

TRANSFIRST In Focus

Insightful. Innovative. In depth.

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Agent Bank Conference
October 9-12th
At Hyatt Regency in Hill Country of San Antonio

We welcome any article ideas and suggestions you may have.

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Building Partnerships for the Future:

Marla Knutson, President, Financial Institutions

As I am writing you, TransFirst is only seven weeks away from this year's Client Conference and we are busy preparing for a wonderful event at the beautiful Hyatt Hill Country Resort in San Antonio, Texas. We believe so much in the value of the Client Conference, at this very moment I am on an airplane to visit the selected destination for the conference next year in the Fall of 2006, even before we complete this year's conference — planning and building are keys for success!

Building for the future is so important in today's competitive and changing environment. Our business continually faces changes in technology, security, and regulation. Through our Client Conferences we are able to interface with our vendor partners and with each other. We can keep up to date on the latest technology and issues facing our industry. We are able to share ideas on the value-added products and services introduced at last year's conference, and thus as partners, we have the opportunity to succeed in a competitive environment while realizing

continued growth and increasing revenue. Value-added products and services have been a much talked about item over the last year, after introducing and highlighting this idea at our Client Conference last year. However, the overall industry acceptance is relatively low.

One thing I believe we all need to keep in mind is that it is rare for new products to win mass adoption out of the starting gate, regardless of how revolutionary the technology. Some emerging market products take years, with repeat introductions, before gaining ground.

Success doesn't always depend on our timing or desire for merchants to accept the products, but I do believe it is up to us to understand and continue to introduce market solutions that meet the criteria which merchants are looking for: speed, innovated, convenience and affordability. We are responsible for delivering these solutions while deepening card acceptance in new markets and decreasing attrition in our current client base. In short, a solid marketing plan updated annually and persistence is key!

If we are not doing this - our competitors will! I look forward to seeing you all October 9-12 as we all build partnerships to achieve success!

Register at www.cvent.com
 Event Code: 7BN6247R75B today!



TransFirst acquired Payment Resources International (PRI). PRI developed an

Internet product called Transaction Central (TC). This is now a TransFirst product with no external vendor involvement. This is an Internet product that we own and support. It will meet the needs of virtually any Internet business you will ever set up. There are over 3000 users on this product with customized, integrated, and off the shelf product use. This product was recently released on the Vital processing network!

Transaction Central can be used in a multiple of ways:

- Virtual terminal: Real time, secure credit card transactions with AVS and auto settlement.
- Payment gateway: Connect to a shopping cart or other Internet based interface to obtain secure authorizations. Auto settlement.
- Batch upload: Able to transmit a full batch of transactions with automated response and return files via online, FTP, or email.
- ACH processing: Electronic Funds Transfer, which can eliminate processing paper checks.

- Recurring Billing: Merchants can set up recurring billing for automated processing of credit card or ACH transactions.
- All of these and more, at the same time!

Transaction Central has these integrated ancillary products to allow for expanded functionality of the system:

- PC Verifier: Software with a card reader enables TC to process in a retail environment.
- WebConnect: Allows for transaction processing on a Palm device for credit cards and ACH.
- WebConnect (Nextel): Creates a retail swiped transaction via a Nextel cell phone.
- Pocket Merchant: A swipe integrated thermal printer unit that enables a merchant using WebConnect on a Palm unit to print receipts.
- ECShopNet: An Internet solution shopping cart that can list up to 1000 products with images and product descriptions.

Contact your account manager today for information about viewing a demo.

Meta Gift Cards

Bank customer demand for an association branded gift card is at an all-time high and 30% of all gift cards are expected to grow per year through 2007. Meta has a solution that will bridge the usual barriers to setting up this type of program. Their basic solution has **these key points:**



Corporate incentive are expected to grow per year through 2007. Meta has a solution that will bridge the usual barriers to setting up this type of program. Their basic solution has **these key points:**

- ◆ Turn key implementation (less than 30 days).
- ◆ Web based platform
- ◆ Low fixed-price per card (\$1.50)
- ◆ Low resource commitment—so you can focus on marketing and selling the card
- ◆ Managed Risk—not responsible for losses once card is sold
- ◆ Instant issuance and bulk orders available
- ◆ Profitable business model—mark the card up and make the difference
- ◆ 28 unique card designs
- ◆ Bank logo hot stamped on face of the card

How can I get started?

Contact your account manager to sign up to view a full web demonstration of this gift card program.

Global VPN TransFirst has released Global VPN which will provide merchants with a secure IP connection to the Global Payments processing networks. This will apply to merchants using Retail Advantage PC software and other certified software options.

What is VPN? It's a Virtual Private Network, a private data network that makes use of the public telecommunications infrastructure, maintaining privacy through the use of their computer to allow for high-speed Internet connection rather than dial up modem.

Requirements for Global VPN set up:

- ⇒ Merchant must be using an operating system of Windows 2000 or higher.
- ⇒ Merchant must have or be willing to purchase high speed Internet connectivity such as DSL, Cable, Satellite,

⇒ Complete these enrollment materials:

- Gift card agreement
- Enrollment form/User Assignment Form
- Association forms and logo

- ⇒ Choose your card designs (see sample below).
- ⇒ Train sales staff
- ⇒ Cards can be sold to customers

Questions??

- ◆ Need special equipment? No, only a connection to the Internet.
- ◆ Bulk orders? Orders of 25 cards or more can be done via bulk orders.
- ◆ Expiration dates? 24 months for instant issue, 12 months for bulk orders.
- ◆ Load limits? \$500 per card on instant issue, \$2000 per card on bulk orders, minimum \$10.
- ◆ PIN or ATM Access? No, PINS will not be issued. ATM's can not be used.
- ◆ Can cards be reloaded? No.

Consumers want them. Competitors have them. Make sure they buy Gift Cards from you !

Sign up today in order to be ready for the holidays!



or T1 line.

- ⇒ Merchants POS PC cannot have any other VPN client loaded.
- ⇒ Merchant must allow IP VPN.
- ⇒ Cannot access the Internet via a proxy server. Internet Service Provider (ISP) may be using a proxy server. The merchant must be willing to change ISP's.
- ⇒ If merchant has Global PC now, they will need to upgrade to Retail @dvantage PC version 3.3 or higher.
- ⇒ If for any reason the merchant can't meet the requirements, please have them fill out our PC Questionnaire and submit to your account manager. We will make a recommendation that will be compatible with their operating system and meet their needs.

Retail @dvantage PC

FYI's and Reminders

- ⇒ **New Product Manuals. Product Implementation is updating including all of our new products. Watch for these coming soon.**
- ⇒ **TransLink II. Some of you have been test driving our new TransLink website. This new version replaced the original TransLink and WebTrak on July 18, 2005.**
- ⇒ **New Merchant Application. Coming soon, watch for details.**
- ⇒ **Debit Network Identifier codes: Some of you have asked what networks the two letter codes on our set up pages represent. Here is a summary:**
 - XL is Honor
 - HO is Honor
 - IL is Interlink
 - MA is MAC
 - ME is Maestro
 - ML is Magic Line
 - PL is Pluse
 - ST is Star
 - SZ is Shazam

- ⇒ **Visa U.S.A.'s Cardholder Information Security Program (CISP) mandates that merchant transaction processors, like TransFirst, adhere to the Payment Card Industry Data Security Standard, which requires a thorough and detailed approach to safeguarding sensitive data for all card brands, including both MasterCard and Visa. TransFirst complies with all applicable federal, state and local privacy laws as well as the rules and regulations of the applicable credit card associations.**