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| December 2011

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trends

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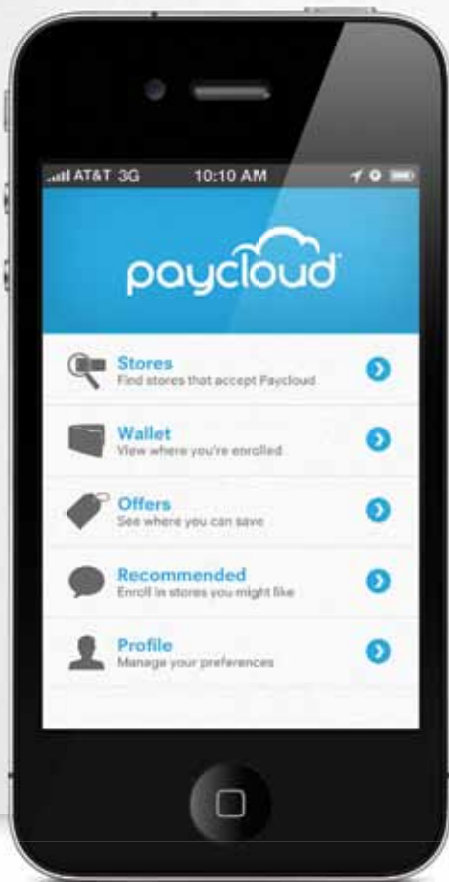
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TRANSACTION *trends*

President's Message

Making a Difference

T his December issue of *Transaction Trends* marks the last month of my term as ETA's president.

It has been an honor and privilege to preside over a year of growth and change for ETA. And it's been rewarding to look back at all of my involvement as a volunteer and to see just how far our association has come.

Over the last 10 years, I have seen ETA mature from a socially focused, networking group to an organization that stands as a strong voice representing a dynamic industry. The association's government relations presence is coming into its own, and ETA's industry relations efforts have made great strides as well.

Throughout my time as part of ETA's leadership, the association has emphasized professionalism built on knowledge. We have remained true to our roots by providing opportunities for networking and deal-making, but we also have expanded educational programs at the Annual Meeting and through events like Compliance Day, the Investment Community Forum, Prepaid Day, and most recently, the Mobile Commerce Summit. The Certified Payments Professional program, which is off to an excellent start, is the shining example of ETA's commitment to professional excellence. All of these were just a wisp of a thought when I first joined the ETA Board of Directors.

And as our association matured, the business environment in which we work also has evolved. For the first time, a significant part of the payments business has come under direct government regulation by way of the Durbin amendment and the Federal Reserve's debit interchange cap and routing rules. Suddenly—or so it has seemed—mobile commerce is front and center, giving momentum to alternative forms of electronic payments and bringing new kinds of companies, like mobile carriers, into the industry. The drive to bring EMV or chip and PIN—well established internationally—to the United States also got a big push in 2011, something that could dramatically increase the technological capability of card terminals in millions of merchant locations in coming months and years.

These and other changes in the industry have increased the importance and the level of activity of ETA's government relations and industry relations programs as well as the association's communications efforts.

I'm pleased to say we have raised the association's profile and made significant progress in all of these areas. The next few years are likely to bring some very big changes to our industry. There will be new technology, new kinds of companies entering the market, a different mix of products and partners, and even new kinds of customer. ETA's leadership is committed to representing our members and giving them the tools they'll need to make the most of a rapidly changing environment.

And that's where you come in.

ETA's success—and the success of its members—depend on the participation of the people at almost every level who freely volunteer their time and talent in a multitude of ways. They attend events and educational programs, serve on committees, participate in leadership, and provide their insight and experience throughout the year. I began my participation in ETA with the simple plan of promoting my company and before long found that the true reward lies in contributing to the industry and making a difference. You will find the same, I'm sure.

There is no better time than now to be a member of the ETA and get involved!

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INDUSTRY *news*

ETA Suggests Improvements to House Anti-Piracy Bill

The U.S. House Judiciary Committee held a hearing in late November on the Stop Online Piracy Act (SOPA), a bill that has generated heated debate since lawmakers introduced it. The Electronic Transactions Association joined the fray with a letter to the committee delivered just prior to the hearing.

SOPA would allow the Department of Justice and copyright holders to seek court orders requiring online advertising networks, payment processors, and other organizations to stop payments to websites and Web-based services accused of copyright infringement.

Supporters of SOPA argue that U.S. law enforcement officials need new tools to fight websites—particularly foreign sites—that sell infringing products, including music, movies, clothing, and medicine. Some infringing products are dangerous; others cost U.S. companies billions of dollars a year, supporters say.

In its letter, ETA suggested a number of language changes and clarifications that would make it more practical for payment processors and others in the payments industry to comply with the law and correct areas that could pose problems for the industry.

"The potential for rampant abuse of this legislation is obvious, and the risks associated with imposing such far-reaching regulatory requirements on the Internet should be carefully considered. While the electronic transactions industry supports the idea of protecting U.S. intellectual property, we see flaws in H.R. 3261 as it applies to payment network operators and urge the committee to develop a more focused and precise legislative proposal," says ETA President Rick Pylant.

To follow ETA's activities regarding SOPA and other issues, visit www.voiceof payments.org.

Small Merchants Disregard Need for PCI Compliance

A survey of nearly 620 Level 4 merchants conducted by ControlScan and Merchant Warehouse finds that merchants with 10 or fewer employees—known as "micro-merchants"—are stubbornly persistent in their belief that PCI compliance will not protect their business.

The study also showed a continued lack of knowledge on the PCI Data Security Standard (PCI DSS). Of those micro-merchants surveyed, 48 percent reported they were either "unsure" of or "not at all familiar" with the PCI DSS.

According to the survey, 77 percent of large Level 4 merchants confirmed they are "very" or "somewhat" familiar with the PCI DSS. Awareness of PCI compliance also is high among e-commerce merchants at 64 percent.

"The results of this year's survey, compared to years' past, shows us that education and structured PCI compliance programs are helping large Level 4 and e-commerce merchants make strides in PCI compliance," says Henry Helgeson, co-CEO of Merchant Warehouse. "Unfortunately, the results also show us that micro-merchants are either unaware of the PCI DSS or actively choose not to embrace data security or the PCI DSS, because they don't understand the risks. Merchants' lack of awareness makes them more vulnerable to hacker attacks on cardholder data and could lead to catastrophic financial losses."

Retailers Cautiously Optimistic About Holiday Season

Forecasters are predicting modest year-over-year growth for the 2011 holiday shopping season, which officially began the day after Thanksgiving. Many retailers, however, started earlier with midnight openings and pre-holiday sales prior to Black Friday.

The National Retail Federation predicted a 2.8 percent increase from 2010 to $465.6 billion, which is below the 5 and 6 percent pre-recession increases but better than recent year performance. Shopper-Trak predicted a 2.2 percent increase in sales compared with last year while the Purdue University Retail Institute forecasted increases of 2 to 4 percent.

