time the receipt doesn't need to be signed for the Visa's under \$15.00 and MasterCard's under \$25.00.

Terminals you can code with QSR:

- Omni 3730LE
- Omni 3740
- Omni 3750

Function of QSR:

To provide faster processing, with no receipt signature line for customer on the sales under \$25.00 for MasterCard, and under \$15.00 for Visa. Receipt will say no signature required.

QSR will not work for the no signature required if the tip function is turned on. The merchant needs to decide to have speed of the transaction with no signature, - using QSR, or regular restaurant coding with tips. **You cannot do both.**

### **Certified Software Quiz**

#### **Questions:**

1. Joy's Health Clinic is one of your existing merchants; they have a T380 on Vital/retail. They do not want to manually close their batch. The phone line that the terminal uses is shared with the merchant's phone line. The phone line is forwarded to an answering service once the merchant leaves for the night, so the phone is in use throughout the day & night. What is the best option for this merchant to enable auto close?
2. Laura's Lucky Charm Shop sells bracelet charms in her retail shop; she wants to also accept transactions from the Internet. She just started putting her website together and wants to continue to use her terminal for the Internet transactions to see how big the volume will get before investing in a gateway. She has a T7Plus right now. What prompts do you need to make sure Laura's terminal has on for her Internet transactions?
3. A new advertising agency wants to start taking credit cards. They would like to purchase a terminal and printer. They do not have an analog line in their offices as they only use high speed internet. What questions do you need to ask them & what will you recommend?

#### **Answers:**

1. Switch them to a host based application, Global or Paymentech.
2. Turn on ECI, AVS & Invoice
3. Do they have a modem & router? Do they have an open Ethernet port on their modem/router? If so, Omni 3750/3740 DualComm is the answer.

**For help, see Certified Software list included with emailed newsletter.**



## Visa Fraud Alert

### New Point of Sale (POS) Tamper Scheme

Visa is receiving reports of a new fraud pattern where the suspects are attempting to install tampering devices on merchant POS terminals.

Typically, the scheme is executed by a suspect contacting the merchant via telephone stating they are from the "wholesale division of Visa". The suspect then proceeds to tell the merchant that they can influence and adjust the interchange rates the merchant is charged by their acquiring bank, and attempts to arrange an appointment to visit the merchants' location to "adjust" their POS terminal to administer these new rates. Merchants should be advised that there is no "wholesale" division within Visa, and merchants would never be contacted directly to negotiate interchange rates.

### Social Engineering:

Social engineering is the art of persuading a person to disclose confidential information or access to "privileged" areas within an organization, relying on the natural tendency of people to be trusting and helpful.

### Recommended Strategies and Best Practices:

Visa strongly recommends heightened vigilance in the management of merchant payment systems, and recommends the following best practices for these fraud scenarios:

- Merchants must ensure that all POS devices are tamper-proof.
- Merchants are advised to immediately contact their merchant bank, Visa, and law enforcement if they suspect tampering of any POS PIN entry Devices (PEDS).
- Merchants should have policies in place to address "social engineering".
- Merchants are advised to immediately contact their merchant bank and Visa if they are suspicious of any communications with individuals claiming to be from Visa.
- If a merchant receives a suspicious communication, they are advised to tell the person that they will call them back from their publicly listed business phone number.

**For additional information on this alert, please call the Fraud Control Hotline at 650-432-2978, option 4, or email [usfraudcontrol@visa.com](mailto:usfraudcontrol@visa.com)**

**Prepay Point** Prepay Point is a wholly owned brand of ViaOne Technologies, the fastest growing provider of transaction processing services in the prepaid industry. TransFirst partners with ViaOne to provide:

- Prepaid Long Distance (calling card)
  1. Reloadable Long Distance Calling Cards and One-Time use Virtual Calling Cards.
  2. Prepaid calling cards account for over 15% of international calls made from the US, totaling over \$3.5 billion in sales in 2003.
- Prepaid Wireless (Prepaid Cellular recharges)
  1. Also known as "pay as you go".
  2. Individuals will be able to purchase wireless minutes from the merchant to load into their Prepaid / Pay as you go cell phones.
  3. The prepaid industry will triple in size by 2007 to \$12 Billion in annual prepaid air time sales. ViaOne offers electronic processing of prepaid airtime, mobile phone equipment and activation services of the nations leading prepaid wireless carriers and resellers.

Target Markets: The Un-banked, Under-banked, Teens and Young Adults, and Budget Conscious users who wish to control their spending. The following are a few of the bank and merchant benefits:

- Bank: increase bank revenue from every merchant who sells prepaid products, etc.
- Merchant: Make money without set up fees, sell a variety of prepaid products, create additional foot traffic, etc.

**For MANY MORE details see ABC call presented on October 25, 2007. Please note: Free terminal offer has expired.**



## FYI's and Reminders

- **CrossCheck descriptor on statements:** Information will appear as \*Check Center\* on the merchants' bank statement.
- **TransLink banknote entries:** To do continuous message, use 01012099 for the date range entry.
- **Beijing Visa Promotion:** Free marketing materials for the upcoming cardholder promotion for the 2008 Olympic Games in Beijing are available. There is no obligation for the merchants to participate, but previous promotions have shown an increase in sales volume of up to 9% during the promotion. All of the marketing materials are provided to our merchants free of charge. There will be a statement insert in November.
- **Global Omni 3200 and 3200 se: UPDATE:** Global has fixed their file build system. Merchant files are being built correctly again, with the credit function working, without having to manually build them. You may resume requesting Omni 3200/se's on Global. Reference memo sent on 10-4-2007.
- **Elite 712 Availability:** We have been advised that POS Portal is having intermittent shortages of the Ingenico Elite 712 terminals. Availability of both new and refurbished units can no longer be guaranteed. If you want to ensure there is no delay in the deployment of replacement equipment, you may want to consider upgrading the equipment. The suggested terminal upgrade would be the Omni 3740 as it's functionality is similar. We highly recommend you discontinue selling these terminals for purchase immediately. See memo dated 10-30-07.