

August 2007

In this issue:

Fall Conference Agenda Finalized

Meta Gift and Reloadable Cards

Certified Software Quiz

FYI's and Reminders

Conference Drive Times:

From these airports:
 Palm Springs (PSP) 0.3 hours (17 miles)
 Ontario (ONT) 1.2 hours (85 miles)
 Long Beach (LGB) 2.1 hours (126 miles)
 Bob Hope, Burbank (BUR) 2.1 hours (136 miles)
 Los Angeles (LAX) 2.27 hours (140 miles)
 San Diego (SAN) 2.3 hours (126 miles)
 Phoenix (PHX) 3.5 hours (258 miles)
 Las Vegas (LAS) 4.2 hours (291 miles)



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

Fall Conference Agenda

TransFirst invites you to this year's Fall Conference to be held at the Hyatt Grand Champions Resort and Spa in Indian Wells, California on October 14-17, 2007. Room rates and airport information were included with the save the date card we have mailed out already. The hotel's web site is www.grandchampions.hyatt.com. Room blocks will be held until Sept 19th. Call 760-341-1000 and request the reservation group code: G-Tran.

Note: this is the finalized agenda but it is subject to change.



Sunday, October 14

Advisory Board Meeting 3:00-5:00
 Welcome Reception 6:00-8:00

Monday, October 15

Registration/Breakfast/Exhibit 7:00-8:00
 Hall Open
 Opening/Introduce Speaker-Marla Knutson 8:00-8:10
 Keynote Speaker-Erik Wahl 8:10-9:00
 Welcome-Marla Knutson 9:00-9:15
 TransFirst Co Updates-John Shlonsky 9:15-9:30

Welsh Carson 9:30-9:45
 Introduce Partnership Plan 9:45-10:15
 Break 10:15-10:45

ELAPP-Stephen Hodge 10:45-11:45
 Growing Deposits and DDA's Ron Sodoma 11:45-12:30

Free Afternoon 12:30

Tuesday, October 16

Breakfast/Exhibit Hall Open 7:30-8:30
 Visa/MC/Amex/Discover Panel 8:30-9:30
 Vendor Breakout Session -TC/TransLink 9:45-10:30
 Vendor Breakout Session- 10:45-11:30

Vendor Breakout Session- 11:45-12:30

Verifone/Lipman

Lunch 12:30-1:30

Vendor Breakout Session TSYS 1:30-2:15

Vendor Breakout Session 2:30-3:15

TenderCard

Vendor Breakout Session- 3:30-4:15

CrossCheck

Vendor Breakout Session- 4:30-5:15

Better Idea Group

Cocktail Reception 6:30-7:00

Presidents Dinner (Band-Splash) 7:00-10:00

Dessert Reception 10:00-11:00

Wednesday, October 17

Breakfast/Exhibit Hall Open 7:00-8:00

Vendor Breakout Session (OTI) 8:00-8:45

Vendor Breakout Session- 9:00-9:45

Northern Leasing

Vendor Breakout Session -Meta 10:00-10:45

Payment

Vendor Breakout Session- 11:00-11:45

(Merchant Advanced Funding 11:00-11:45

Programs

Closing 11:45-12:00

The Solution for a Changing Market—Meta Gift and Reloadable Cards!

Time is passing quickly and we will be soon approaching the Fall and Winter Holiday Season. Now is the time to start being prepared to take advantage of Meta Payment Solutions products and trainings. Meta Gift and Reloadable Cards can produce additional income for your bank and provide a great service to your customers.

The Financial Services Market is changing. It is more retail oriented. There is more of a consumer-focused strategy, and long term relationships is what will drive profit.

Meta's suite of products is called Simplexus and consist of these profitable products:

- Gift Card
- Reloadable Card
- Travel Card
- Youth Card
- Global Money Transfer



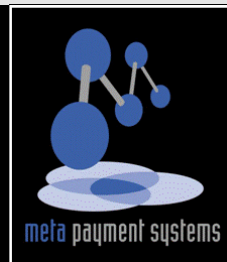
Gift



Reloadable



Youth



Travel




Global \$ Transfer



Meta continued....