AROUND THE HORN

CHARGE Anywhere LLC has released its CHARGE Anywhere Payment Application for Blackberry which is available for all BlackBerry 7 OS devices. With it, merchants can turn their BlackBerry device into a secure and intuitive POS terminal. **Paradigm Merchant Services** selected **ControlScan** for its PCI compliance solutions for small businesses. **ISIS**, the mCommerce JV from U.S. carriers AT&T, Verizon, and T-Mobile USA, will commence pilot programs in Salt Lake City and Austin, Texas, in 2012, and JPMorgan Chase, Capital One, and U.S. Bank are three payment issuers expected to be involved. **Global Payments Inc.** announced its Canadian launch of the Ingenico iCT250 contactless POS terminal built on Ingenico's Telium 2 platform. Global Payments is the first merchant acquirer in North America to bring the iCT250 to market. **TSYS** says the largest private bank in Azerbaijan, Bank Standard, has signed an agreement to license its PRIME 4 card and merchant management solution. Bank Standard will deploy the solution to support its expanding card portfolio of Visa and MasterCard credit, debit and prepaid cards, in addition to managing its merchant acquiring business.

Today's Mobile Commerce Sweet Spot

Selling mobile acceptance products and services may be the key to ISO survival

By Todd Ablowitz

Almost everyone in the payments business agrees that mobile commerce—electronic transactions that in some way involve a mobile device—has arrived. It's not going away, and it's only going to grow. But for most ISOs, knowing that isn't very useful. Mobile commerce covers a lot of territory, from contactless, NFC-enabled, consumer-to-business transactions to social media in-app transactions, and everything between.

So what can an ISO sell today that's profitable, attracts new customers and, best of all, keeps them loyal as mobile commerce grows in importance? Here's a hint: Payment acceptance and processing will be just a part of the answer.

Changing the Retail Experience

When the idea of mobile payments first began to surface, the obvious scenario was a mobile phone acting as a substitute for a contactless credit card using near field communications (NFC) technology. That application really hasn't arrived yet, and it will be a year or more before Google Wallet and Isis (and the phones to support them) are widely available. But as the holiday shopping season began last month, PayPal reported that its mobile commerce traffic was up more than 500 percent, and other tracking showed mobile purchases rose from 2.3 percent to 6.6 percent of total consumer spending during the Thanksgiving weekend shopping kickoff. Clearly, consumers are not waiting for NFC.

Many consumers who have access to mobile devices (phones, tablets, etc.) are using them to transform their shopping experience by blurring the lines between in-store and online shopping. More importantly, mobile devices are changing consumers' expectations about the retailers they are patronizing. How? By allowing consumers to compare prices, check product features, read product reviews, look for special offers, watch video demos, and more. In short, consumers are bringing all the information available on the Internet into the store. In many cases, they're examining products in the store and ordering online for home delivery—and not necessarily from the retailer they're visiting.

Savvy companies already are taking advantage of this trend. Sears, Potbelly, Home Depot, Gap, and Nordstrom are equipping their sales associates with mobile devices, partly to extend the new retail experience to consumers without their own devices and partly to take control of that experience, even for mobile-equipped consumers. By deploying sophisticated apps, tailored to a specific vertical retail segment, retailers are able to supplement and go well beyond what consumers' devices can do—to check inventory, offer upsells, and much more. This also is a clever way for retailers to avoid losing the consumer to an online competitor. For quick service restaurants, it's the ability to speed order and checkout (known as line-busting); for sit-down restaurants, it's the ability to pay at the table.

According to one estimate, 2.7 million tablets (Apple iPads and similar devices) each year will be shipped for use in North American retail and hospitality by 2015, a 450 percent increase. Specialty retailers will deploy nearly half of all tablets shipped to retail, according to IHL Group, a Franklin, Tennessee, market-analysis firm. Tablets alone are poised to become a $5 billion product category by 2015. And they are just part of the picture: iPhones, many Android-based mobile phones, and increasingly, Blackberry phones all can serve the purpose.

Selling Mobile Acceptance

While the retail scenarios above are far more about supporting the total consumer experience, payments functionality often is a key part of the equation, and opens the door for ISOs to approach their merchant customers with full-blown mobile applications that go well beyond the mobile point of sale.

Most ISOs today can offer customers a simple, user-friendly mobile acceptance solution, and this is great for certain merchants (plumbers, roofers, etc.). It uses a small hardware reader and relatively simple software that turns the mobile device into the equivalent of a low-end card processing terminal.

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will likely be those that integrate the payment function with specialized software specific to a particular retail category; provide a closer connection between the consumer and the merchant; and add value at every step. And as technology companies deliver ever more sophisticated payments products to the market, traditional players must evolve to compete effectively or risk being left behind.

Selling a merchant on mobile won't be a slam dunk. You'll have to target the appropriate merchants, offer them the right product, educate prospects on the benefits of the technology, let them see the solution in action, and be able to provide the support they'll need.

Candidates for simple mobile acceptance are mainly those whose businesses already are mobile, such as plumbers, food delivery, home contractors, or photographers. Good targets for more sophisticated solutions include restaurants or retailers that have large peaks, either seasonally or perhaps at certain times of day. Retailers that do a lot of customer pre-sale support also are adopting mobile applications in a big way, because the devices that their salespeople carry can be used for inventory checks, product demo videos, and more.

Remember that mobile applications involve both hardware and software. Be sure to evaluate both for durability, functionality, and security. In the world of the connected retailer, the most important part is likely the functionality and utility of their cloud-based offering. Does it allow your merchant to easily manage inventory? What new features are possible? Does it save your merchant from having a costly integrated POS or cash register?

Knowing customers well also makes it much easier to educate them about the products you're selling and the benefits they can expect. You may have trouble convincing a business owner she needs to go mobile, but it's doubtful she'll be unreceptive to something that improves her customers' experience, shortens checkout lines, gets her paid more quickly, and—because it's a card present mag-stripe swipe—costs less to process. And to that end, nothing is more effective than a demonstration. Look for a sophisticated demo application that your sales force can carry on their smartphones and use as part of their sales presentations.

Finally, customer training and support is extremely important, especially in cases where a merchant has more than a few salespeople who will use the devices, or where seasonal employees are involved. That's especially true on the security side of things. It's a lot easier to steal a phone or tablet than a cash register, and a phone with a mag-stripe reader is a tempting target for a thief.

Because so many merchants are closely watching their bottom lines, a mobile retail application must solve a problem. Every merchant business owner wants to deliver a convenient, satisfying shopping experience to his or her customers. That builds loyalty and repeat business.

At the same time, with competition rising from companies who offer nontraditional products or bypass the traditional sales channel, having a solid mobile application that's more than simple card acceptance in your arsenal may be a matter of survival. Consumers will go where they have the best retail experience, and merchants, you can bet, will follow them. *TT*

Todd Ablowitz is president of Double Diamond Group in Denver. Reach him at todd@doublediamondgroup.net.

boot
camp
for
new recruits

By Julie Ritzer Ross

Training and education programs help new staff, agents, and partners prepare for battle

Most ISOs and MSPs provide some manner of education to sub-ISOs, sales representatives, independent sales agents, telesales personnel, and, in many cases, merchant service staff. But some have taken training to a higher level, implementing a spate of best practices for training that cover everything from introductory initiation into the business to advanced strategies for growth.

