

- You can view the status of download files we are building for you from the Recent Download Files Built option of the Summary menu.
- Equipment can be ordered online, and you can track its shipping status
- You can request new or modified download files from the Terminal Manager of your merchant.
- You can request wireless activation from the Terminal Manager of your merchant.
- You can see all of the download files built, wireless activation requests, and other activity from your Activity Log page of the Summary menu.

Have you taken advantage of our **\$99 Hypercom T7Plus** program yet? Buy a brand-new T7Plus for only \$99! Order by phone or online.

And, of course, you can still provide your merchant with a **free** T7Plus through our free terminal program.

#### Gift Cards

The holiday season is almost here, so now is a great time to offer your merchants Gift Card acceptance. Call us today to find out about our Gift Card program.

# SIG ALERT

Signature Card Services' Sales Agent Newsletter

November, 2006

## Program Change: Debit Transaction Fee Minimum Lowered

First Data Resources (FDR), the processor for two of our banks (Westamerica and Merrick), has recently added the ability to pass debit network fees directly through to the merchant. We have tested this new feature, and have been very satisfied with the results. Because of this new capability, we have made significant changes to our Agent Residual Program, specifically to the pricing and compensation for pin-based debit transactions. Currently, we have a minimum debit transaction fee of .36¢ per transaction. This was an estimate used to cover the cost

of the network fees, since we did not receive this information prior to the FDR upgrade. Now that we will have this information, we have reduced the pin-based debit fee from a .36¢ minimum to a .10¢ minimum, for our FDR banks, Merrick and Westamerica. The debit network fees will be charged directly through to the merchant. In order to support this new fee structure, our Merrick / Westamerica combined application has been modified. The Schedule A of the new application includes language informing the merchant that they will be charged

debit network fees directly. There is a checkbox that must be checked in order for the merchant to be setup with pin-based debit acceptance. Make sure to check this box, and also fill in the pin-based debit transaction fee in the *Per Item / Occurrence* section of the Schedule A. This new application is version 3.2 and is now online, and ready for use. We will still accept the old version (3.0) of the application until January 1. After that time, all applications must be written on version 3.2. If you have any questions, please call us or email [mko-gan@signaturecard.com](mailto:mko-gan@signaturecard.com).

## Sales Opportunity! Important Changes In Wireless Networks

Two of the most-used wireless networks will be shut-down by the companies that own them. The first is the Motient / CDPD network once owned by U.S. Wireless. That network will no longer accept wireless credit card transactions after December 31, 2006. If you have a merchant using this wireless network, please call us today or email [downloads@signaturecard.com](mailto:downloads@signaturecard.com) for information on how to

switch the merchant to another wireless carrier. The second network is the RAM / Bellsouth network, acquired by Velocita. That network will be shut-down by January 1 of 2008. While we have more than a year to move these merchants to another carrier, we recommend you start your conversion soon, as there are many deployed terminals using this network and we don't want a deluge of last-minute

migrations. These network shut-downs provide you with an excellent opportunity to up-sell and upgrade your merchants to another wireless terminal. If you would like pricing or other information regarding wireless terminals and the networks that support them, please contact us at [downloads@signaturecard.com](mailto:downloads@signaturecard.com), or call us at 888-334-2284 and ask for Paulamarie. Thanks!

## New Phone System

We recently completed an upgrade to our office telephone system in order to provide our merchants with better and more efficient customer service. The new system provides enhanced call distribution and

queuing and allows us to better monitor hold times and average call lengths. A sophisticated reporting and analysis package will also enable us to ensure that your merchants are receiving the most prompt

and complete customer service possible. Additionally, we will soon establish new toll-free customer service numbers that will terminate directly in our Customer Service queue, providing even faster service.