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Deposit Checks Right From Your Office

At Meridian, we consider ourselves to be your business partner. It is this mentality that always has us on the lookout for products and services that will save you time and money. Recently we have been researching ways to eliminate trips to the bank to deposit checks. Trips to the bank cost you money by paying an employee to drive to the bank and make a deposit. Not only are you paying them to take care of this chore, but you are decreasing their productivity. We have found a solution that will eliminate costly trips to the bank. The service is called Remote Deposit Capture or RDC. RDC is the process of electronically capturing check images and data, transmitting that information for deposit and clearing, and truncating the original paper check all through your PC.

Benefits of RDC:

- ◆ It reduces time and labor costs: no more paper check deposit preparation or photocopying.
- ◆ Have you ever had a customer not remember if they paid or need to research a check—do it yourself, no need to call the bank and pay possible research fees.
- ◆ Extend deposit hours to fit with your busy schedule—no more rushing to get to the bank before cut-off times or end of day.
- ◆ Increased collection of returned (NSF) checks
- ◆ Improved funds availability of check deposits to next day
- ◆ Reduce paper check deposit and clearing fees
- ◆ Not locked in to a specific banking relationship



To find out more information about RDC you can call us directly or visit:
<http://www.remotedepositcapture.com/overview/rdc.dorporate.benefits.aspx>.

Insider Tips...Identifying Fraud

With fraud on the rise, it is important to educate your staff how to identify a possible fraudulent transaction. Listed below are 12 indicators that should be a red flag.

- 1) First time shopper: criminals are always looking for new victims.
- 2) Larger than normal order: because stolen cards have a limited life span, crooks need to maximize the size of their purchase.
- 3) Orders that include duplicates: having multiples of the same item increases a criminal's profit.
- 4) Orders of "Big Ticket" items: these items have a maximum resale value and therefore high profit potential.
- 5) Rush/Overnight Shipping: Crooks want the items as soon as possible and are not concerned with shipping costs.
- 6) Shipping to an International Address: A significant number of fraudulent transactions are shipped outside the US. Only US addresses can be validated using AVS (address verification system).
- 7) Similar Account Numbers: particularly useful if the numbers were generated using software available on the internet.
- 8) Multiple Cards for the same order: generally done with a batch of stolen cards
- 9) Multiple Transactions on one card in a short time frame: could be an attempt to run a card until the account is closed.
- 10) Single Billing with Multiple Shipping Addresses: could represent organized activity.
- 11) Multiple Transactions from a single IP address: more than one or two cards could definitely indicate an online fraud scheme.
- 12) Order from Internet Addresses that make use of Free Email: These email services involve no billing relationships and often neither an audit trail nor verification that a legitimate cardholder has opened the account.



Save a tree: sign up now to receive your quarterly newsletter via email. Simply send an email to service@meridianmerchant.com with newsletter in the subject line or call 877.794.5729.



Quarterly Update

PCI Data Security 101: How Do I Become Compliant



Becoming compliant can be a daunting task. At Meridian, we have done the legwork for you and found a company that made completing the forms a simpler process and provides exceptional support.

In order to become compliant with the new regulations, your business as well as your terminal need to follow specific guidelines. We have taken care of making sure your credit card processing solution is meeting the requirements and now you need to cer-

tify that your business is doing everything it can to protect cardholder information.

All merchants must register with simplyPCI by April 30, 2009. If you haven't registered by then, you will be assessed a fee of \$12.00 per month until you become certified. Registration is easy, go to www.simplypci.com and follow the registration instructions.

If you have any questions about the registration process or completing the form, you may contact

us or simplyPCI directly at 888-697-2443 option 2 and they will be happy to assist you.

For additional information about PCI guidelines, visit http://usa.visa.com/merchants/risk_management/cisp.html.

Important News for Verifone Terminals

We received notification that the Tranz units are being retired. These units are being retired due to the fact that they no longer have the memory capability to support the new PCI guidelines. Here is what that means for you:

We can no longer build files for any Tranz unit.

We can not order replacement parts should a component go bad. If this occurs, you will need to purchase new equipment.

No immediate action is required unless you would like to proactively upgrade your equipment to avoid a potential disruption in service should your unit stop working. Anyone who upgrades their equipment prior to June, will receive a discount of \$50.00 off the purchase of their new equipment.