"The more formalized the approach to training, and the more best practices an organization applies to that aspect of the business, the easier it is to deal with such issues as competitive pressure, margin compression, merchant retention, and more," says Jeff Rosenblatt, president of Melville, New York-based acquirer EVO Merchant Services.

Basic Training

EVO's formal 90-day training program for both novice and experienced ISO affiliates is held on the acquirer's premises wherever possible so trainees can become acquainted with the in-house personnel who will assist them. The training covers the workings of interchange and how to prepare a price proposal, "price out" merchants, convert merchant statements, select the proper POS technology, market services and products, and more. Selling strategies are covered as well.

At Boston-based Merchant Warehouse, a two-hour introductory and refresher training program focuses on interchange, fee disclosure, industry fee structures, and structuring merchant contracts. A second two-hour course affords a detailed look at sales techniques and generating leads. Online training seminars cover very specific aspects of the business; for example, a "Statements 101" offering delves into reading merchant statements and configuring price quotes.

Providing an extensive complement of training on the technology and program side is an equally critical best practice. "Representatives need to know far more than what the 'bells and whistles' are. Merchants won't bite if no one can tell them how a software solution, piece of hardware, or gift card program is going to fit into their overall business," says Senior Vice President of Third Party Sales Michael Gavin.

For software education, Merchant Warehouse teams up with many of its third-party partners—including Pearl River, New York-based POS solutions provider pcAmerica and Destin, Florida-based Global eTelecom, Inc., a provider of proprietary electronic check processing and gift/loyalty card services. Jointly held webinars are used to share the information.

"It is imperative that the inner workings of how, for example, software for administering a dental practice fits together with

KEY NOTES

▶▶ Learning about technology and programs is just as important as learning the basics of interchange, fee structures, and contracts.

▶▶ ISOs and MSPs are using a range of training formats, including webinars, in-person events, and mentoring programs.

▶▶ Learning the finesse of selling based on problem-solving is essential for success.

the payments piece are as crystal-clear to everyone involved as the in's and out's of interchange," adds Joe Garza, chief sales officer for Moneris USA in Schaumburg, Illinois. Video training, full- and half-day workshops at Moneris USA's headquarters, and visits to partners' locations comprise the company's training program.

Taking the practice of comprehensive product and technology training one step further, Moneris USA frequently includes in its curriculum information about compa-

rable offerings from its competitors. Garza adds that any "weaknesses" inherent in Moneris' own solutions and programs are covered as well.

Sales representatives need a working knowledge of competing offerings so they have an answer when merchants ask how different options in the same category stack up against each other. An "intelligent, thoughtful" response will propel the deal forward, unlike a "half-answer" that does little to cultivate a lasting business relation-

ship, says Garza. For sales reps, becoming conversant in the deficiencies of their own ISOs' or MSPs' offerings can have an identical effect. This knowledge makes it easier for sales reps to counter objections and address concerns with a list of concrete benefits.

Secondary Training

No matter its scope, initial training must be supplemented down the road. Mentoring programs are one good solution. Each participant in EVO Merchant Services' 90-day new ISO program is assigned to work with a seasoned personal mentor. Mentors contact the newbies periodically to check in. Inside telesales staff are mentored by team leaders with identical responsibilities.

"We have found that the mentoring approach is far better than a call center in reinforcing what is learned during the 90-day training period," Rosenblatt says. "The personal touch really gives it an edge."

Sage Payment Solutions in McLean, Virginia, has a post-training mentoring program as well. The company's philosophy, according to Director of Sales Nick Oettinger, holds that a "structured mentoring program," coupled with on-site assistance, a sales toolkit, and defined next steps are invaluable in enabling agents to harness their new knowledge and natural sales skills to be successful.

The ongoing education of merchant-level salespeople, employed sales staff, and other personnel also is critical. Merchant Warehouse provides training online through its Merchant Warehouse University, offering live monthly webinars and short video tutorials led by experts. They are followed by question-and-answer sessions and archived for subsequent "anytime, anywhere" access. The sessions cover a wide range of advanced sales-, product-, and service-related topics, with each presentation focused, for best impact, on a very narrow aspect of the business.

During one recent webinar, participants learned about effective email marketing strategies and how to ensure messages are targeted toward the right audience. Another webinar event featured strategies for impactful marketing on a restricted budget. Taking advantage of social media to build business, stay connected with existing merchant customers, and keep merchants abreast of new developments and opportunities is the subject of a new video tutorial available on

ETAU Training Options

To supplement their own programs, ISOs and MSPs have an extra training resource in ETA University (ETAU). Offered yearly at ETA's Annual Meeting and Expo and also taught at ISOs'/MSPs' locations through the association's Corporate In-House Training Program, ETAU's classroom-based courses come in two flavors: Introductory and Level II.

Introduction to Electronic Processing focuses on industry-specific decisions and the roles and responsibilities of various industry players; it also follows a "day in the life" of a transaction and examines in detail the seven stages of processing. Other introductory courses include Introduction to Sales and Marketing; Introduction to Operations, which involves an in-depth look at interchange and general/best customer service and support practices; and Introduction to Technology, an overview of technology available to merchants and which options are appropriate for individual merchant segments.

ETAU Level II courses include Data Security Essentials, a comprehensive examination of emerging data security threats; available tools/technology to manage risk; and the compliance issues associated with traditional branded and smart, signature-based debit, and branded prepaid cards. Sales Channel Development covers the use of various distribution channels (direct sales, telesales, agent banks, referral entities, and the Internet) to open up new sales channels. Acquiring Payments Risk/FraudManagement: Tactics and Trends examines the lifecycle of acquiring payments risk, from sales partner training and acquisition to underwriting, transaction monitoring, and account closure/collection; it also explores recent trends and developments in each of these areas. Finally, PCI Fundamentals For the Small (Level 4) Merchant provides an overview of the Payment Card Industry Data Security Standard (PCI DSS). It features an outline of the standard and insight into card compromise trends that affect small merchants, as well as a discussion of compliance requirements for each credit card brand, information on technologies for achieving compliance, and practical suggestions for risk mitigation.
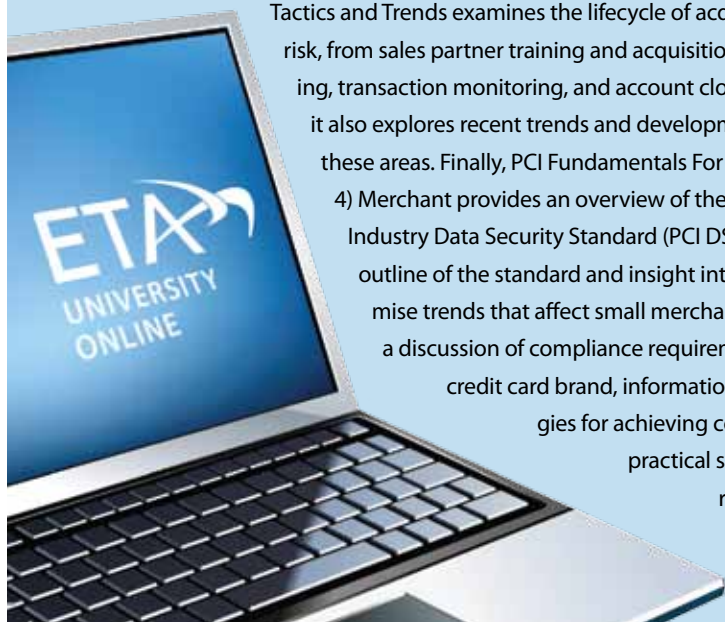
the Merchant Warehouse University website. Strategies for utilizing contact management tools to "measure and market more effectively" are covered in another recent tutorial. An annual agent conference with an educational bent supplements the online initiatives.

