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Skimming Scam Alert

With all of the new PCI requirements, it has created a unique way for thieves to take advantage of businesses. You may receive, or may have already received, phone calls or in store visits from individuals representing themselves as representatives from Visa/Mastercard or even Meridian., They may be telling you that your equipment is out of compliance and they are going to “upgrade” your POS device. This is an attempt at skimming. What these individuals are trying to do is attach a device to your credit card terminal that will record and store credit card account information.

NEED TO KNOW FACTS:

What is skimming? *Skimming is an illegal act that helps criminals obtain credit card account information to produce counterfeit cards.*

How does skimming work? *Typically, someone in a workplace uses a small device to steal information from a credit card’s magnetic stripe. That information is put onto a counterfeit card and used to make fraudulent purchases.*

What does a skimming device look like? *Most devices are small and portable—and they may resemble a pager*

What do I do if I find a skimming device? *Call Meridian immediately and stop using your credit card terminal to prevent further transmission of card holder data..*



Whenever you are in doubt of the legitimacy of a phone call or visit it is always best to err on the side of safety. Ask for their information and/or business card and tell them you will get back to them. Contact Meridian immediately for additional assistance and to report the incident.

Insider Tips...When The Stripe Won't Swipe



When you can't swipe the stripe, follow these 5 steps to avoid the possibility of fraud and decrease your risk of chargebacks.

- 1) **Check the terminal** to make sure it is working properly. If the terminal is okay and the problem appears to be with the magnetic stripe, follow your company procedures for key-entered transactions. Be sure to check the card security features and match signatures.
- 2) **Check the card's "good thru" (or "valid thru") date** to be sure the card hasn't expired. If the transaction date is after the "good thru" date, the card has expired. Do not process the transaction.
- 3) **Get a manual imprint** of the card. (Contact Meridian if you need an imprinter)
- 4) **Ask the customer to sign** the imprinted sales draft.
- 5) **Compare the signature** on the card with the signature on the sales draft to be sure they match. If the card is unsigned, ask the cardholder to sign it in your presence, and to provide government ID (driver's license or passport). Compare the signatures on the transaction receipt, the card, and the additional identification.



Quarterly Update

Make More Profit from your Existing Customers



People want the convenience of getting cash at the time and place they need it. With an ATM, you can place units in locations that will boost customer traffic, increase per ticket and overall sales, and improve your Per Customer Profit.

ATMs increase customer traffic...

Display your ATM prominently, and customers will shop at your store for convenient access to cash. Stop

sending your customers to your competitor's store to get cash. ATMs also help increase impulse *high margin* purchases.

ATMs increase your sales...

ATMs allow your customers to access their cash from checking, savings, and credit cards. When customers have more money, they spend more. An industry study conducted by a major convenience store chain shows that up to 20% of the money withdrawn

from an ATM is spent in that store.

ATMs increase your profit...

Surcharges, which are paid every time a customer withdraws funds from your ATM, will provide incremental income to your business.

For more information, contact your relationship manager.

New Pin Debit Requirements

The card associations are now requiring all merchants processing PIN-based transactions to upgrade their encryption to Triple Data Encryption Standard (TDES). This new requirement is based on new security standards which have identified the need to convert from Single DES to TDES by July 2010 to better protect cardholders. The enhanced encryption will better protect your customers from potential fraud.

If you are currently using a Hypercom S8 or a Verifone 1000 pinpad device, it will need to be replaced with a PCI compliant pinpad that can support the new encryption. If you currently utilize a Hypercom S9, Nurit 292, or Verifone 1000se and it was purchased before March 2009, your encryption will need to be updated.

You will receive more information from Meridian as the conversion moves closer. Please look on your statement messages and correspondence from Meridian for updated information and important notices.

For more information about this mandate, you may also visit www.visa.com/pin or www.visa.com/pinsecurity.

PCI Corner

With the new year just around the corner, it is the perfect time to think about your security procedures.

When were your procedures last reviewed/updated?

Has your way of doing business changed?

Do you have minimum checks and balances in place?

When was your last employee security training?

Contact us for a security check-up. We can help you review your policies and procedures and provide suggestions for minimizing risk and help decrease your chance of disputed transactions. We also want to help safeguard you against data security breaches. Take advantage of this free service.



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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

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

Credit Card Processing Supplies

Decals	
Visa/MC/Discover.....	Free
Visa/MC/Discover/Amex.....	Free
Imprinter/Supplies	
Imprinter	\$25.00
Imprinter Plate	\$2.50
Sales Drafts—100.....	\$4.50
Power Cords/Outlets/Adaptors	
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

Tendercard announces that they will now offer 24/7 technical support.

RDC pushes back cut off time to 8pm EST for next day funding of electronic check deposits.

Meridian launches re-designed website. Check it out: meridianmerchant.com

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 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.

We will take care of the rest.