You can have your choice of Visa or MasterCard for the Simplexus products and the cards can be branded with your financial institution's logo.

Gift Cards *An easy way to give your customers the gift of choice*

- A fast, low-risk way to enter the growing market for prepaid cards. 
- Increase loyalty.
- A great product for commercial client incentives and awards.
- Introductory product for non-customers.
- Increase share of wallet.
- Can lead to promotion of other products.

Reloadable Cards *An opportunity to expand your client base by serving the unbanked and the underbanked.*

- Never turn away a prospect. 
- Serve the unbanked or underbanked.
- Sell to individuals or employees.
- Take advantage of increased traffic to cross-sell opportunities when cardholders reload.
- Enhance CRA initiatives. 


Travel Card— *An attractive alternative to Travelers Checks.*

- The modern solution for consumers travel needs.


inclined to prefer cards.

- Take advantage of peak travel periods with promotions that generate traffic.
- More secure than cash, credit, debit or checks.
- One card convenience.
- Simple transactions.

Youth Card— *An opportunity to build relationships and loyalty with young customers.*

- Help build financial responsibility. 
- Begin building your young customers loyalty.
- Parents can load money instantly.
- Increase your share of household.
- Give youths a cool way to keep track of their spending.

Global Money Transfer— *A fast, convenient cost-effective way to send money*

- Reach the fast-growing immigrant population. 
- A core product for this demographic.
- Enjoy higher cross-sell rates.
- Enhance CRA initiatives.
- Increased loyalty results in more referrals.



FYI's and Reminders

- **Merchant Utility Program:** If a merchant is signed up for the Utility Program, they can not charge a convenience fee and participate in the beneficial rates available on the Utility Program.
- **Skipjack Signature Series set ups:** There is a cardswipe unit available called 21080202 Magtek Track 1/2/3 Swipe.
- **Equipment Price List:** There is an updated price list dated August 2007. If you have not received one, please request that your Client Relations Rep. email this to you.
- **Omni Paper from POS Portal:** New paper rolls deployed from POS Portal are now 2 mm larger in diameter than previous rolls. The difference is in the diameter or plastic spool that holds the spindle. To solve any problems someone might have fitting paper into the Omni 3750/40/30LE as well as the Omni 3200se please call our helpdesk or you can suggest they remove a section of the paper and re-insert the roll, or remove the spindle from their printer.
- **Transaction Central (TC) Merchants:** TC accounts needing both recurring billing and ECI (necessary flag for internet based transactions) should be set up with 2 TC accounts. One for Internet and one for recurring billing. They will need one account for internet with the ECI flag turned on (Electronic commerce Indicator), and one account for their retail or mopo transactions. This is due to recent card association rule changes. A reduced fee of \$5.00 for the additional TID will be assessed.

Certified Software Quiz

Questions:

1. At Debbie's Darling Daycare, Debbie is taking a lot of checks, she is interested in a product that would deposit the checks electronically & reimburse her if one is returned. She also wants to start accepting credit cards as well, what will you recommend?
2. Linda's Luxurious Office Supply has an Elite 712, they used to be 100% card present but they are starting to take a lot of transactions over the phone as well, can address verification be turned on for this terminal?
3. Sandy's Frozen Yogurt shop has a T380 on Global/restaurant, they want to add pin debit, are we able to accommodate this merchant's request?
4. What is an invoice #, how can it be used?

Answers:

1. T330 with reader (non-imaging only), T380/x2 with reader (non-imaging only), T460 with reader (non-imaging only), Omni 3200 with reader (non-imaging only) Not preferable to recommend the non-imaging options. Omni 3750/40 w/ RDM6014i, Nurit 2085/2085+ w/ RDM6014i or en2600, Nurit 8320 w/ RDM6014i or en2600, Nurit 3010/8000 w/ RDM6014i or en2600, Elite 712 w/ en2600.
2. Yes
3. Yes, by switching them to Vital or Ptech.
4. A # that identifies a transaction defined by the merchant in most cases or randomly selected in the case of terminals that are able to auto populate this field. This is one of the fields required for AVS.

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

