



# The TransFirst Messenger

Volume 4 Issue 1

## In this Issue...

[Wireless Terminal Tips](#)  
[Touchtone Capture Update](#)  
[Agent Bank Conference Calls](#)  
[Merchant Insights Summary](#)  
[Restaurant & Fine Dining Application](#)  
[FYI's and Reminders](#)

### **Agent Bank Conference Calls**

These calls are a great way to get updated on industry happenings and a way to get additional training on ancillary products that can make your bank additional income. To date we have covered these topics:

**New Merchant Applications**  
**Translink**  
**SPS Check Services**  
**World Gift Card**  
**Internet Solutions**  
**Business-to-Business Growth Opportunities**

Please watch for more information on upcoming topics. Call's are on the last Friday of each month. A memo will be sent prior to each call with more specific information.

Editors  
 Jerry Warren  
 &  
 Stacy Miska

[Jwarren@TransFirst.net](mailto:Jwarren@TransFirst.net) or  
[Smiska@TransFirst.net](mailto:Smiska@TransFirst.net)

TransFirst Web Address  
[www.TransFirst.net](http://www.TransFirst.net)

Account Manager  
 Phone 800-745-2659  
 Fax 303-417-8698

Help Desk  
 Phone 800-654-9256  
 Fax 303-417-1021

If you have any suggestions for future articles please contact us at the above e-mail address

## Wireless Terminal Tips

The following information has been created to provide general operating tips for merchants using wireless terminals. Please remember that wireless terminals do not operate in the same manner as a dial modem terminal.

### **Wireless Terminal Operation**

Wireless terminals do not operate with the same type of modem that a dial terminal uses. Additionally, wireless terminals do not use the same cell towers as cellular telephones. Remember, just because your cellular phone is getting coverage, doesn't mean your wireless credit card terminal will have coverage.



### **Wireless Coverage**

Wireless terminal coverage can be affected in several ways including: cell congestion, geographical features, inclement weather, and low reception.

### **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. **Note:** When sending in your Wireless Addendum, be sure coverage has been verified on at least five different zip codes where the terminal will be used and include them on the Wireless Addendum.

### **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.

## Touch Tone Capture (TTC) Update

Global has announced the addition of three new prompts to the TTC system. For fraud protection purposes, TTC can now prompt for AVS and CVV2 / CVC2! The new prompts are as follows:



**12 - Sale w/AVS/CVV2/CVC2**

**13 - Authorization only w/AVS**

**14 - AVS only**

These prompts are available to your merchants effective immediately. Please contact your Account Manager for updated Quick Reference Cards.

## Merchant Insights Summary Vol 7 Number 2 (June 2004)

**Data Security-It's Everyone's Business:** Protect your good reputation and keep your customers happy. With the explosive growth of identity theft, data security has become more than just important—it's mandatory.

- Visa and MasterCard require merchants to store cardholder information in a secure manner.
- Don't write down cardholder's driver license number or social security number
- Cardholder receipts should only display the last four digits of the account number
- Visa has security program called CISP (Cardholder Information Security Program). Click on [http://usa.visa.com/business/merchants/cisp\\_index.html](http://usa.visa.com/business/merchants/cisp_index.html) to see the 12 basic rules.
- MasterCard's security program is called SDP (Site Data Protection), and can be seen at <https://sdp.mastercardintl.com/>
- One of the best practices required by Visa and Mastercard states that data such as CVV2/CVC2, should be destroyed when no longer needed.
- Identity theft can be an inside crime, so screen employees. Unauthorized electronic equipment such as laptop computers that can be used to steal or replicate account information should not be allowed in the workplace.



**"Is This Your Correct Billing Address?"** Address Verification Service (AVS) helps customers during CNP transactions

- Most criminals don't know the billing address of the person whose card they are using
- No match response with AVS is generally a strong indicator of fraud.

**Draft Laundering—A Little Known Crime: Depositing** sales drafts for someone else will lead to big trouble for you

- Someone posing as a fellow merchant or business person asks you to deposit credit card sales drafts for them, often in return for a commission or fee.
- Draft laundering will almost always result in chargebacks to your business, and can lead to termination of your card acceptance.
- If approached to deposit sales for someone else, decline the offer and report the incident to TransFirst or to the U.S. Secret Service at once.

## Restaurant Vs Fine Dining Applications

### **FINE DINING:**

**Tip Calculation** (can be on or off)

In using this feature the receipt will print the tip calculations at the bottom.

EX: Total of the bill \$10.00, at the bottom of the receipt it would print - 10% = \$1.00, 15% = \$1.50, 20% = \$2.00

**House/Cash function** (can be on or off)

This allows the merchant to keep track of Comps\* & Cash in addition to the Credit Cards & Checks. This would be useful for a merchant wanting to keep all of this information in one place & on one report, this info will also show by server, if server prompt is on. When using House function the term will ask for a House Acct #, the merchant can enter whatever they want for this (1-23 digits accepted). \*Comps allow merchants to compensate a customer by not charging them for one or all items on their ticket. Whether it is to appease an unhappy customer, give away a birthday dessert, etc.

**Open/Close Tab** allows the merchant to authorize the card for \$50 on the initial open of the tab & won't actually charge the card until the tab is closed with the appropriate amount. There is a way for the merchant to keep taking sales over the \$50 on an open tab, the amount they go over is up to the merchant's discretion. If they have gone over \$50, at the time of closing the Tab, the terminal will say "EXCEEDS AUTHORIZED, AMOUNT OK?" They will need to press Enter to accept.

### **RESTAURANT & FINE DINING:**

Both the Fine Dining & Restaurant app have the Server Name, Server #, and Guest Check # features available.

The customer's needs determine which application will work best for them. The Open/Close Tab is a popular prompt for Fine Dining applications. The sales & tip features function the same on both applications. Please let your Account Manager know if you have any questions or need any additional information.

## FYI's & Reminders

**ABC Calls:** Please watch for memos on upcoming ABC Calls. The dial in phone number may change for each call.

**Equipment SWAP's:** When equipment is swapped through the TransFirst Help Desk, the caller is notified that the existing equipment needs to be returned within 30 days or a \$400 Equipment Fee will be assessed.

**Paper Drafts:** If you process paper sales drafts for your merchants please be sure the drafts are being mailed to:

TransFirst  
C/O DCSI  
PO Box 1503 (*non signature mail*)  
#10 Monument St (*signature mail*)  
Deposit, NY 13754

**Forms:** Exciting news!!!! Many of the merchant forms you use everyday are now available ON-LINE through TransLink. Simply click Admin on the tool bar and go to the Forms option. You will then have four new options from which to select. Each section contains the most commonly used forms under that category. No more looking for the latest form when submitting new applications or changes to existing accounts. TransLink has it ready and waiting for you.