"We view Merchant Warehouse University as a means of propelling the industry forward," Gavin says. It's open both to Merchant Warehouse agents and competitors' agents.

EVO Merchant Services enlists a similar secondary training strategy. While the content of its videos and online courses varies significantly, a lot of focus is on the marketing. "Many of our experienced ISOs tell us they know how to price, but do not feel adequately schooled in what can be done to cultivate new merchant relationships," Rosenblatt says. "And it is extremely important for us to be responsive about this now because as merchants become more and more educated about what they can demand from ISOs," the latter "need a lot of ammunition to form relationships and keep them going."

Not surprisingly, the best training practices also involve assessments. Moneris USA has implemented a policy prohibiting sales representatives from promoting its partner's offerings or accessing that organization's database of merchant prospects until they have passed a formal examination that demonstrates their proficiency.

EVO Merchant Services administers sales- and solution-related tests to its ISOs during the 90-day training period and following their participation in other forms of training later on in their relationship with the acquirer. Any training gaps identified in the course of the testing are addressed immediately.

Going forward, Merchant Warehouse will use ETA's Certified Payments Professional (CPP) designation as a benchmark for assessing training effectiveness. "Many of our independent agents, and all of our salaried sales personnel, will take the test as an assessment tool," Gavin says.

Battle Ready

The next stage of training is putting the knowledge into practice—and doing it with a level of finesse. Rather than attempting to sell merchants on prices, hardware, software, and payment processing services per se, individuals in any sales and service

More on CPP

ETA's new CPP program has four objectives: to establish a uniform, defined standard of practice and knowledge for ISOs, sales personnel, and others in the payments industry; quantify the expertise and potential performance of those who work in the payments industry, for the benefit of employers and customers alike; encourage ethical business practices; and enhance the productivity and reputation of payment companies and the credibility of the industry.

The 125-question examination is rigorous, says ETA Director of Education and Professional Development Rori Ferensic, and will assess in detail CPP candidates' knowledge of sales principles, technology, operations, risk, compliance, and security. It will be administered twice each year, during one-month testing windows in May and November, at testing locations nationwide. For details, visit www.electran.org.

capacity must be taught to promote these options in the context of adding value and as a cornerstone of a business relationship.

A "straight" sales approach may appear to be an easier practice than presenting a value proposition and functioning as merchants' "trusted advisor," but it isn't the preferable one, says Mike Myatt, managing director of N2growth, a strategic growth consultancy headquartered in Wilmington, Delaware, and author of *Leadership Matters: The CEO Survival Manual*.

"Many sales organizations still operate on the same principles and techniques they were using in the '60s, '70s, and '80s, but the traditional sales strategies proffered by sales gurus 20 or 30 years ago have not kept pace with market needs and are not nearly as effective as they once were," Myatt writes in a blog post. "Prospects and customers have heard it all before. They can see the worn-out, old school closes coming a mile away. If your sales force is still 'fab-selling,' 'spin-selling,' 'soft-selling,' or using any number of outdated, one-size-fits-all selling methodologies, your sales are suffering whether you realize it or not."

In classroom and webinar training sessions, independent sales agents associated with Atlanta-based First Data Corp. are conditioned to elicit information about and understand the business concerns and challenges faced by each merchant, then develop and present customized solutions to suit that particular customer.

Training for First Data's customer service teams extends beyond such topics as troubleshooting problems with terminals and explaining to merchants the step-by-step procedure entailed in processing and settling transactions. "The service team needs to be able to recognize a sales opportunity within a service call—for example, asking the merchant some simple questions about his or her business and identifying a need for certain solutions, like a prepaid card program or perhaps a new point-of-sale device," says John Barrett, senior vice president, independent sales. "However, the ability to recognize these opportunities does not come automatically"; it is a skill that must be learned through initial and ongoing education.

For its part, Sage Payment Solutions trains sales personnel to approach prospects with an eye toward preventing merchant attrition rather than closing the short-term sale. They are conditioned to ferret out opportunities to present options to merchants in line with historical and current trends by type of business, solutions utilized, and average tenure. "As the payments industry continues to adopt new programs and adapt to new policies and regulatory changes, education becomes more paramount and should be considered a method of retention," Oettinger says. "As we know, it's not all about price." *TT*

Julie Ritzer Ross is a contributing writer to Transaction Trends*. Reach her at jritzerross@gmail.com.*