The Tranz family includes:

Tranz 330, Tranz 380, Tranz 380x2, and Tranz 460

Please contact your Relationship Manager for more information.



What's Your Strategy?

A new year is underway and marketing is an important part for the success and growth of your business. In order to market successfully, you need to determine what makes your business unique and why your products or services are a better value than what you can get from another provider. Until you know the strengths of your business, it will be difficult to develop a strategy that will draw in potential buyers. Every year you should re-evaluate your strategy to make sure your offers and promotions stand out from other providers, show off your goods/services, and highlight the things you do to improve the customer's experience.

In today's technology driven world, people are far more likely to search the web than pick up a phone book. A key tool for every business is to make sure they have a website. Chances are, if you do not have an internet presence, than you are losing sales and missing out on a powerful channel for communicating with the public. A well designed website will attract interest in your product/service and it is important that the information contained on your website be accurate, up to date, and laid out in an easy to use—easy to follow format.

Do some research before you get started. View websites for similar and different businesses. Keep notes about what you liked and didn't like about each site. Do homework on website developers—ask for a portfolio and references as well as what kind of support they offer in regards to making updates and changes and what their time frame is for going live. Make sure you find someone who you trust and can work well with.

Good Luck with your 2009 Marketing Campaign!

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Say YES to American Express Cardholders

If you are tired of turning away cardholders looking to use their American Express Card, contact us and we can provide you with a rate quote and enable your ability to accept AMEX. The process is simple, you no longer have to contact AMEX and go through an automated system, we can do it for you through a special relationship we have established with American Express. You can be approved and set-up to begin accepting American Express in as little as 24 hours.

Contact us today to get started.

Fun Facts

The United States Postal Service introduced Zip codes in 1963.

Camels have 3 eyelids.

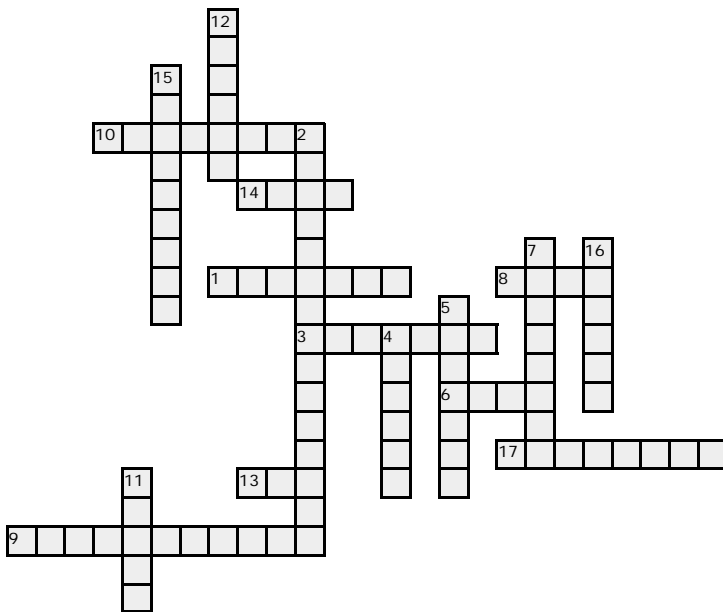
Thomas Edison made the first sound recording on his phonograph on December 6, 1877.

February 1865 and February 1999 are the only months in recorded history not to have a full moon.



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United We Stand...SYMBOLS OF AMERICA



Across:

1. The image of the bald eagle may be found on ____ agency seals.
3. One thing the Eagle symbolizes is...
6. Proclamation 5574 discusses which symbol?
8. One thing the Rose symbolizes is...
9. One thing the Eagle symbolizes is...
10. One thing the Rose symbolizes is...
13. One thing the Rose symbolizes is...
14. It may also be found on the President's ____.
17. One thing the Eagle symbolizes is...

Down:

2. Which of the symbols is located in New York?
4. This resolution declared the rose the National Floral ____.
5. One thing the Eagle symbolizes is...
7. The Statue of Liberty is a ____ to American freedom.
11. Sculptor Frederic-Auguste Bartholdi imagined a statue of a woman holding a ____.
12. In October 1985, the ____ passed a resolution.
15. Which symbol was chosen by our Founding Fathers?
16. One thing the Rose symbolizes is...

Be one of the first 10 people to submit correct answers to service@bizserve.biz and receive a free convenience pack of paper for your credit card terminal. Look for the answers in the next quarter's newsletter.