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## New Year = New Projects

Another year has come and gone and as we start 2010 with renewed optimism it is time to take a look at future projects to improve and grow your business. Meridian is here to help you get started. We have a Cash Advance solution that will help you move forward with projects that have been put on the back-burner due to expense.

Our Cash Advance solution is a simple, quick and convenient way to obtain cash for a variety of uses such as: purchasing new equipment, expanding inventory, opening a new location, taxes, payroll or consolidating debt. No tax returns, financials, personal guarantees or collateral needed. There are also no closing costs and no fixed monthly payments to worry about. Here is how the program works for you:

We take a look at the last four months of your Visa & MasterCard volume and determine the average of your credit card sales. Up to 100% of that amount may be funded directly to you. There are several repayment options, but all payments are made by taking a small percentage of your daily Visa & MasterCard sales to pay back the Cash Advance. All that is

required is that you are in good standing with your current suppliers and landlord. You must also not be in bankruptcy or about to file. As a rule of thumb, it is best to have monthly Visa/MasterCard volume of at least \$5,000. The entire process typically takes 5-7 days. Another key feature is that once you complete one project, the renewal of your cash advance for your next task is easy.

We do work with a variety of different Cash Advance Companies so that we can find the best match for your needs. For more information or to get your Cash Advance, contact a Meridian Relationship Manager at 877.794.5729.

## Insider Tips...Void vs Refund - What is the difference?



Many merchants are confused about the difference between voids and refunds and the impact it has on their consumers. Below is clarification on what each transaction type does and the end result to the consumer.

**Voids:** A voided transaction is deleted from the terminal and not processed at the end of day. It does NOT let the issuing bank know that the transaction has been cancelled. Due to this fact, the pending authorization will remain on the cardholders account for 7-10 days. During this time, the cardholder will not have access to those funds being held by the pending authorization.

**Refunds:** Refunds or returned transactions are processed at the time of settlement. At settlement, the refund is sent to the issuing bank to notify them to issue a credit to the cardholder that negates the previous charge that had been authorized. This results in the original transaction being processed, and within 48 hours, a credit being applied to the cardholders account. This prevents their funds from being placed on hold for an extended period of time.

We strongly suggest that merchants always use refunds to correct errors in transactions.



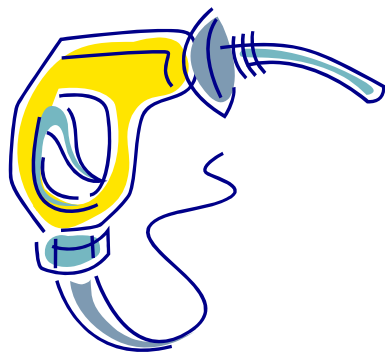
## Quarterly Update

### PCI Corner

The first year of the new compliance certification requirement has come and gone. Some of you have already received your renewal notice and may have even completed your 2010 Certification. If you have not received your renewal notice from Meridian, please keep an eye out for it as there are a few key changes to the process. Once you receive your notice from Meridian, please review and contact us with any questions in regards to the certification process. If you do not complete and/or pass the certification within the timeframe specified in the notice, you will be billed \$12.00 per month on your merchant statement for non-compliance. If you have any additional questions in regards to PCI, please contact Meridian and we would be glad to answer them.



### Gas Saving Tips



Here are some helpful tips if you are looking to save some gas and help your wallet.

- 1) Get gas in the early morning or late evening when it is cooler. The gas will be less dense providing you with more for your money!
- 2) Tighten the fuel cap. Make sure your cap is sealed tightly to prevent evaporation of that precious commodity.
- 3) Routine maintenance is key. Keep your car running at it's most fuel efficient level by following the factory scheduled maintenance checks.
- 4) Lose extra cargo. Don't leave your golf clubs, bowling ball or luggage/bike rack on if they aren't needed. Extra weight drains your gas tank.
- 5) Combine trips. Try to combine as many errands as possible into a single trip to eliminate extra starts and stops. Also, be sure to go to your farthest destination first.

