

TRANSFIRST In Focus

Insightful. Innovative. In depth.

In this issue:

Year in Review

Certified Software Quiz

Knowledge Base Review

Data Security

FYI's & Reminders



Happy Holiday Season !

For comments or suggestions contact

jwarren@transfirst.com
or
smiska@transfirst.com

TransFirst, LLC
371 Centennial Parkway
Louisville, CO 80027

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

Year in Review



During this wonderful time of year there is no time more fitting to say thank you and to wish you a Happy Holiday Season and a New Year full of health, happiness and prosperity. It is also a perfect time to look back on the past year. As I look back, I find myself feeling very blessed to be associated with such a wonderful group of partner clients and dedicated staff.

I also look at the many changes that took place in 2007. This year to me was very exciting. TransFirst continued to maintain its position in the top ten acquirers in the United States, processing for nearly 1000 financial institutions and 165,000 merchant customers. We are processing at a run rate of \$30 billion annually and have grown to employ more than 650 employees. With the purchase of our company by Welsh Carson Anderson & Stowe in June, we believe we are better positioned to assist you with the products, services, and technology to grow and develop beyond your expectations in the payments industry. Our annual Client Conference once again was a huge success with increased attendance and we hope many of you will join us next year in Cambridge MD. PCI/DSS continued to be a prominent topic in the industry and many of you have worked diligently with us to promote these standards to your merchants. As we reach these many milestones, we realize that all of this is only possible with your patronage and partnership which is very much valued and appreciated.

Peace and Joy are two universal words of the season and what I wish for all of you as you celebrate over the next few weeks with family and friends. Please join me in stopping to remember the men and women of our military, serving both at home and abroad, who may be missing these special times with those close to them. We thank them for working so hard to serve our country and for protecting the freedom we have come to know.

I am a huge fan of quotes, and in closing I would like to share a quote with all of you that is on a gift that was given to me this past week. It says this:

PEACE

It does not mean to be in a place where there is no noise, trouble or hard work. It means to be in the midst of those things and still be calm in your heart.

Happy Holidays! Wishing you the best in 2008!

Marla Knutson

Certified Software Quiz



Questions:

1. Heidi's Hopping Limo Service is a start up business, they would like to take credit cards and will need a terminal that can be used for accepting deposits over the phone & card present transactions at time of service. What will you recommend?
2. Becky's Brew Coffee Shop wants to offer their customers a point based program to accumulate points towards a free cup of coffee, they have an Omni 3740, does TransFirst offer a program that will accommodate this merchant?
3. Gina's Crab Shack is using a Nurit 2085 & currently accepts tips. She needs to start tracking the tips per employee, what prompt/s do you need to turn on?

Answers:

1. Nurit 8000 GPRS or Nurit 8320 battery option using store & forward when taking them at time of service. Wouldn't recommend WAY b/c it cannot do AVS for the over the phone trx.
2. Yes, Gift Plus through TenderCard. This can be added to their existing terminal.
3. Server Prompt & Server Reports.

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

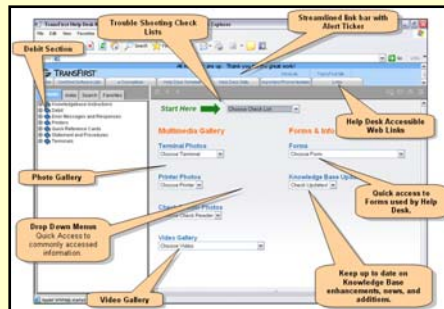
Knowledge Base (KB) Review

KB is an online database that contains product and procedural information the TransFirst Help Desk staff uses to assist merchants and financial institutions. There are four main ways of navigating through KB, [Contents](#), [Index](#), [Search](#) and [Top Menu Bar](#). There are benefits to each navigation method. Learn how to use all of them, and which methods are the best to find answers to your questions. There are a number of features built into the KB that will help you use the information and distribute it to other people. Some of these features include [Email](#), [Print](#), and [Fax](#). Knowledgebase can be accessed through your login for TransLink. Contact your account manager today to have your login updated with the Knowledgebase tab.

Some the updated features of Knowledge Base 2.0 are included. This was developed by the Knowledge Base team and dedicated contributions form the Help Desk Team at TransFirst. It is an invaluable tool that is important to the success of TransFirst and can be a great support to you as a financial institution. Here are the major enhancements to

Knowledge Base 2.0:

- Streamlined navigation
- Drop down menu system
- Photo and Video gallery
- Trouble Shooting checklists
- Debit section
- Quick access to commonly used forms
- Alert tickler for help desk and network notification
- Industry and company related web site link list
- Hosted on a new faster server



Here are some of the things you can do with Knowledge Base:

Quick Reference Cards, phone numbers, forms, updates, photo gallery, video gallery, glossary, and simple troubleshooting.

Data Security Alert: POS PIN Entry Device Vulnerability

Visa has received numerous reports in recent months of POS PIN Entry Device (PED) theft. An investigation has uncovered an increasingly popular method of credit card fraud where the perpetrators physically remove the PED and replace it with a PIN pad that has been modified to skim the account and PIN data. Surveillance videos have shown that a skilled scammer can perform this swap in less than one minute.

This scheme typically targets merchants with after-hours operations with minimal customer traffic and supervision of cash registers. Supermarkets, drug stores, and convenience stores have felt the greatest impact of this wave of fraud. Any merchants utilizing older PED's that are not tamper-evident or tamper-resistant are exposing their customers' card data to these criminals.

Merchants should use heightened vigilance and maintain a secure store environment at all times, especially around cash registers and POS PED's. Additionally Visa has recently updated the Visa PIN Security Tools and Best Practices for Merchants brochure, now available online at: <http://www.visa.com/pin>.



FYI'S and Reminders

Which network: Because of the different functionalities per terminal per network, the best thing for you to do is look at the Certified Software List depending on the features that each merchant needs.

- **Paymentech** (used to be known as Gensar) has a terminal based option and a host based option.
- **Global Central** (used to be known as MAPP) is host based (good for auto close merchant), if the merchant will be taking a lot of purchasing cards keep in mind they will need to choose "Purchasing Card" instead of other network applications and know it is a purchasing card when swiped.
- **Vital TSYS** (used to be known as VisaNet) is terminal based only, great for tip environments and as you can see on the Certified Software List, this network has a lot of functions to offer.
- **Global East** (also known as NDC) is used for our TTC merchants. On rare occasions it is also used for some 3rd party software vendors.

January ABC call: Mark your calendar for our next ABC call on January 31st.

ViaOne: Remember ViaOne pre-paid will generate income for both your merchants and your financial institutions.

Don't forget: Your training manual can answer many of your questions. Contact your Account Manager if you would like to order additional copies.

