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It's a Matter of Convenience

In our busy society, people are always looking for the quickest and most convenient place to make their purchases. Offer your customers the convenience of an ATM at your location. By offering this feature, you can increase foot traffic, overall sales and improve your per customer profit.

How can ATM's increase foot traffic to my business?

By displaying your ATM in a prominent location, it will help attract people passing by your location to come into your store to get cash out that they would otherwise have to go to a bank ATM for.

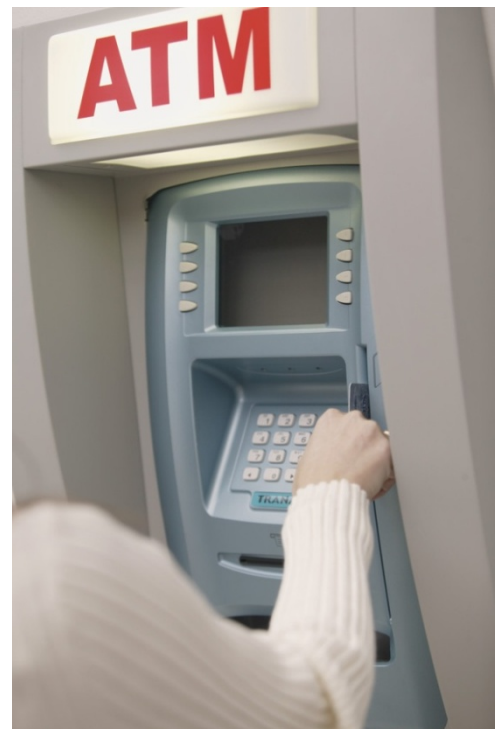
Why would an ATM increase my sales?

ATMs allow your customers to access their cash from checking, savings and even credit cards. When customers have more money they spend more. An industry study showed that up to 20% of the money withdrawn from an in store ATM is spent in that store.

How would an ATM increase my profit?

Every time a customer uses your ATM, they are assessed a surcharge. A portion of this surcharge is then paid to the business.

These are a few ways an ATM can help improve your business' bottom line. For more information about the ATM, please contact your relationship manager.



5 Easy Ways to Promote Your Business

- 1) Use every outgoing communication as business promotion. Make sure your envelopes, stationary and email signature contain your company's logo, website, address, phone number and email as well as your business slogan. Change your email tag line to reflect a special offers or product.
- 2) Use online forums or bulletin boards. In most instances, although you can not directly promote your business, you can dialog with individuals and showcase your knowledge which might attract new customers.
- 3) Buddy marketing. You may have an associate that owns a business that compliments yours. Devise a joint marketing strategy (brochure, newspaper ad) and share the cost.
- 4) Freebies. Everyone loves freebies and it doesn't have to be anything extravagant. Make sure the item has your logo and website on it if possible.
- 5) Free Seminar or Presentation. Draw potential customers to your store or office by doing a "How To" workshop. Combine it with special discount prices for participants.

Happy Holidays

It's hard to believe but another Holiday Season is just a few short months away. Don't miss out on any more opportunities to promote your business and attract new customers.

Your ongoing patrons value your products and services. If they can buy a friend, relative or co-worker a gift card and promote your business by word of mouth, what better advertising is there? It's also a time saver for them if they need a gift quickly. The individual who received the gift card is now a new customer for you and may even do the same for someone else. It's a snowball effect which means good things for your business.

Gift Cards are a highly effective marketing tool outside of the holiday season as well. There are a variety of ways that you can utilize them to promote your business. Offering a sale on gift cards or sending small \$5 or \$10 gift cards in the mail to nearby residents are just two such ways they can help increase traffic and sales. Another proven benefit of gift cards is that customers using gift cards to make their purchase tend to spend on average 35% more than what their gift card is actually for.

A gift card program is easy to implement and can be set-up within 5-7 business days. Online tracking provides you with an easy way to manage your gift cards and know what the outstanding balances are.

Contact your relationship manager to start working on your design.



Important News for Omni 3200 series

We received notice that Omni 3200's and 3200se terminals have been end of lifed. Similar to the Tranz family that was retired in April 2009, the 3200 series can no longer handle the new programming with all of the enhanced security features. If you currently have a 3200 series terminal, here is how it impacts you:

- We can no longer build or update files for any 3200 series terminal.
- If the terminal starts to malfunction, although we could repair it, we could not reprogram it after repair. The unit will need to be upgraded.

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. If you decide to upgrade prior to August 27th, you will receive a \$50.00 discount off the purchase of your new unit.

Please contact your relationship manager for more information.

Insider Tips: Don't Be Fooled

The credit card industry is a very competitive entity and can also be very misleading. Many of you are constantly being approached by sales representatives who are claiming that they will be able to save you money by simply switching to them. Their ploy is to offer a low base rate, but that is often very deceptive. They offer a low rate but do not disclose the costs for mid and non qualified transactions. They often do not provide what their item and/or authorization fee will be and what surcharges they will be passing through. Most times, that will only be found in the fine print

after you sign their contract.

Another frequently used tactic is the promise of free equipment. With "free" equipment, you often will pay a higher annual fee or you will pay an ongoing maintenance fee. So although you are not paying for the terminal upfront, you will be paying for it over the duration of your processing relationship. The other deception with free equipment is that it is often a used device that may prove to be unreliable.

Get the facts first. Ask questions and contact Meridian. In most

cases, we are able to either show you why the offer won't save you the money they promise or if there truly is a savings, we will do everything we can to match it.

We value your relationship and have worked very hard to earn and maintain your trust. We are here to be your partner and assist you in any way we can.

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.



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.



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

- **2010 PCI Compliance**

All merchants should have already completed or will be completing their 2010 certification. If you have questions about your current compliance status, please contact us.

- **PCI PED requirement for all pinpads**

As of July 1, 2010, all pindebit devices now need to be PCI PED approved and have the new TDES encryption. Any devices that have not been updated, were turned off on the cut off date.

- **End of Lived Terminals**

Effective immediately, the Omni 3200 series of terminals have been end of lived. This includes the Omni 3200 and Omni 3200se models. For more information, please contact us.



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