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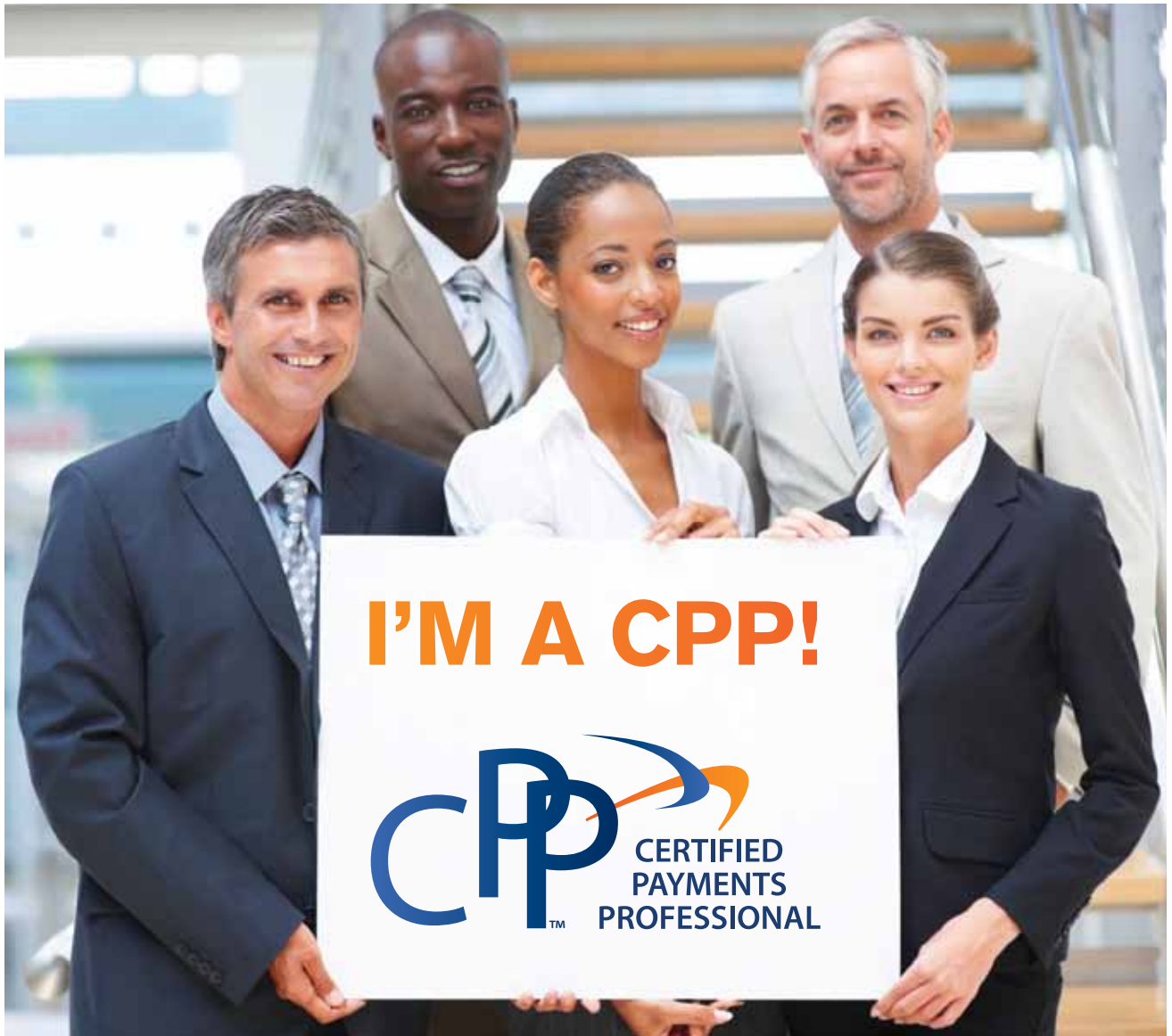
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ETA SLF participants mingle during the cocktail reception held at The Palmer House, Chicago.

Mobile
Goes Mainstream

ETA SLF speakers discuss how mobile technologies are reshaping the future of merchant acquiring

By Josephine Rossi

While technology has always had a role in the electronic payments industry, the latest iteration of smartphones, tablets, and other mobile devices is taking center stage and truly rewriting the merchant-consumer relationship by opening up the business to nontraditional players. But will this game-changing technology also make merchant acquiring a thing of the past?

This October, more than 300 high-level industry professionals gathered at the 2011 ETA Strategic Leadership Forum and Mobile Commerce Summit in Chicago to answer that question and to hear leading experts discuss the technology at the forefront of that change. While some sessions focused on economics, regulations, and other critical

business issues, the majority of the event tackled mobile technology and its impact on commerce. The following are some highlights from those conversations.

Going With the Flow

The proliferation of mobile technology is fundamentally shifting the power consumers have in the payment transaction. The challenge for the ISO community, say experts, is balancing the need for continued investment in current terminals and POS systems while keeping an eye on future innovations that will enhance the customer experience.

"Traditionally, payments has been a financial services-based business. But now, we are going to be competing against people who do not have the same legacy backgrounds of looking at this as a credit business," said Greg Cohen, president of Moneris. "They look at how we can board merchants more efficiently or do transactions in a different mode to create a different type of value proposition. We've got to learn how to morph our business models to compete or partner with technology companies."

To do so, many speakers discussed the value of mobile wallet adoption for merchants and consumers. They agreed that consumer adoption has already happened—consumers use smartphones and other mobile devices because they are easy and convenient. The real issue is how to get merchants on board.

Merchants must believe that enough customers will want to use their phones at the point of sale, said Karen Webster, CEO of Market Platform Dynamics. "They need to have some certainty around the direction payments will take and have a sense of when all of this will happen so that they can plan now."

Attracting, retaining, and strengthening consumer relationships still is the core objective of merchants to grow their revenues. Mobile hardware and software make online shopping more accessible while also delivering special offers, opt-in and location-based coupons, and more, to drive traffic to brick-and-mortar stores. The lesson to ISOs is to go beyond selling credit card processing services and to bundle those services to help merchants achieve their goals.

"For us to expand our value proposition, we need to expand our pipeline to some of these advertising, promotion, and loyalty

What's in Your **Mobile** Wallet?

At the 2011 ETA Mobile Commerce Summit, experts from the technology side of mobile payments described the mobile wallet as a way to aggregate services before, during, and after the transaction. Mobile wallet technology does far more than just store a credit card; it can manage receipts, identity cards, loyalty offers, and more—all in one place.

To see a demo of the Isis mobile wallet, which was presented at the Summit, visit **www.youtube.com/watch?v=7EIyAolD2JE**.

solutions that are coming," said Cohen. "We have people today talking to merchants about financial services throughout the world, and that adds value to people looking to push that out to the merchants."

Several speakers discussed the need to provide merchants with consolidated analytics reporting to help them improve the way they interact with their customers. The ISO's role needs to be consultative—not on how to manage the business, but on how to enable the point of sale to gather information and track spending behavior.

"There is a saying that mobile is going to change our business in 1,000 different ways," said Adam Coyle, president of National Processing Company. "Finding a niche or vertical where you can exploit that experience and bring those additional offerings and services to bear is key. Technology doesn't make things easier [for merchants]; it just expands the demands of what people want. Having the ability to service [merchants] on their more complicated or valuable needs is where people are going to survive."

Data Security Savior?

Risk management is another ISO core service that will come to the forefront as fewer face-to-face transactions take place. According to an audience poll at the SLF, the vast majority of attendees believe that EMV adoption in the United States is more than five years away, despite liability shifts driven by the card brands.

Could mobile technology also play a transformational role in data security? Will Graylin, CEO of ROAM Data, thinks so. In fact, he believes it can surpass EMV technology.

"The simple answer is that money comes down to trust," Graylin said. "Trust that you are good to pay for the product or services

I am providing you. [But] that trust doesn't have to be on a piece of plastic or on a chip. The reason we need so much security is [the multiple data transfer points during the transaction] …Why can't we get to a point to where what we transfer is not an account number?"

Because smartphones are inherently "intelligent," they put the power in the consumers' hands to initiate how data is transmitted, said Apriva CEO Chris Spinella. "As an industry, we need to understand that the consumer is going to demand more power: '*I* will let *you* know when I want you to track me or send me a coupon. I will be the one dictating that as a consumer, not you as a merchant.'"

That fundamental difference, he explained, is that other POS technologies do not enable the kind of authentication that a smartphone does, which makes it a prime solution for introducing greater security. In the future, second-factor authentication via mobile device could be voice activated or initiated by another biometric factor beyond the chip. And the more risk that can be eliminated, the more likely the technology will be adopted.

