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We welcome any article ideas and suggestions you may have.

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TRANSFIRST In Focus

Insightful. Innovative. In depth.

**Conference Highlights by Marla Knutson, President Financial Institutions**

This year's client conference at the beautiful Hyatt Hill Country Resort in San Antonio, TX was the biggest and best to date with nearly 200 attendees and 45 vendor partners.

As this year's conference fell once again after hurricanes devastated the gulf coast region, our thoughts and prayers were with our fellow Americans and business partners who were affected by these tragedies.

I do believe that out of tragedy we all become better people and business leaders. At this year's conference this was very apparent as we had a great opportunity to learn more about our shared business, meet colleagues and partners from all around the country, share experiences and have some fun!

I am a firm believer that our annual client conference is a key component to our growth at TransFirst, which means that it is a key component to growth for our financial institution partners as well. TransFirst today is the eighth largest processor, serving 965 financial institutions and 155,000 merchant customers. Just as many of you have built your merchant portfolios from little or nothing to what you have today...so has TransFirst, with your help. We can all be proud of what we have done together.

At last year's conference, we introduced many new products and the concept of "Value Add". This concept means to add more products and services to our traditional merchant services product, such as

gift cards, check services, AMEX, Discover and prepaid products to add fee income and increase retention.

As successful as we have all been, we know we can do better, and that was the focus of this year's conference. This year we expanded on the "value add" concept for increased adoption rates. We discussed better ways to get more of these new products and services in the market.

Over the past few months I have attended many state banking conferences. The theme was unanimous. With the cost of security and shrinking margins, cross-selling and ancillary fee income from non-traditional products is a necessity. Many of these products are new to you and to financial institutions in general. I believe we need to take the approach that we can not become what we need to be by remaining who we are. We need to adapt to what the market and consumers are asking for. We need to look beyond pricing and cross-sell merchants as many related products and services as possible. These additional products and services on their terminal will make it more difficult for them to leave to a competitor. As we all know, it is much less costly to retain a customer than to add a new one. Offering new products to a customer before they ask for them is key. This year's conference focused on this concept and the challenge is there for TransFirst to continue to deliver products and services for you to deliver to the marketplace. If we both do our part, growth and success will continue. As the songwriter Irving Berlin said many years ago, "The toughest thing about success is that you've got to keep on being a success." I look forward to working with all of you to evolve our business to the next level.

TransLink 2

Many of you use TransLink to manage your merchant portfolio. It also contains our online application that will expedite your new merchant set ups. If this is something you haven't tried yet, please contact your account manager to get set up. Make 2006 the year you start making things happen with your merchant services program!

TransLink can do this for your bank:

- Generate incremental revenue on monthly service fees.
- Brand the product with your bank's identity, logo, and colors., and set up your own merchant alerts for when they login.
- Merchant retention: Reports and the branded website with your bank logo will build brand identity. TransLink offers value-added service for your merchants by putting data in their hands.

Here are just a few of the new enhanced features that both you and your merchants will benefit from.

- Improved navigation; faster processing of queries and reports.
- Links on each initial report page for specific help information.
- Application status reports, and online change requests.

TRANSLINK[Click here to log in >](#)

Meta Payment Systems Gift Card Program



Meta and TransFirst have teamed up to bring you the best Gift Card program in the country! We have many banks that have signed up for this revenue producing program. This program is designed on a year-round offering, allowing for multiple card design to be available at the branch location.

Program Highlights:

- Visa or MasterCard branded gift cards that can be used anywhere in the world that Visa or MasterCard Debit Cards are accepted
- Load values between \$10.00 and \$1000.00
- Low program start-up and order minimums, Low card cost (\$1.50 per card)
- Instant issue for over the counter sales, 28 card designs to choose from
- Bulk orders (generic or personalized) to support your corporate clients promotional and incentive needs

Gift cards were the number one Christmas present in 2004 and corporate incentive cards are expected to grow by 85% in 2006!

Hypercom SPOS

This product was released October 17th by TransFirst. It is a Hypercom proprietary software application called SPOS for retail and restaurant merchants. You can target retail and restaurant merchants wanting TenderCard and credit card services on one terminal and with all the benefits of the Hypercom T7 Series terminals.

SPOS offers the same great features as the Vital proprietary application that TransFirst currently supports, with the added functionality of an integrated gift card program through TenderCard.

Features

- Vital network only
- Terminal based
- Transaction capacity 400
- Account truncation compliant

Leprechaun Solution Coming Soon!



Watch for this promotion coming soon. The Leprechaun has been designed just for TransFirst. The programming will be available on the Ingenico Elite 712 terminal.

The terminal will be loaded with four applications:

- ⇒ TransFirst credit card applications
- ⇒ TenderCard gift card application
- ⇒ CrossCheck Standard application
- ⇒ ViaOne prepaid wireless

There will be promotional flyers for each value-added service in the box when the terminal is shipped, and an application for each service. The merchant can sign up for any or all of the services to activate the programming in their terminal.

Additional project initiatives for the next few months include:

- Omni 3750 multi merchant application
- Omni 3750 IP capable application
- Omni 3750 Quick Service Restaurant application
- Way Systems wireless device
- Merchant prepaid release

- Comprehensive reporting options
- AVS, Clerk prompts, Commercial Cards, Debit, CVV Processing and Clerk Reporting

Considerations:

- *If a merchant's file is built with SPOS, CrossCheck can be added to the file build.. Without SPOS, the check service is added at the terminal level only.*
- *SPOS does not have a MOPO key available like our T7RR application does. In order for a transaction to be processed as a MOPO transaction, the merchant must enter function 65. See product release for more details.*



FYI's and Reminders

- ◆ **Does your bank perform terminal training?** Discover test cards are now available. Please contact your account manager.
- ◆ **Be sure and use the newest set up options form** as presented in a memo emailed 11-11-2005.
- ◆ **POS Partner version 2.24** is non-compliant software and is being discontinued by the Vital network. Most merchants can migrate to POS Partner 2000 or Transaction Central. Merchants must be moved to new software by December 31, 2005.
- ◆ **CR1000i Check Imager** production delay. A technical issue regarding the imaging component has resulted in a production delay. Please refer to your certified software list for alternative equipment until this imager is again available.
- ◆ **CrossCheck:** We are no longer able to offer the T380 terminal with the RDM 5004 imager using premium check guarantee. This is due to ongoing support issues with this equipment combination. CrossCheck can and will support any current merchant using the above combination. The T380 can be set up for premium guarantee (non imaging) with the Magtek or CR600 check reader.
- ◆ **Helpdesk procedures:** The Helpdesk will ask for a merchant's name, address and phone number at the time of the call. If you are calling on behalf of your merchant, you may give us this information on the merchant or on your bank.