

Insider Tips: Getting the best rates

1. The best or lowest rate you can receive is on pin based debit transactions. If your average ticket is higher than \$50, you may want to consider adding a pinpad to your credit card terminal.
2. Make sure you are swiping the card to ensure that you receive the lowest rate possible.
3. If you need to key-enter a transaction, be sure to enter the zip code.
4. Settle your terminal daily. If you do not settle within 48 hours of a transaction, the transaction may downgrade, meaning you will pay a higher rate.

As with anything else, there are always exceptions to the rules.



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Do Your Banking on Your Desktop

Last year we introduced you to a new business solution called Remote Deposit Capture (RDC). This business solution was designed to save you time and money by eliminating trips to the bank and the need to photocopy checks. 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. The solution has gotten even better with a later cut-off time for next day funding and the ability to deposit to multiple bank accounts. We also now have 2 affordable equipment options for you to choose from.

Let's do a quick recap of the benefits of this solution:

- + Reduce time and labor costs: no more paper check deposit preparation or photocopying
- + Extend deposit hours to get 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 into a specific banking relationship
- + Eliminate the need to call the bank to research an item

Trips to the bank cost you money. Not only are you paying an employee to drive to the bank and make a deposit, but you are decreasing their productivity as well. RDC is a reliable and convenient solution that will eliminate costly trips to the bank.

To find out more information about this valuable service, contact your relationship manager or visit: <http://www.remotedepositcapture.com/overview/rdc.corporate.benefits.aspx>

Principles for Project Management Success

- 1) Do the right project. Pick the project that gives you the biggest value for your effort and is most aligned with your company's goals.
- 2) Define scope clearly and precisely – make sure everyone is on the same page.
- 3) Get the right team. Define the skills you need and get people with those skills onboard.
- 4) Cover your bases: scope; time & cost; quality; risk; human resources; procurement; communications; integration
- 5) Use a life cycle to keep the projects on track.
- 6) Use feedback with your team and focus on scope and quality.
- 7) Follow through to success.
- 8) Compile project historical information and lessons learned to make future projects easier.

"By failing to prepare, you are preparing to fail."

~Benjamin Franklin



PCI PED Security Requirements

What are they & how is my business impacted?

We understand that merchants have a lot of things to worry about and that the ever changing security standards are hard to keep up with and often times difficult to understand. Because security is so complex, merchants are sometimes not in compliance simply because they don't know which standards apply to them. We have taken the work out of security, sifted through all of the information out there and compiled what merchants need to know in a simple, easy to understand package. Our goal is to inform merchants whether they are compliant and what they need to do to become compliant.

To review, there are three different mandates from Visa that must be met by US merchants by July 1, 2010. These are:

- All non-certified payment terminals on which PIN debit transactions are conducted must be removed from service. This includes any terminal that is not either Visa PED or PCI PED.
- All debit card PINs must be encrypted in TDES from the payment

- terminal.
- All applications that "store, process, or transmit cardholder information" must be PADSS or PABP compliant.

What is PCI PED?

PCI PED applies to all manufacturers who specify and implement device characteristics and identification number (PIN) entry terminals used for payment card financial transactions. Merchants should only use PIN entry devices that are tested and approved by the PCI SSC. The PCI PED standard will be updated every three years to accommodate changing security realities. PCI PED security requirements only affect devices that are used for debit card payment acceptance.

Important Dates

July 1, 2010 – "Never approved" devices which have never been certified to the

standards must be removed from service by this date. Acquirers can fine non compliant merchants and ISOs anytime after July 1, 2010.

- August 1, 2012 the date by which acquirers may be assessed fines for sponsoring any non-TDES compliant merchants or agents from Visa.

"All non-certified payment terminals on which PIN debit transactions are conducted must be

Where can I find out more?

There are a number of resources that you may find helpful:

- www.verifone.com/pciped
- www.verifone.com/security
- www.pcisecuritystandards.org
- https://www.pcisecuritystandards.org/security_standards/ped/approvallist.html

Information contained in this article was provided by Verifone and can be found by visiting www.verifone.com/pciped

You may contact Meridian Merchant Services with any questions.



Introducing ControlScan

Effective April 1, 2010 Meridian Merchant Services will be utilizing a new Approved Scanning Vendor(ASV) to help you achieve PCI compliance. ControlScan will help you meet the requirements regarding the safe handling of credit card data. As a refresher, the Payment Card Industry Data Security Standard (PCI DSS) is a set of guidelines put in place to ensure that merchants are following best practices in order to reduce credit card fraud and security breaches. The PCI DSS was formed by the five major card brands in 2004 and compliance with this

standard is required of all merchants. For businesses accepting credit cards, PCI compliance is no different than having a business license or tax ID, they are all required. The good news is that ControlScan will make achieving compliance as easy as it can be for your company. ControlScan is a leading provider of PCI security solutions for small- and medium-sized merchants. Their easy-to-use tools and detailed, personal level of support make achieving compliance less complicated. We at Meridian Merchant Services have done a great deal of research to find and

provide you with an easy-to-use, cost effective solution for achieving PCI compliance. Once you achieve compliance your attestation will automatically be submitted to Meridian Merchant Services on your behalf. We chose ControlScan because they provide a personal level of support and will be available to answer any questions you may have regarding PCI compliance. You will receive communications regarding this program with more information on how to get started.

Meridian Marketplace

Terminal Supplies

- Printer 250
- Single Ribbon - \$4.60
 - 6 Ribbons - \$24.95
 - 10 paper rolls - \$16.75
 - 50 paper rolls - \$65.50

- Printer 900
- Single ribbon – \$4.90
 - 6 ribbons - \$28.75
 - 10 paper rolls - \$16.75
 - 50 paper rolls - \$65.50

- T7P-Friction/T460
- Single ribbon - \$4.60
 - 5 ribbons - \$21.75
 - 10 paper rolls - \$16.75
 - 50 paper rolls - \$65.50

- Omni, Nurit & T7P-Thermal
- 10 paper rolls - \$13.80
 - 50 paper rolls - \$61.00

Miscellaneous Supplies

- Decals
- Visa/MC/Disc – Free
 - Visa/MC/Disc/Amex – Free

- Imprinter/Supplies
- Imprinter - \$35.00
 - Imprinter plate - \$2.50
 - Sales drafts (100) - \$4.50

- Cords/Outlets/Adapters
- 7 Outlet Surge Protector - \$19.99
 - Terminal powerpaks – call for pricing
 - 3’ pinpad cord - \$9.50
 - 6’ pinpad cord - \$15.75

*Prices listed do not include tax and shipping.

Referral Rewards

Don't forget about our referral rewards program!

Receive \$50.00 for any business who signs an agreement with us.

Simply email service@meridianmerchant.com with Referral in the subject line. Include the business name, contact name and phone number.

~OR~

Submit the information via our website's Contact Us page. www.meridianmerchant.com

We will take care of the rest.





Customer Service:

610.898.1435 or
877.794.5729
Mon-Fri: 8am – 5pm
service@meridianmerchant.com

After hours help desk:

800.705.2559

Voice Authorizations:

800.944.1111
Bank ID: 067600

Important News

- **New Qualified Security Assessor**

As of April 1, 2010, Control Scan is Meridian's new PCI Certification provider. Control Scan offers Meridian merchants a higher level of support and the fee is broken down monthly.

- **PCI PED requirement for all pinpads**

All pinpad devices must be PCI PED approved by July 2010. If you currently accept pin debit transactions, you can expect to receive more information from Meridian in regards to this requirement.



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