



SigALERT

Q2 2015

Blues be Gone. AMEX OptBlue has Arrived.

It's time to celebrate the arrival of the long-awaited AMEX OptBlue program! As you may already know, OptBlue will allow your merchants to accept and process American Express card transactions the same way they do other payment card transactions from major networks.

We realize that not all of your merchants will be interested in the program, and not all merchants will qualify (please contact us for eligibility details), but it's important not to rule out OptBlue, as it promises many changes to enhance convenience and simplicity when processing American Express transactions. American Express offers small merchants access to high-spending, loyal consumers, as well as small business and corporate card members. Another reason to encourage merchants to sign up for OptBlue is to gain access to the transactions being made by the 52 million+ American Express Cards in circulation in the U.S. alone, including the new Bluebird Card which is a next-generation alternative to debit and checking accounts. This product has broadened the American Express membership base by attracting younger members, providing merchants with an opportunity to connect with new customers and expand their respective businesses. Here's a brief overview highlighting the most significant merchant benefits:

- Merchants will now have one customer servicing contract for all card processing needs, and dedicated service from a single point of contact
- Funds will be deposited with a single deposit for all card transactions, and the time it takes to process payments made by AMEX cards will be consistent with that of the other cards
- Merchants will have the same statement for all card networks, which means simplified reconciliation for all card transactions
- Attractive and flexible pricing
- It will be easy to appeal to and retain high-spending consumers, and small business and corporate AMEX card members

And for you, in addition to earning residuals through the program, you will have one consolidated application and agreement for all card brands. OptBlue's flexible pricing will help you achieve greater account sales and improve account retention.

We encourage you to learn more about American Express and take advantage of this program, as it provides new possibilities for your merchants and additional earning opportunities for you. We've put together a support guide for you that will be available online shortly. In the meantime, you can request it by contacting our agent support team.

Forward your questions or comments regarding this newsletter to marketing@signaturecard.com

New Faces from Different Places

It's true, spring is the season of new beginnings. For us, this past spring brought many new employees to the team. We've been hiring in several departments to further deliver quality service and support to you and your merchants, leading to a 25% increase in our staff!

We're excited to introduce the newest additions to the Signature family- Andrea Aguilar, Arturo Andaluz, Ebony Bullock, Jamiya Crosland, Samantha Furseth, Seth Yandrofski, and Swasti Shukla.

Andrea Aguilar

Andrea joined our Agent Support team as a sales support specialist. She worked at iPayment and Intuit prior to joining us, and she brings years of experience in the industry. We are excited to have her working in our Agent Relations Department under Aaron Slominski's guidance. Andrea brings extensive experience in merchant services, specifically sales/partner support.

Andrea is an outgoing individual who looks forward to spending her weekends outdoors, either wakeboarding or putting her scuba diving certification to use.

Andrea can be reached at: aaguilar@signaturecard.com

Arturo Andaluz

Arturo is the newest supervisor on our Customer Service team. With a decade of experience in the payments industry, Arturo is bringing extensive knowledge in bankcard/merchant services to the table. He began working in payments in 2005 for Innovative Merchant Solutions, which later was absorbed by Intuit. Arturo initially began his career within the Customer Service Department, and during his 7-year term at Intuit, he worked his way up to Sales Administration. In 2013, he accepted an opportunity to work for Total Merchant Services, where he was able to contribute to the launch of the Sales Support Department during the company's transition from Colorado to California.

In his new role, Arturo will be responsible for overseeing the Customer Service Department as a Supervisor under Alan Gibbon's management.

Arturo is a Southern California native who enjoys playing Texas Hold'em and cheering on the UCLA Bruins' football and basketball teams in his spare time. He also coaches little league baseball. We like that!

Arturo can be reached at: aandaluz@signaturecard.com

Ebony Bullock

Ebony joined the Signature Card Services Risk Department as a risk analyst, where she assists with fraud analysis, underwriting, and chargeback analysis- handling several aspects of the dispute process while ensuring compliance across all major credit card brands.

Ebony previously worked at Intuit Merchant Services, and prior to that, in home loans for 5 years.

In her free time, Ebony enjoys watching movies, traveling, and indulging in Mexican cuisine and seafood.

Ebony can be reached at: ebullock@signaturecard.com

Jamiya Crosland

Jamiya joined Signature Card Services to support the Customer Service Department, where she works closely with the other customer service specialists under Arturo's supervision.

Jamiya has worked in customer service for a number of years and we are delighted to welcome her to the Signature team. Her past work experience includes merchant processing, banking, and loan collection businesses, where she provided exceptional client support.

Shopping, spending time with her two charming daughters, and keeping up with new shows and movies on the Lifetime Network are some of Jamiya's favorite pastimes.

Jamiya can be reached at: jcrosland@signaturecard.com

Seth Yandrofski

Seth is our new General Counsel. Before joining Signature, Seth worked as a transactional attorney. He is a member of the State Bar of California with a Juris Doctor degree from the University of Southern California.

Fun fact about Seth - before pursuing law, he worked in the bio-technology small business industry for a number of years. Seth also holds a Bachelor of Science degree in Cell Biology and Molecular Genetics from the University of Maryland, College Park. Respect!

Seth can be reached at: syandrofski@signaturecard.com

Samantha Furseth

A Wisconsin native, Samantha joined Signature as a data entry specialist in the Underwriting Department under Alan Gibbon's management.

Sam comes to us with an innate ability to pay attention to details, and an eclectic and diverse background which includes captioning telephone conversations, inventory processing, and a degree in music. She also likes watching football and rooting for the Seattle Seahawks.

Sam can be reached at sfurseth@signaturecard.com

Swasti Shukla

Swasti has joined us as a copywriter/marketing specialist for the Marketing Department. She completed a BA in English with a minor in Business Administration from Boston University.

Before joining us at Signature Card Services, she contributed to the marketing material at an accounting firm, and for the company that currently runs the online ObamaCare platform in California and several other states.

Swasti's hobbies include composing weekly content for her food blog, where she recreates healthy versions of her favorite junk foods, and bodybuilding.

Swasti can be reached at: sshukla@signaturecard.com

And that's all for this time! If you have any questions, comments, and suggestions, we would love to hear from you. Drop us a line at marketing@signaturecard.com.