

January 2008

In this issue:

Sales Inventory

Certified Software Quiz

H & R Block Emerald Card

Discontinuation of Zon Jr Plus and Zon Jr XL / XL300

FYI's and Reminders

TransFirst
Provider of Internet, PC
software, or terminal
solutions

TRANSACTION
CENTRAL™

TRANSLINK
Click here to log in >

**For comments
or suggestions
contact**

jwarren@transfirst.com

TransFirst, LLC
371 Centennial Parkway
Louisville, CO 80027

Client Relations
800-745-2659 Phone
303-417-8698 Fax



2008 Sales Inventory

January's always a good time to re-organize, prioritize, and plan for improving your sales portfolio and profitability.

How are you going to approach 2008? Are you going to increase your merchant portfolio and or sell more merchant products?

Here's some of the tools TransFirst has available to assist you in meeting your goals:

- How about starting out planning to do continuing education with TransFirst? You can conveniently listen in on the ABC call every month and have a chance at the replay option if the timing doesn't fit your schedule.
- TransFirst also offers quarterly basic and product training at our Colorado office. **The next training is on February 26 and 27 and will be held at LaQuinta Inn and Suites which is very near our office. See memo dated January 25th for details.**

Some of the newer products or services you can sell to current and new customers:



Meta Gift
Card



Way Systems
1510 Wireless



Omni 3740 &
3750



Prepaid long distance
& cellular recharges



Electronic
Insurance
Eligibility

Take Advantage of these ideas to grow your portfolio:

1. Use Translink to monitor portfolio volume, number of merchants, types of merchants.
2. Have a marketing plan and strive for exceptional customer service.
3. Work with your account manager for ideas to manage your profits.



T7Plus



Contactless

Certified Software Quiz

Questions:

1. Helen's Hair Salon is a new beauty salon, she has 11 different hair stylists renting space from her. They each have their own depository account they would like to use. What equipment will best fit their needs?
2. Reggie's Rockin' Sports Outlet is having a sidewalk sale. They only have access to a phone line, no power outlet available. What is this merchant's best option?
3. Seth's Sac N' Save has been getting requests from their customers to accept EBT Cards. They currently have a T460 on Global, can we add EBT, if so, how?
4. Rose's Pet Grooming has an Omni 3200 accepting credit cards only today. They get a lot of checks & feel they could benefit from a check service; they do not have time to handle the collection process. They're in the same shopping center as the bank, so making the paper deposit is not an issue. What check service & equipment will you recommend?

Answers:

1. Omni 3750/40, Nurit 2085 or Nurit 8320. Omni 3750/40 allows for retail w/ tips if they need it.
2. Nurit 8320 battery operated, using phone line.
3. Switch them to Paymentech and set up EBT (PIN debit is required).
4. Standard Guarantee with an en2500 or Magtek check reader.

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



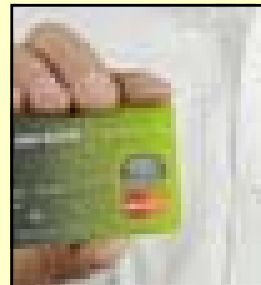
H & R Block Emerald Prepaid MasterCard

Once again it is tax time so we thought it was appropriate to remind you about the H & R Block Emerald Prepaid MasterCard you could be seeing. Last year H & R Block launched an Emerald Prepaid MasterCard that will allow their clients to have their tax refund placed on these prepaid cards that can be accepted anywhere debit MasterCard's are accepted. These cards will be given out to clients as a non-personalized card in the tax office and the client will have the option of ordering a personalized card.

The H & R Block website indicates that in order to use the card for a cash advance transaction, it must be embossed with a cardholder name. We have not been able to confirm this with MasterCard.

- The cardholder will be charged \$20.00 to do a cash advance. The \$20.00 will be deducted from the card balance.
- The cost to the cardholder for an ATM withdrawal is \$1.85. These fees may encourage a cardholder to use an ATM for cash rather than using it as a cash advance.

Again, it is very important that all procedures are followed during a cash advance transaction. See your account manager for a list of current procedures. If you have any questions, please contact your account manager.



Discontinuation of Zon Jr Plus and Zon Jr XL / XL300 notice:

TransFirst announces the phased discontinuance of the Zon terminal series. In an effort to provide you and your merchants with a solid line of supportable, compliant, user-friendly and value-add terminals, TransFirst is beginning the transition to a new core list of certified POS equipment. With this announcement, and as a first step in this transition, we will commence the phased discontinuance of the *VeriFone* Zon Jr. Plus and Zon Jr. XL / XL300. A date has not yet been established for the cessation of support for the Zon terminal series.



If your bank has any merchants with profiles currently built for one of these terminals, the list of merchants has already been provided with the January 3rd memo. See transition plan outlined with bank memo dated January 3, 2008.

TransFirst is proposing the following two upgrade solutions:

The Omni 3740. The Omni 3740 has the ability to include value added services like Tendercard and CrossCheck as well as Pin based Debit, multi merchant, and IP connectivity allowing for some tremendous up sell opportunities. This 3740 option will not be right for all merchants since the 3740 is a higher cost terminal than the Zon line. However, since the 3740 is IP capable sales agents have the ability to offer IP connectivity, which in some cases would allow a merchant to shut off a phone line, saving them money on the phone line and time on every transaction.

The Hypercom T7Plus. The T7Plus offers merchants several options previously unavailable in the Zon line. CrossCheck and TenderCard are both available on the T7Plus, as well as tip calculators, bar tab options, integrated clam shell printer, and coming soon, multi merchant.



FYI'S and Reminders

- **Transaction Central (TC):** merchants processing using the ECI indicator and recurring billing need to have a separate Transaction Central TID account. In other words, merchants doing recurring billing need two TC TIDs.
- **Discover** statements and welcome kits are sent to the merchants DBA address. If the merchant needs statements going to their legal mailing address, they will have to contact Discover directly after initial set up by calling 800-347-2000.
- **Petroleum setups:** When you have a petro set up with a convenience store and an outside pay at the pump gas station, you will need to set up one MID for the convenience store and one MID for the gas station. They have different SIC codes.
- **Omni 3730LE:** Verifone has co-branded the Omni 3730LE terminal. The display lens now has both 3730LE and Vx510LE printed directly on the screen. All new 3730LE/Vx510LE terminals deployed from POS Portal have a co-branded name on the lens of the terminal. There is no difference between terminals labeled with only 3730LE and co-branded units. Older 3730LE units, some refurbished units, and units not purchased from POS Portal may still display Omni 3730LE only. These units are still allowed for setup. Swaps are not affected. Verifone chose the Vx naming convention because these terminals run on Verix software. It is not new software; the 3730LE currently runs Verix software.
- **POS Portal** is temporarily out of stock on: Omni 3740 dual comm and Omni 3200se. See January 23, 2008 memo for more details.