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In this issue:

Client
Conference

Nurit 8020 Wireless
Release

Terminal Upgrade

Wireless Tips

FYI's and
Reminders

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Client Conference October 26-29, 2008

Chart a course for growth at the TransFirst Annual Financial Institutions Client Conference. This three-day event will offer financial institutions exclusive access to the latest processing tools, host valuable training sessions and more. Mark your calendars and reserve your room today!

This save the date card information has been emailed out with the agenda.

Hyatt Regency Chesapeake Bay
Cambridge, MD
410-901-1234

Reservations code:TRAN

Room rate: \$199.00

You must also register: to register go online to <http://guest.cvent.com> and use event code: 7DNQLJWGGCL

Questions? Contact Brooke Sacrider at bsacrider@TransFirst.com

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Nurit 8020 Wireless terminal Release

The Nurit 8020 is the latest generation of wireless terminals. This terminal can be used as a wireless or as a landline terminal setup. You can switch back and forth. The cost is \$800 or you can rent this terminal for \$54 per month. To check coverage go into synapse manager and check for GPS Cingular which will be now listed as AT&T. Synapse manager shows the percentages of coverage by zip codes, i.e., it shows the best numbers for the terminal. If you have a customer that owns their terminal you need to know the serial number in order to order a new SIM card. In order to find the serial number remove the battery and the serial number will be inside.

Steps to find coverage:

1. Go to www.synapsemanager.com click on coverage and enter all the zip codes in which the merchant will be processing.
2. Once you enter each zip code the coverage percentage will be displayed per wireless carrier. Look for coverage under GPRS (Cingular).
3. You can also check coverage by going to www.wayssystems.com and click on Check GPRS Coverage.

Features:

Up to 500 transactions per batch, clamshell paper load for ease and convenience, stylus for touch screen functionality, internal antenna, PCI PED compliant internal PIN pad, 12 hour rechargeable battery, ATM style menu driven user interface, store and forward available when coverage is not possible, downloads less than 25 minutes, optional docking station for additional battery charging capabilities.



Way Sys coverage map



GPRS Coverage Map



Terminal Upgrade On July 7th we announced a terminal upgrade opportunity which would allow you to utilize our internal sales resources to upgrade merchants with outdated equipment. Highlighted below are just a few of the reasons we are launching this campaign.

- TSYS is discontinuing the support of the Thales Artema/Talento terminals as of October 2008.
- The Zon Jr XL terminal does not support expiration date suppression on the merchant receipt.
- It has become increasingly difficult to maintain replacements for outdated units due to limited availability.
- Inability to add payment features such as gift cards and check services will increase the chance of merchant attrition.
- Merchants using outdated equipment are key targets for competitors who go in and sell the merchant a new terminal with ancillary services.
- Upgrading will ensure that merchants are using the most compliant equipment based on current and future known PCI and association mandates.
- Many of the new terminals have similar functionality, which will reduce the training required for merchant support and improve overall service.
- TransFirst will have to dedicate a merchant support team that is well-versed in the support of these outdated terminals, which will result in the need for additional training and support expenses.

If you opt in to the upgrade campaign, we will begin with a statement message on the August statement that will instruct merchants using specific terminals to call in for upgrade information. The response to the inbound campaign will determine when an outbound campaign would begin. Our system will indicate who has opted in and who has opted out in order to ensure that telesales does not offer the terminal upgrade if you opt out. **See July 24 memo for more details.**

Wireless Tips

Wireless Terminal Operation Wireless terminals do not operate with the same type of modem that a dial terminal uses. Additionally, wireless terminals use the same cell towers as cellular telephones. Also remember that because your cellular phone is getting coverage does not necessarily mean your wireless credit card terminal will.

Wireless Coverage

Wireless terminal coverage can be affected in several ways including: cell congestion, geographical features, inclement weather, and low reception. Coverage can vary greatly within a matter of a few feet. Please remember this when operating your wireless device.

How to Obtain Better Coverage If your terminal is not receiving adequate coverage there are several things you can do to increase the coverage strength. First, try moving the terminal. Often, wireless coverage can differ within just a few feet. Second, try eliminating objects that could be blocking the path between the terminal and the tower. Third, some terminals do not work well indoors. Try taking it outside, or moving it close to a window. Finally, some terminals offer the ability to attach an extended antenna. If your terminal currently has an antenna that is detachable, you could choose this option for increased reception. An extended antenna can be purchased at various electronic equipment centers.

Summary

This Wireless Terminal Tips sheet has been compiled to assist you in the daily operation of your wireless terminal. Wireless terminal coverage cannot be guaranteed. The single best way to improve coverage to your wireless terminal is to move it. If you have questions regarding the operation of your wireless credit card terminal please feel free to contact the TransFirst merchant helpdesk at 1-800-654-9256, press 3 for the Merchant Helpdesk.

FYI's and Reminders

- **Agent Bank Conference:** October 26-29 at the Hyatt Regency Chesapeake Bay
- **Rapid Receipts Beta: July 25th:** This is temporarily on hold. We will notify you when it is back on track.
- **Merchant receipt truncation:** Effective August 1, 2008, all terminals set up by TransFirst will have cardholder and merchant receipts truncated and expiration dates suppressed as a default setting. This will be for the cardholder receipt only.
- **Omni 3740:** Effective immediately the Omni 3740 is no longer available through our deployment vendor, POS Portal. The new omni Vx570 terminal is the replacement terminal, and is recommended for any merchant where an Omni 3740 may have been recommended previously.
- **Client Satisfaction Survey:** Please assist us in filling out this survey so we can better assist you, our client. This is a very short questionnaire. Please return by September 15th. Here is the link to the survey:
http://www.surveymonkey.com/s.aspx?sm=VfDQqbCft0yR45_2bJb_jCfKg_3d_3d
- **Marketing materials available:** There were marketing materials presented on our July ABC call for AdvanceMe merchant cash advance program. Please contact your account manager if you don't have them.