While the merchant acquiring industry is far from dead, the traditional mindset of selling a merchant account and processing is no longer a viable one. ISOs need to also become trusted consultants to their merchants by teaching them how to use mobile technology to their benefit.

"The nature of your business is changing," said one panelist. "You can ignore it—like Netflix—or you can embrace it." *TT*

Josephine Rossi is editor of Transaction Trends. *Reach her at jrossi@ strattonpublishing.com.*

When in
Rome...

Airport brainstorm launches multi-billion-dollar full-liability ISO

By John Manasso

In taking a few years off from his career as a business entrepreneur while recovering from cancer, Lazaros Kalemis had a fateful layover in the Rome airport.

Kalemis' parents emigrated from Greece and he was returning from Athens to his native Philadelphia in September of 2000. By chance, he asked a fellow passenger if he could read his copy of *The Philadelphia Inquirer*. Kalemis had not been home in a month and wanted to catch up on the news.

An article in the business section caught his attention. It reported how the use of credit cards had grown by an average of 15 percent each year since 1972, regardless of how the economy fared. Then he recalled his previous business venture of publishing "Who's Who" books and how merchants charged him 3.5 percent.

"I'm doing all the work," he used to tell the ISO sales reps with which he worked, "and you guys are making all the money."

At that moment, the idea for Alpha Card Services was conceived. A few Internet searches later—Google had yet to dominate the web and Kalemis remembers using an alternate search engine—and he had stumbled upon the acquiring industry.

Kalemis founded the business a month later with the help of a partner, just the two of them. They started out by going through the yellow pages and calling merchants. Eventually, through fits and starts and trial and error, the ISO began growing at an exponential rate. Among the company's key strategic moves was signing up HSBC Bank as a full-liability ISO in 2005.

"We wanted to bring every function in-house because we just weren't happy with the service we were getting," says Kalemis,

> >> **Alpha Card Services**
>
> Philadelphia, PA
>
> Founded: 2000
>
> Portfolio size:
> 2,000 merchant sites
>
> Transaction volume:
> $2.3 billion annually

Alpha Card's CEO. "We always thought we could do it better. If one of our sales reps had a problem, we were the ones getting yelled at, and we had no control over the issues."

For the past five consecutive years, the company has grown by 40 percent a year. In 2011, *Inc. Magazine* ranked Alpha Card No. 1,644 on its list of the country's 5,000 fastest growing companies. In addition, *The Philadelphia Business Journal* has honored the company among its "Philadelphia 100," for the city's fastest-growing, privately held companies, for the last four years. Alpha Card reached as high as No. 6 on that list in 2007.

"We have somewhere around 52 employees between Philadelphia and our Sacramento office," says Kalemis. "We have over 600 sales groups signed up to us that may have sales reps under them as well. We have active merchant locations of around 22,000. Last year, (processing volume) was $2.1 billion. This year, we're probably going to hit $2.3, $2.4."

Alpha Card's strategy is to do everything in house, including tech support, customer service, sales support, gift cards and customer loyalty programs, payroll services, deployment, cash advances, ATMs, and more.

"We're a one-stop shop," says Robert Heinrich, the company's California-based vice president of sales. "That's what really sets us apart from anybody in the competition. Most importantly, we control products and services in-house, which means we're more efficient. I can get that approved and deployed and taken care of in a very timely fashion."

"We really care about service," adds Kalemis.

Coast to Coast Coverage

Alpha Card ranks among the small minority of ISOs who assume liability for transactions. Another key practice of the company is zero-hold call times for merchants.

With those strategies at work, the company embarked on a new phase of its growth strategy during the summer. Since joining the company, Heinrich had always been based out West, but in June the company opened the Roseville, California, office, which now employs 11 people.

When customers call after 5 p.m. Eastern Time, the receptionist in suburban Sacramento takes over through a voice-over-Internet program until 10 p.m., allowing the company to provide service for longer. The company also plans to begin shipping some items from its West Coast office to allow for quicker shipping of equipment to new customers who are located within its geographic region. In addition, Alpha Card will create an agent/bank division for direct sales.

Heinrich joined the company in November 2006. Unlike Kalemis, who was a newcomer to the industry, Heinrich helped to provide some institutional knowledge within the industry for the company as it grew, as he has a long background in it.

Heinrich was recruited out of college to work for TASQ Technology, which provides POS technology and services. He worked there for almost five years, leaving six months after it was acquired by First Data. At that point, he went to work for United Bank Card as a national sales manager in October 2004 until moving to Alpha Card about two years later.

Brick-and-mortar restaurants and retailers make up 95 percent of Alpha Card's clients. Part of the reason Alpha Card elected to go after such businesses is because of its status as a full-liability ISO.

Heinrich estimates that about 10 percent of ISOs are full-liability. The company's process of learning to do its own risk management was "a school of hard knocks," which can result in mistakes and financial losses. It requires monitoring every transaction for every merchant on a daily basis and putting up a large reserve to the bank along with a rolling reserve in case the ISO takes a big loss.

Most of Alpha Card's risk management is done by computer programs that scan every transaction within certain parameters to identify transactions that need to be red-flagged. About three people staff that office.

Being full-liability also allows the ISO more flexibility, to approve accounts, to keep accounts, and in portability if it were to choose to move them to a different sponsoring bank.

Turbulent Ride

While Alpha Card has enjoyed fantastic growth for the last few years and has settled upon strategies that work for it, the ISO is hardly an overnight success story. Kalemis started his first business when he was 19 while pursuing a marketing degree from Philadelphia's LaSalle University. He sold that business to a partner in 1997 when he was diagnosed with non-Hodgkin's lymphoma at age 34. (He says he is now in full remission.)

In the first three years after starting Alpha Card, Kalemis made a total of $9,000. Telemarketers and sales reps within the company were making more than he was.

WORDSTOTHEWISE

Kalemis' and Heinrich's advice for new and growing ISOs:

■ **Become a student of the game.** "It's really understanding this industry and having patience," says Alpha Card Services CEO Lazaros Kalemis. "Nothing happens overnight. The most successful people I know in this industry, they've all had to go through the wringer basically. It's learning the industry and it's really doing something different." It's about "finding a niche for themselves and being patient because you don't open up an ISO shop, put up a sign in the door, and do 100 (applications) per month. That doesn't happen anymore."

■ **Be careful with whom you partner.** Alpha Card Services Vice President of Sales Robert Heinrich says that is the most important decision a company will make. "What ISO are you going to be doing business with?" he asks. "Do they share the same morals and ethics as you do? What I mean by that is they can promise the world, but do they really follow through with the customer service, the agent support?

"Do your homework," he continues. "History always repeats itself. What is the history of that particular company? There are so many people who have been in this industry for a long time. They'll give you answers: 'This is what happened to me when I did business with them.'"

■ **Think long-term.** "We're going to be in business for the next 20 years," Heinrich says. "If we treat customers well, they'll stay with us for as long as we're in business. If I can maintain 98 percent of my customers, make them happy, I'm doing a very good job."

