

At a time when the news is dominated with stories of layoffs and unemployment, we're pleased to announce the incredibly positive news that Signature is growing! This past year, we've added not only sales staff, but full-time salaried staff as well. In fact, in the last quarter alone, we've increased our underwriting staff by 25% and customer service staff by 75%! And we don't anticipate our growth slowing down in the near future.

We are excited about this strong growth, bold new opportunities for the future, and the continued success of our team that now includes outstanding new talent.

To all our new team members, welcome aboard!

As a Signature Card Services Independent Sales Agent, you can feel confident that you'll receive the residuals you're owed. We've paid residuals on time, every time, for over 15 years.

888-334-2284



SigALERT

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We hope you had a Happy Thanksgiving. Again, many thanks for your partnership, loyalty & continuous support!

Launch of TSYS Host-Capture Platform

The Host-Capture solution allows merchants to capture terminal batches instead of having to upload each individual transaction at the time of capture. The Host system will use the information received during authorizations, as well as various terminal and merchant level static boarding data, to create batches of transactions for settlement and will automatically send these batches for clearing. Host-Capture settlement can be accomplished during predetermined merchant windows throughout the day or on-demand from the terminal. Host-Capture removes the responsibility from the merchant of having to settle their transactions and having to be available for most compliance updates.

Host-Capture provides also the following key elements:

- Eliminates downloads (outside of initial application download), allowing clients to focus on sales.
- Improves payment security and PCI compliance.
- Enables clients to attract bigger merchants.
- Reduces time-to-market and development costs as the terminal

development of functionality moves to the host.

- Eliminates "System Generated Reversals" experienced with terminal capture processing for debit transactions.
- Includes 24 X 7 X 365 first-level help desk support for all Host-Capture clients and merchants. The help desk will assist in troubleshooting all terminal-related problems for Class A supported hardware/software.
- Provides multiple batch close times to allow for greater settlement efficiency.
- Supports Level III and Passenger Transport data transactions.
- POS device can be de-activated at the merchant site for increased security.
- Test Authentication Code (TAC) allows a second POS device with the same V# to authenticate for up to 12 hours, enabling testing and troubleshooting without causing a POS outage.

For any information about the TSYS Host-Capture Platform, please call Keito Bird at 323-966-0050.

The Power of Gift Cards

As we enter the 2012 holiday season, it's the perfect time to offer gift card solutions to your merchants!

Why sell gift cards?

- Customer retention: Customers who purchase two or more services from a provider are 33% less likely to leave that relationship.
- Differentiation: Set yourself apart from the other payment professionals who sell solely on bankcard pricing.

- Upsell opportunities: Promotes additional terminal upgrades.
- Build your reputation: Your merchant will see you not only as a sales professional, but a trusted business consultant.

We've created a one-sheet to help you answer merchant questions and sell more gift cards. To request it, please call Christina or Halima.