



# SigALERT

Q4 2014

As the holiday season is upon us, we find ourselves reflecting on the past year and those who have helped to shape our business. It's been quite a year for us all! We hope that 2014 has been just as memorable for you, your colleagues and your loved ones; we are looking back with appreciation for your loyalty and looking forward to moving into the New Year together.

The end of the year brings no greater joy than the opportunity to express to you season's greetings and good wishes, and to share some of the highlights of the year and our plans for 2015.

## TSYS+Signature

In 2014 we finalized and signed a direct agreement with TSYS to bring their world class processing platform to you and your clients. This landmark deal translates into an array of merchant advantages the platform delivers. Among them are the most front-end connection points of any North American credit card processing platform, next-day funding with a later cut-off time than we currently have with FDR, EMV, ApplePay, PayPal, tokenization, encryption, NFC, and Womply support, just to name a few.

Earlier this month Signature hosted a 3-day, high-level meeting with the TSYS team. The goal of the meeting was for the processor to understand our business model and create a roadmap for a seamless integration into their system. We were impressed with their level of professionalism and organization, but most importantly, we were absolutely blown away by how committed the TSYS team was to teaching us what they knew and how to gently bridge the two operations together. And now, following the roadmap, we're working closely together on a daily basis to carry out a successful integration.

The project is being managed by our SVP of Operations, Anthony Urquidez, so please feel free to reach out to him if you would like to learn more about this exciting new phase in the development of our company.

## Signature Brings Voice Biometrics Authentication Products to Your Internet Portfolio

It's no secret that with today's data moving freely between networks, mobile devices, and the cloud, data breaches will continue to accelerate. This reality necessitates the use of new aggressive and creative authentication instruments. The uniqueness of voice biometrics, or voiceprints, has proven effective for identity authentication by businesses and governments around the globe for a myriad of purposes ranging from password verification to debt collection.

In the payments industry, voice biometrics-based authentication can reduce credit card fraud and increase online security by providing an ironclad payer identity verification protocol. We recognize the urgent need for a common authentication solution that accommodates all platforms and promises a powerful response to fraud. And so we've joined forces with an internet technology incubator to form a joint venture, vocaONE, to help payments organizations improve the quality of authentication processes with the use of voice biometrics. vocaONE will develop and market solutions and services that will significantly improve the dependability of authentication

processes for greater security. We'd love to hear your thoughts on using voice biometrics in the payments industry, so please give us a call if you'd care to share your opinion or get more information on the technology vocaONE is developing.

The first product vocaONE will introduce to the market is called vocaPASS, a voice biometric-based account security system. vocaPASS is the first and only product to deliver voice biometric passwords as a free service. The process is very simple. vocaPASS secures a simple voice biometric from a customer when they register with a website. When the customer returns to login, vocaPASS obtains another voice print from that customer. If the incoming voice print matches the registered biometric, vocaPASS allows the customer to pass. Among a multitude of applications, vocaPASS will be a great answer to policing account sharing for subscription-based internet accounts.

You can check out the company's site at [vocaone.com](http://vocaone.com) and call us to see how you can take advantage of yet another service differentiator we are adding to your toolbox.

## News. Briefly.

### Signature's Gateway

Signature has recently completed the acquisition of a gateway solution to accommodate the growing demand among our online merchants for the latest technology that is affordable, customizable, secure and dependable. Signature's gateway is designed to become a remarkable tool for strengthening your brand as you will be able to white-label it.

### Signaturecares.org

In the previous issue of SigAlert, we shared with you our plans to launch our charitable project, and today we are happy to tell you that [signaturecares.org](http://signaturecares.org) is up and running! You can start signing up merchants who wish to transform their merchant account into a mechanism that generates ongoing donations to a charity of their choice with our 20/20 Program. This program allows merchants to save up to 20% of their current bill by switching to Signaturecares, plus we will donate 20% of our net profit from the account to the merchant's favorite charity. Peruse the site at [signaturecares.org](http://signaturecares.org) or call Aaron Slominski, our SVP of Sales, for the details and tips on how to make this great program work best for you.

### Where We Stand on Bitcoin Acceptance

We recognized the importance of offering disruptive payment solutions like Bitcoin alongside with the traditional merchant services. We are working on adding the Bitcoin acceptance to our product offering, and we hope that it will be available to your merchants in the early 2015.

### We're Growing

In 2014 we've hired some incredible talent for the underwriting, tech support, customer service, risk, and sales departments. Our staff has increased by 30% in 2014. We hope to continue on the path of creating more jobs, strengthening our economy, and providing top-rated service to you and your merchants!