"I don't even know why we stayed in the business, to tell you the truth," Kalemis recalls. "Nobody with a brain would stay in the industry making $3,000 a year, but my ego wouldn't let me admit that I failed."

That changed in 2003 when the company fired all of its telemarketers and began allowing sales reps to make their own appointments. Training has become a huge priority for the company.

"We're going to offer training to everybody," Kalemis says of the company's philosophy when it began recruiting reps. "So we have training classes weekly. We have our relationships managers, myself, our national sales managers, our VP of sales—everybody is willing and able to hold the hands of the rep. Our underwriters look at pricing and make sure that reps aren't underpricing things [so] they're not going to lose money. We're constantly doing that training."

And growing.

John Manasso is a contributing writer to Transaction Trends. *Reach him at john_manasso@yahoo.com.*

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C onnections are key to capitalizing on new opportunities in the rapidly evolving electronic payments industry. From mobile payments to data security, technologies and services are moving at breakneck speed, making it vital for today's industry professionals to be in touch with top providers.

On the following pages, you'll find more than 200 companies that can provide you with the tools you need to form valuable partnerships and thrive in today's market. With suppliers specializing in all facets of the industry, this detailed guide serves as a handy reference for ISOs in need of help.

The Product and Services Directory is produced as part of *Transaction Trends* magazine's commitment to serve you with the resources and information critical to advancing your business. Comprehensive vendor categories will help you search and find the right company for your various needs. We hope this guide will serve you year-round and that you'll refer to it often.

Note: Despite our best efforts, it's possible that some companies that offer products/services to ISOs did not make it into this guide. Companies that would like to be included in next year's edition may email cumbrell@strattonpublishing.com and include in the subject line "contact me for the 2012-2013 *Transaction Trends* Product and Services Directory."

Visit the ETA **Payments Marketplace** for online listings of the suppliers in this guide: www.etabuyersguide.org.

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2011's Most Overlooked Security Details

E-Commerce merchants should be extra vigilant this holiday season

By David Ellis

In the midst of whirling snow, colorful blinking lights, and last-minute trips to department stores to find that perfect gift, Internet security probably isn't in the forefront of merchants' minds—but it should be. The season doesn't just bring cheer to the average person; it's a potential payday for hackers looking to cash in on businesses that will see record numbers of credit card transactions.

Implementing security measures requires a lot of consideration. Merchants often trust that they are securely configured or believe their modest size falls below hackers' radars. Sadly, trends show hackers are actually focusing on smaller merchants.

In forensic investigations around the world, the SecurityMetrics Forensics Team discovers often-overlooked security details that lead to data compromise. This holiday season, consider discussing these 10 common security problems and fixes with merchants:

1. Remote access. By far, the leading method attackers employ to breach merchant computer systems is compromising weakly configured remote access applications. If a merchant uses pcAnywhere, VNC, LogMeIn, Remote Desktop, or any other remote access tool that only requires a user name and password to gain access, the business is at risk.

The Fix: Use a remote access application that requires two independent methods of authentication, such as a user name and password, and an authorized onsite person to "allow" the remote access session.

2. Default, weak, or nonexistent passwords. During one investigation, we discovered the IT company that configured the compromised merchant also set up 50 additional merchants with the same configuration and passwords. The plea to change default passwords may sound like a broken record, but the epidemic plagues large and small businesses. When vendors install POS systems, the default password often is "password," or the system has no password at all. Anyone can discover default passwords for many payment applications via a simple Google search. Random, but noncomplex, passwords are easily broken by hackers utilizing simplistic password cracking software.

The Fix: When installing POS systems, change all default passwords. Ensure all authorized users have unique user credentials that employ upper- and lower-case alpha, numeric, and special characters.

3. Anti-virus software. Imagine an attacker who enters a merchant's Payment Application Data Security Standard (PA DSS) compliant system and sees the merchant has aggressive anti-virus software and no unencrypted credit card information present. Is he out of luck? Not always. The attacker may install malware on the POS terminal itself and capture credit card data the moment it is swiped at the terminal before encryption. Updated anti-virus software installed at the POS terminal often will detect and prevent this type of attack.

The Fix: Make certain all anti-virus software is up-to-date on every computer involved with cardholder data network segments.

4. Firewalls. Nearly 50 percent of all Level 4 merchants investigated do not have a firewall in place, and many that do, don't configure them properly. Processing credit cards without a firewall is a virtual ticking time bomb. Envision a merchant who owns a hardware store. At day's end, he turns off the lights, walks out the door, and leaves the front door wide open behind him. That impending risk is analogous to a network system that does not have a firewall in place. Hackers scan for open ports just as burglars check for unlocked doors.

The Fix: Ensure firewalls are properly configured. Many merchants don't realize firewalls are meant not only to prevent bad things from getting in, but also from letting the wrong things out. Once hackers are in a system, they need to get the credit card information out. Properly configured firewalls make it difficult for hackers to get into a system, and even harder to export data out.

5. Payment processing software. In a study by GFI Software, 50 percent of businesses suffer critical IT failure from operating with nonsecure payment processing software and from installing bad software patches. Even a compliant POS application can be configured to improperly store unencrypted credit card numbers.

The Fix: Payment software must be

PA DSS compliant and properly configured with the latest updates and patches. If merchants choose to store credit card data, they need to ensure it is encrypted, truncated, and/or tokenized. By encrypting stored credit card data, any stolen data will be worthless.

6. Wireless. This was the Achilles' heel of T.J. Maxx, the U.S. retailer reported to have lost information from 45.7 million credit cards to hackers. Some merchants claim they have a business need that requires payment processing in a wireless environment. If that is true, it must be established on a platform requiring the strongest available encryption.

The Fix: The best way to avoid compromise is simple. Encourage merchants not to use wireless technology in the credit card processing environment. Even when a wireless network is protected by strong encryption, the method to hack that encryption may be right around the corner. If your merchants believe they have a business need that requires the use of wireless in a cardholder environment, encourage them to research new options.

7. Employees. Twenty-two percent of U.S. and 24 percent of British employees say they would feel comfortable selling their employer's data, according to SailPoint Research.

The Fix: Background checks, security cameras, and unique employee login credentials will help merchants monitor employee conduct. Employees need to know their actions are being monitored and anyone committing acts of data theft will be terminated and prosecuted.

8. Event logging. Compromised merchants invariably ask, "What are the chances you will catch the [responsible] person?" The likelihood of identifying the bad guy is tied to the quality of event logging. This also holds true when employees are involved.

The Fix: Store at least four months of event logs on hand and 12 months of logs in deeper storage, such as tape backups. Review computer event logs for malicious activity at least weekly. Also, ensure all employees are required to login with individual user credentials.

9. Outsourced IT needs. Many merchants rely on independent IT companies to ensure they're compliant with security standards. One of the most common outcries we hear from compromised merchants is, "But our IT guy said we were secure!"

The Fix: Verify outsourced IT security work actually is secure. (See #10.)

10. PCI Data Security Standards (DSS) compliance. PCI DSS can be a complex issue, but going through the PCI process will often identify areas of vulnerability as well as educate merchants on key areas of security.

