

# TRANSFIRST In Focus

## Insightful. Innovative. In depth.

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**Agent Bank Fall Conference**  
**October 9-12<sup>th</sup>**  
**At Hyatt Regency in Hill Country of San Antonio**  
**Watch upcoming issues for more information**



We welcome any article ideas and suggestions you may have.

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### Updates

#### Discover Paperless Statements

For the past 9 months, Discover has been urging their merchants to use a new paperless statement and reporting program. This program allows for online access to Discover activity. The statement portion can be emailed and is accessible online, and can be viewed at the merchant's convenience.

**At this time, we've received notice that merchants that choose not to opt for the paperless reporting will be charged for paper statements effective June 1, 2005. This fee will be \$6.95 and is charged to the merchant by Discover.**

Please refer inquiring merchants to (800) 347-2000 or [www.discovernetwork.com](http://www.discovernetwork.com) for more information.

#### Training Times!

TransFirst conducts **quarterly in-house training** sessions for your staff members. The trainings will be held at our office in Louisville, Colorado. The sessions will be comprised of two one-day trainings from 9:00 am to 4:00 pm. The "Basics" class will include information on basic bankcard philosophy, credit and risk requirements, overview of networks and the certified software list and completion of paperwork. The "Terminal Training" class will provide hands on instruction on how to train a merchant, perform a download, and choose an appropriate software/hardware solution for your merchants.

Our monthly **Agent Bank Conference calls** are another way to get training on new products, forms, terminal releases, marketing strategies,

retention, credit, risk topics, and the speaker always does a bridging the gap to cover previous month's topic. Bank participants can email in questions and they are summarized and sent out to all participants.

#### Online Merchant Application

With the many changes that are occurring in our industry and additionally to the forms we use to process merchant applications, it makes great sense to get signed up for our online application. Here are some of the advantages:

- Allows for reporting on all applications in process
- Readily available to complete with a prospective merchant either in person or over the phone.
- Up-to-date with latest regulatory requirements
- No more worries about other branches or locations having outdated forms.
- Your entry into on-line application will upload into the TransFirst application track system
- No more hand writing interpretation
- You control what is entered into our system
- Elimination of a data entry step, resulting in faster turn around time to credit underwriting
- The application will no longer be hand written and will look more professional to your merchant

So, for these reasons and more, if you are not already using our on-line application, please contact your account manager to get signed up today!

#### Debit, fees, pin pads, debit networks

Are some of your merchants asking to take debit on their terminals? Here are a few things you need to consider when setting up a debit merchant. Usually taking debit today means taking Visa Check Cards or MasterMoney for MasterCard. They can be accepted through the terminal as a credit transaction and the sale will be debited from a checking account. Some merchants want to accept cards with a PIN entry. In this case, those transactions process through the debit networks instead of the credit networks.

Here are some things to consider:

- ❑ Determine if the present equipment can be set up with debit. Check the Certified Software List to see if debit is checked and what kind of PIN pad works with the terminal. Select other equipment if an upgrade is needed to accept debit.

- ❑ Explain the debit fees to the merchant and any cost of equipment. Basic debit fees include an application fee, monthly service fee, network transaction fee and debit network access fee.
- ❑ Complete the debit fee items on the merchant application or fill out the add debit form. Debit networks need to be filled out or circled on our new set up form.
- ❑ Terminals usually have an external PIN pad. The Talento and Elite 712 have internal Pin pad capability. Pictured here is the Elite 712 terminal.
- ❑ Being knowledgeable about debit allows you to provide added services for your customers and enhance your profit!



### Hypercom T7Plus

TransFirst, LLC is pleased to announce the release of the Hypercom T7plus as well as the latest and greatest T7 application from Global.

The Hypercom T7plus is now available on the Vital Network and offers the same great features as the Hypercom T7series applications that TransFirst currently supports. The T7plus features a smaller footprint than the T7s from years past and includes an integrated thermal clam shell printer, which eliminates the time and frustration of loading paper; simply drop in the roll of paper and close the printer.

Global Central has upgraded their T7 series application, which TransFirst has supported in the past. This new application, T7\_GCRH, is available for the Hypercom T7 and T7plus models

Most notable features of this new application: Detailed reports now print the full card number and purchasing cards are now initiated through a

separate key.

We have released the 35 key version. Hypercom has a 19 key version. It looks very different from the one we support. We cannot code for or support the 19-key version. Merchants may see the 19-key version on the Internet. The 35 key version is the most popular.

**Question:** How long will it take to re-train my cashiers to use the T7Plus?

**Answer:** Virtually no time at all. Most features are exactly the same as The T7 series terminals.



**Question:** Can the T7Plus accept an external PIN pad?

**Answer:** Yes, the peripheral port is compatible with the S8 and S9 pin pad.

**Question:** Does the T7Plus have an impact-type printer?

**Answer:** No, thermal printing has become the industry standard of choice.

### FYI's and Reminders

- ✓ PC Charge Pro and Express and POS Partner on Retail will support PIN based debit.
- ✓ When PC Charge merchants call for support, it is no longer GO Software. Go Software has been acquired by Verifone Payment Processing Software. The website is still <http://www.gosoftware.com> and the phone number is 877-659-8981.
- ✓ The newest version of the agent bank setup form has the debit network abbreviations listed for you to circle.
- ✓ Vital can set up 8 debit networks. Select up to 8 networks. All networks is no longer allowed.
- ✓ Bank sponsorship has changed from JP Morgan Chase to Columbus Bank and Trust.
- ✓ MasterCard has entered into an alliance with Diners Club and all merchants will be able to accept Diners cards as MasterCards. Vitals PC support desk has initiated the update process for POS Partner merchants by sending out activation disks. It is possible that some POS applications ( terminal and PC based) will need to be updated. TransFirst will supply additional information as it becomes available.
- ✓ Gift Plus is now available on the Omni 3750. This is a Gift and Loyalty Program made available by our vendor, Tendercard.

### New Product Review

Consider cross-selling these products to enhance your bank's profitability and to provide your merchants with additional value and processing capabilities:

**CrossCheck** offers Check Verification and Check Guarantee in two different basic programs: This product can reduce the liability merchants experience with checks and add convenience in processing. Pictured is the RDM 6000i Check Imager.



**TenderCard** offers Gift and Loyalty Card programs. Customers will have access to 24 X 7 customer service and online account reporting service. Cards can be created using TenderCard's many pre-designed background templates or merchants can provide artwork for a custom designed card. Pictured is a four color predesigned card.



**Tap into these new products and experience more income and retention!**