### Don't Be Fooled

We have received calls from a lot of merchants about sales agents introducing themselves as being from "your current card processor." Some even say that your equipment is out of compliance and needs to be upgraded which they will do for free if you sign a new agreement. They also say they are going to lower your rates and save you money. In all cases reported to us, this has not been the case. These agents DO NOT represent Meridian and they have been very misleading in the analysis that they will provide to you. If you are ever approached by a sales agent who tells you your equipment is out of compliance or offers to reduce your rates, ask to see the documentation that shows the equipment that has been deemed non-compliant and for the rates and application in writing. Most times, they will walk away. If they do give you a proposal in writing, please contact Meridian so that we can compare the rates using your YTD real figures. The credit card industry is a shell game, and while they may offer a very enticing rate in one area, they will certainly be making it up in another. In most cases, Meridian will be lower. If we are not lower we will make every effort to match the rates provided by the competitor. We value your relationship and we pride ourselves on providing the highest level of customer support, along with honesty and integrity in the way we do business.

# Volume 2, Issue 1

## Meridian Marketplace

Meridian is pleased to announce our new Marketplace. You can now order supplies directly from us for all of your card processing needs.



### Verifone/Nurit/Hypercom Supplies

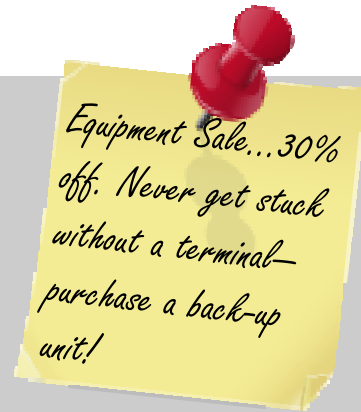
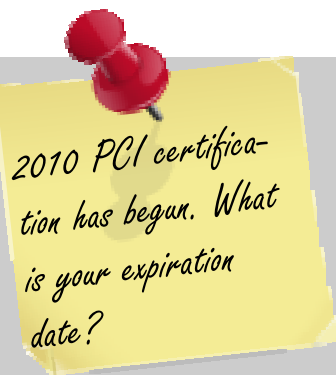
|                                       |         |
|---------------------------------------|---------|
| <b>Printer 250</b>                    |         |
| Single Ribbon .....                   | \$4.60  |
| Box of 6 Ribbons .....                | \$24.95 |
| 10 Rolls—2 part paper .....           | \$16.75 |
| 50 Rolls—2 part paper .....           | \$65.50 |
| <b>Printer 900</b>                    |         |
| Single Ribbon .....                   | \$4.90  |
| Box of 6 Ribbons .....                | \$28.75 |
| 10 Rolls—2 part paper .....           | \$16.75 |
| 50 Rolls—2 part paper .....           | \$65.50 |
| <b>T7P-Friction/T460</b>              |         |
| Single Ribbon .....                   | \$4.60  |
| Box of 5 Ribbons .....                | \$21.75 |
| 10 Rolls—2 part paper .....           | \$16.75 |
| 50 Rolls—2 part paper .....           | \$65.50 |
| <b>Omni, Nurit, &amp; T7P-Thermal</b> |         |
| 10 Rolls—Thermal .....                | \$13.80 |
| 50 Rolls—Thermal .....                | \$61.00 |

### Credit Card Processing Supplies

|                                        |         |
|----------------------------------------|---------|
| <b>Decals</b>                          |         |
| Visa/MC/Discover.....                  | Free    |
| Visa/MC/Discover/Amex.....             | Free    |
| <b>Imprinter/Supplies</b>              |         |
| Imprinter .....                        | \$25.00 |
| Imprinter Plate .....                  | \$2.50  |
| Sales Drafts—100.....                  | \$4.50  |
| <b>Power Cords/Outlets/Adaptors</b>    |         |
| 7 Outlet Surge Protector .....         | \$19.99 |
| Terminal Powerpaks .. call for pricing |         |
| Pinpad Cord—3ft .....                  | \$9.50  |
| Pinpad Cord—6ft .....                  | \$15.75 |

\*Prices listed do not include tax and shipping.

## Bulletin Board



## Referral Rewards Program



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](mailto: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, [www.meridianmerchant.com](http://www.meridianmerchant.com).

We will take care of the rest.