The Fix: Remember that IT security is like a living, breathing organism that needs to be nourished to survive. As servers and POS terminals are upgraded or replaced, or software patches and updates are released, PCI DSS compliance will change, requiring merchants to revalidate to remain PCI DSS compliant. *TT*

David Ellis, CISSP, QSA, PFI, is the director of forensic investigations for SecurityMetrics in Orem, Utah. Reach him at 801/724-9600 or visit www.securitymetrics.com.

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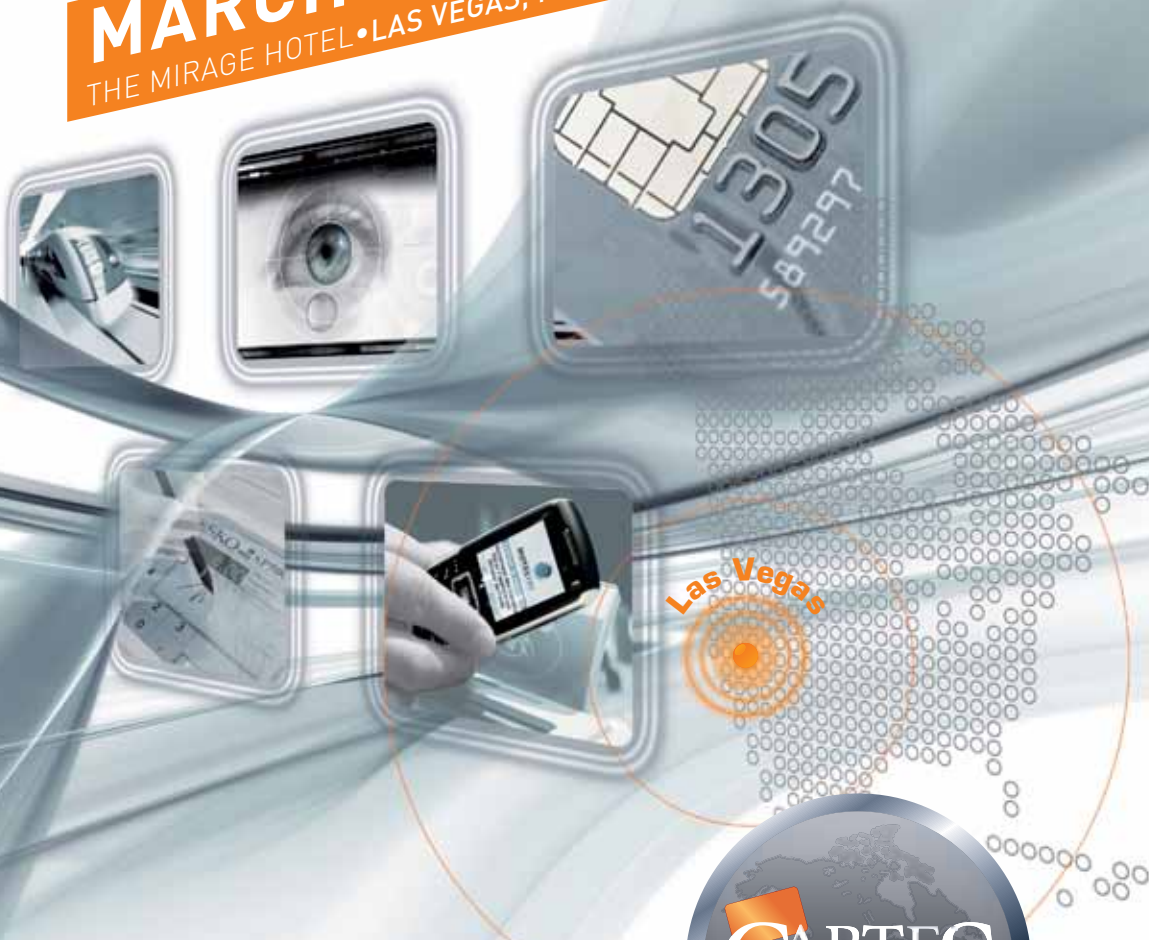
Success by Association

National Processing Company's merchant-acquiring prowess begins and ends with relationships

By Bryan Ochalla

When Cincinnati-based Fifth Third Processing Solutions (now Vantiv) decided to extend its company's payment-processing reach, company executives turned to—and, late last year, acquired—National Processing Company (NPC).

"They were interested in our particular expertise in the small- and medium-size business space, and they were interested in our unique expertise in the ISO space," says Jim Oberman, chief operating officer of NPC, which is headquartered in Louisville, Kentucky.

Acquisitions All Around

NPC's expertise in the ISO space can be attributed, at least in part, to a number of acquisitions that have taken place over the last decade or so.

In 2000, Oberman was part of a team that bought (from First National Bank of Omaha) a majority share of Retriever Payment Systems. He and his colleagues bought the rest of the bank's interest in the payment processor four years later. In 2006, they made another acquisition—this time buying (from Bank of America) their company's current namesake.

Both NPC and Retriever Payment Systems "were all about ISOs and all about relationships," says Oberman. And the same can be said about the current iteration of NPC, which Oberman describes as a merchant acquirer that's focused on the small- and medium-sized enterprise market. "It starts with relationships, and it ends with relationships."

The staff partners with ISOs who focus on sales, marketing, and business development while NPC does "all of the complex things that go into supporting a merchant base. We do all of those things on behalf of our ISOs so they can do the things they do best," he adds.

And thanks to last year's acquisition by Vantiv, NPC's clients are able to plug into a lot more technology, too.

"Now we're part of the Vantiv family and we're able to tap into their processing depth and scale—as well as their products, services, and technologies—and push all of it down to our ISOs and agents, which allows them to do their jobs even more easily and efficiently than before."

Staffers and Solutions

Every ISO and agent that works with NPC is assigned either a relationship manager or a G.E.M. ("Going the Extra Mile") representative whom they can call on whenever they need assistance. They also have access to a number of support associates who assist with the terminal set-up or upgrade process and service analysts who provide research and analytical support.

A number of the acquirer's sales-office tools also assist NPC's ISOs and agents, including Merchant Application Gateway, a boarding platform that allows sales partners to electronically submit applications and NPC to underwrite and set up a prospective merchant in as little as two hours. In addition, MyNPCdata.com allows merchants and sales partners to access transaction-level reporting via e-statements, while NPCrm.net—a web-based CRM portal—allows both groups of clients to access information about their portfolio, including call center notes, residual payment information, and more.

These products and services "give the ISO a view into everything we see," says Oberman. "We're willing to do all the heavy lifting, but if an ISO wants to see what we see, they can access that information."

Ultimately, Oberman says NPC's main goal is to help ISOs and agents grow their businesses "without having to invest in all of the infrastructure that's required today to board a merchant, approve a merchant, build a download, and deploy equipment—all while taking care of customer service, technical support, and retention, too." **TT**

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> "It starts with relationships, and it ends with relationships."
>
> —Jim Oberman

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