

## Have you seen anything like this lately?

Many merchants receive faxes like this out of the blue and don't know what to make of the sales pitch. Others may receive a notice like this from their Card Processor, either as a supplement to their monthly statement or a separate letter.

**What you should know:** Cardholder Information Security is a growing concern for Terminal based applications. However, if you receive a letter from anyone you don't know, be suspicious. If the contact person wants you to give them ANY information or SELL you anything, be very suspicious. Some processors use scare tactics as a marketing pitch with the primary goal of getting you into a lease agreement that is way over priced. If you should receive this type of letter or any communication regarding your processing methods or equipment, be sure to call the number that should be on your Merchant Statement or on your Terminal for Customer Service.

There are many reputable Sales People with Merchant Processors that are happy to inform you of Industry Compliance Mandates and Terminal Options. However, the reputable Sales Organizations make it clear to you that they would like to do business with you and be your Payments Processing Vendor. Don't be fooled by anyone claiming to be your processor or misrepresenting Compliance Standards.

Many Processors will offer an upgrade/trade-in program that will save you money and help you meet the industry needs for compliance. While many offer lease agreements, you may want to ask your processor about Upgrade Options and Purchase Programs that will ultimately save you a good deal of money. Keep an eye out for Leasing Must Know Info on future Merchant Bill of Rights postings.

Dear Sir or Madam,

**Our records indicate that you may be utilizing a terminal that is no longer being manufactured and may not be able to accept application updates for legal compliance requirements.**

This means we may not be able to replace or service this piece of equipment. A complete listing of these obsolete terminals follows:

- Accelera<sup>®</sup> and Accelera<sup>®</sup> SE
- Dassault<sup>®</sup> Talento
- All DataCard<sup>®</sup> terminals
- Envoy ATP, FTP, and EDC 100
- Hypercom<sup>®</sup> 256K Memory (CARDnet)
- Hypercom<sup>®</sup> CT4, CT5, CT6, CT7 and T1ET
- LinkPoint<sup>®</sup> 2000, 3000
- Lipman Nurit<sup>®</sup> 2000
- SurePay<sup>®</sup> Terminal
- Transport<sup>®</sup> 232
- VeriFone<sup>®</sup> Omni 380, 390, 395, 396, and 470
- VeriFone<sup>®</sup> Cashier 101
- VeriFone<sup>®</sup> Printer 250
- VeriFone<sup>®</sup> Tranz 330, 340, 420, and 460
- VeriFone<sup>®</sup> Zon, Jr. Plus, and Zon, Jr. XI/XL 300

Upgrading to a new terminal is easy and can provide the following benefits:

- ◆ **Accept PIN-Secured Debit cards** one of the fastest growing payments. Typical benefits include lower transaction costs, reduced chargebacks and an increase to ticket sales. *In fact*, consumers surveyed in the 2004 Star<sup>®</sup> Consumer Survey state they spend 32% more with PIN-secured debit than with cash.
- ◆ **Gift Card capability** - Offering your customers gift cards helps increase revenue at your store, reduce fraud and build your brand and customer loyalty.
- ◆ **Terminals compliant** in meeting the latest federal, state, and association regulations resulting in less chargebacks or possible fines.
- ◆ **Auto Settle capability**, which automatically settles your payment transactions at a predetermined time each day. This feature can help increase cash flow but more importantly saves you money to help avoid potential higher interchange rates set by Visa<sup>®</sup> and MasterCard<sup>®</sup> regulations.

**Get 100 Complimentary Gift Cards and a Complimentary Debit PIN Pad**

**Call Toll-Free 1-800-█-1477 today!**

Must purchase or lease new terminal to be eligible for gift card and PIN Pad offer. Offer requires merchant acceptance of applicable terms and conditions. Some restrictions may apply. Offer subject to change without notice. Speak with a Business Services Representative for more details.