New MerchantInfo.com

It's here! Our shiny new *MerchantInfo.com* resource portal has launched, and it's a hit! What's new?

- We simplified access by using a centralized hub concept, giving merchants quick access to our partners' sites from one location.
- We expanded and simplified our Support section, providing more information, and answering questions faster.
- We created a "What's Hot" section that merchants can refer to for information on the latest payments news or opportunities. Check it out today at merchantinfo.com!

Preventing Fraud: A Helping Hand

To help merchants address the increasing level of credit card fraud, among other things, we decided to go back to the basics. Simple fraud prevention tools can make a big difference in reducing losses, but more often than not they are being neglected. We have created a comprehensive Fraud Prevention Guide to help our customers understand where potential problems are coming from and how to defend their business and their clients.

Although most of the tools highlighted in the Guide are well known, merchants don't employ them systematically. Loosey-goosey card acceptance practices are becoming the norm, and that's exactly what fraudsters are counting on. We thought that raising merchants' awareness of the best practices would be a great start in teaching them how to protect their businesses.

The Guide contains fraud prevention tools, as well as chargeback reductions tips for card present and card absent transactions. The Guide has a handy Card Features and Security Elements section containing details of each card brand features.

The Guide is available as a free download at signaturecard.com and the new merchantinfo.com. And we can customize it for your use as a sales tool. Please contact our marketing team to request your contact information customization by emailing marketing@signaturecard.com.

Apple Pay is on Its Way!

Apple Pay is a new mobile payment system, which will be available to iPhone 6, iPhone 6 Plus, and Apple Watch users when Apple releases the Apple Pay iOS8 update in October. Featuring the latest technology, Apple Pay is a secure and convenient way to make payments.

Apple will use near-field communication (NFC) technology to facilitate Apple Pay transactions – customers will pay for their merchandise or services by waving or tapping their iPhone or Apple Watch near (or on) a contactless POS terminal.

Apple does not store credit card data nor does the merchant. A technology called tokenization is used to conduct Apple Pay transactions – a credit card number is automatically converted to a one-time "token", randomly generated for processing a particular transaction. Tokenization greatly enhances the security of processing compared to the magnetic stripe processing.

As of this publication, Apple Pay supports the following participating networks: American Express, MasterCard, and VISA. There is currently no support for Discover or JCB. Participating banks are American Express, Bank of America, JP Morgan Chase, Capital One, Citi, and Wells Fargo. Coming soon will be Barclaycard, USAA, US Bank, Navy Federal Credit Union, and PNC Bank.

Signature Card Services is fully prepared to support Apple Pay when it becomes available. Please stay tuned for upcoming Signature + Apple Pay news. If any of your merchants would like to start accepting Apple Pay transactions, please contact us as soon as possible to get them ready.

Signature Cares & Gives

We are extremely excited to announce that we will soon be rolling out our charity-based merchant processing. This program allows merchants to contribute to a charity of their choice without reaching into their pockets, and instead use Signature's income from the account to make the donation. We call it a 20/20 Program. Here's how it works. When a merchant switches their credit card processing to Signature, not only will they save up to 20% on their credit card processing fees, but Signature will also donate 20% of the net income from that account to a charity of their choice each and every month. Pretty amazing, isn't it?

Please call Aaron at 888-334-2284 x243 for the details of the program, the ETA for the launch, and how to increase your sales with this new product.

Customize our Materials for Better Visibility

Did you know that you can include some of your information in our merchant Welcome Letters? Yes, you can! You are able to include your name, phone number, email address, web-site etc. in a new section of the welcome letter entitled "How to Contact Your Representative." To set it up, go to your Admin page at SigAgents.com and specify the value of each field. You can access the page from "Home" option.
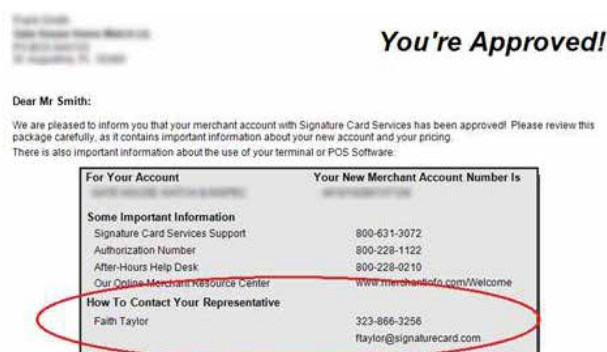
Or call us and we will be happy to arrange the setup.

Additionally, you can place your logos on our SigAppCenter merchant-facing online application. To do that, just email a graphic file to agents@signaturecard.com and we will do the rest. Please call us with any questions.

Signature Team Attended Merrick Bank's Annual Conference

Signature Card Services attended Merrick Bank's annual conference this September and met with Merrick's executives, as well as the executives of other vendors, platforms, and card brands. We use this as an opportunity to maintain the strong relationship we have with Merrick and our vendors. This, in turn, gives us greater flexibility in boarding and servicing the merchant accounts that are boarded with us. We always use these conferences as an opportunity to consult with the industry's experts to ensure we are offering the very best payment solutions to our agents and merchants.

COMING SOON

Paymentech and Global East front-end platforms are coming soon to Merrick Bank. For details, please call Aaron at 888-334-2284 x 243.

SEE YOU IN SAN DIEGO?

Signature will be attending the 2014 Annual WSAA Conference on October 15-16 in San Diego. Shoot us an email to agents@signaturecard.com if you are going there and would like to get together. We'd be happy to see you!