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Bulletin Board

Are you compliant? Call Meridian to make sure you are adhering to the PCI Guidelines.

November Equipment Sale 30% off the purchase of a new terminal.

Strapped for Cash?

Even with reports of the economy improving and the recession nearing an end, most of us are still waiting to see these improvements. Everyone is still looking for ways to cut costs, keep employees, and still run and grow a business. Most banks are now very strict with their lending criteria making it even more difficult.

It's time to look outside the box of traditional bank loans and explore the option that is available to you as a valued merchant. Whether you are looking to cover payroll, pay taxes, expand inventory, or even open a new location, we can help you obtain the funds you need. Our alternative to the traditional loan is called a CASH ADVANCE. A cash advance will allow you to obtain funds based on your monthly processing volumes.

HOW IT WORKS...

After reviewing the last four (4) months of your Visa/MasterCard volumes, we will determine the average of your credit card receipts. That amount can then be funded to you in as little as 7 business days. Repayment is simple – a small percentage of your daily Visa/MasterCard sales is deducted to pay back the advance.

QUALIFYING CRITERIA...

- Current with suppliers
- Good standing with your Landlord
- Not in or about to file Bankruptcy
- Visa/MC volume of 5K+

No tax returns, financials, personal guarantees or collateral needed. There are also no closing costs and no fixed monthly payments to worry about.

We have several Cash Advance companies that we work with to allow us to find the best match to meet your business needs. For more information, contact a Meridian Relationship Manager at 877.794.5729.



Terminal Troubleshooting Tips

If your terminal gives you an error message, try these simple steps first.

- 1) Check that all connections are tight and in the right ports.
- 2) Unplug the terminal and allow to sit for 15-20 seconds and then plug back in. This will allow it to reset and refresh it's settings.
- 3) If it's a comm error that you are receiving, test the phone line or move the terminal to another line that you know works.
- 4) If you have a thermal printer and your receipt is blank, make sure you have thermal receipt paper in the terminal and that it is loaded correctly. Also make sure the lid is snapped shut to ensure good contact with the print mechanism.
- 5) Still experiencing an issue – contact Meridian or after hours tech support.

Meridian Help Desk-877.794.5729
After Hours-800.705.2559

Voice Authorization Instructions

If you receive a call ND response or your phone lines are down, follow these instructions to obtain approvals and process transactions.

VOICE AUTHORIZATION NUMBERS		
Visa/MasterCard	1-800-944-1111	27400000XXXX
Discover	1-800-944-1111	6011XXXXXXXXXXXX
AMEX	1-800-528-2121	XXXXXXXXXX
MERCHANT SUPPORT		
Merchant Support (8am to 5pm – Eastern Time)	610-898-1435 877-794-5729	27400000XXXX
After Hours Help Desk (5pm to 8 am – Eastern Time)	800-705-2559	27400000XXXX
Financial Systems Supply Orders	800-781-7801	MMS1

VOICE AUTHORIZATION EXAMPLE (Visa/Mastercard/Discover)

(to only be used when normal processing cannot be completed - \$1.50 per authorization)

1. Call appropriate voice authorization number for card type
2. Select option for credit card with address verification
3. Enter bank number (067600) and press #
4. Enter merchant number found on your receipts or side of terminal (example: **27400000XXXX01**) and press #
5. Select option for either retail or mail phone order sale
6. Enter customer's credit card number and press #
7. Enter credit card expiration date(MMY) and press #
8. Enter amount and press #
9. Will recite amount – if correct press #
10. If response is **APPROVED** – **record the approval number**
11. Enter transaction in the terminal by following the forced or offline instructions

If you do not have instructions for entering forced or offline transactions, please contact our office and we will be happy to provide them to you.

When calling for a Voice Authorization, be sure to listen to and follow prompts as they do change. Always be sure to record the approval number given as it is necessary for you to receive credit for the transaction when entering it into your terminal. Please contact Merchant Support with any questions.

Insider Tips: Avoiding Merchant Processing Scams

In recent weeks we have received a number of calls inquiring about the compliance of point of sale devices. Many merchants have contacted us stating that an individual, representing themselves as being from their current processor has called or physically entered their place of business and said they needed to replace their equipment immediately or they would be fined. If any equipment needs to be upgraded, we would notify you well in advance. Our programs are built in accordance with the PCI DSS council guidelines and are therefore fully compliant. If you

encounter this, do not give out any information or allow the individual access to your device as they are either trying to switch you to a new processor or trying to attach a skimming mechanism to your device to steal card numbers.

Another scam that we hear of is someone will call your business and state that the system is down and they lost transactions. They will then ask for all of the transaction information for a certain day and time frame including full card numbers, amounts and cardholder names so that they can restore the files.

This is just another scam to illegally obtain credit card numbers. Never give out cardholder information via fax or phone.

The best way to avoid these scams is to educate your employees. Make sure they know never to give out sensitive information and train them to ask for a call back number and to then hang up and call Meridian.

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

- **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.

- **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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