

TSYS. Beyond the basics.

As you all know, we've started converting accounts over to TSYS and we've written a lot about it since we made this addition to our platform options. Today, we want to dig deeper and dedicate a sizeable chunk of the issue to TSYS' product offering to give you ammunition so you can fully harness the competitive advantage our TSYS program offers. Let's dive in, shall we.



Automatic updates. The payment industry is constantly evolving, and updating terminals to keep up with the latest software can be tedious. Well, TSYS has got us covered. Its Auto Download feature allows terminals to obtain an automatic update at a preset time and date. For example, within the next few months, terminal applications will need to be updated to address the following:

- Internet protocol, SSLV3, and TLS 1.0 security concerns
- EMV updates
- Expanding MasterCard Support
- AMEX EMV PIN Support

Auto Downloads will simplify the process of making these updates without any initiation from a merchant and, at the same time, ensuring that all merchants have the latest EMV and PCI compliant software.

The applications that include the Auto Download feature are Ingenico INGEMV3, Verifone XEVA432, and XEVA 433.

Data protection. The conversion to TSYS brings new ways to protect data. TSYS comes with encryption products to protect merchants and their customers at the very first point of entry, the merchant's Point of Sale solution. Another way your merchants will be able to protect sensitive data is through tokenization – a process by which the amount of sensitive data a merchant needs to store is reduced by substituting it with non-sensitive token values. So instead of accepting a payment and storing a credit card number, a unique token will be generated in its place and will be used to make the transaction. A new token is generated for each transaction.

Enhanced recurring billing. TSYS EnsureBill allows clients with recurring billing accounts to seamlessly maintain valid data. Card-on-file data is verified and updated prior to the monthly billing cycle. The result is fewer declines and increased customer satisfaction, retained business, and overall reduced costs. EnsureBill comes with notifications that continually update clients on their account status without them having to fill out an update request. It also pushes out one file within 24 hours of receipt or update from credit card brands.

Mobile payments can be accepted through TSYS using Android OSs tablets and cellphones, or using an iPhone that is updated to at least iOS 7.0. Merchants can choose to swipe/dip (soon!) cards or manually key in the data. There's the option to use an encrypted audio jack card reader to keep data safe and merchants can be tipped at time of sale. Depending on location, sales tax will differ – so the TSYS mobile payments solution makes it possible for merchants to set sales tax. After a payment is made, the signature is captured and the receipt can be emailed.

In keeping up with the newest ways

to pay, TSYS supports Apple Pay, Android Pay, and Google Wallet.

We've already mentioned the benefits of being able to accept American Express Cards through **American Express OptBlue**, which TSYS supports, but it's worth mentioning that by selling AMEX to your TSYS merchants, you are now making residuals on AMEX processing. OptBlue works well for merchants, too. It provides merchants with a single source for all card brand servicing, processing, and support. Also, AMEX OptBlue allows for increased price flexibility. In other words, the program makes it more affordable for merchants to take AMEX cards.

TSYS allows for **multiple batch out times and next-day deposits** for qualified merchants. With the latest batch out time set at 10pm PST, many merchants are now able to get paid much faster.

TSYS has its own **virtual terminal**, WebPASS, that's accessible anytime, anywhere. WebPass doesn't require any downloaded software and doesn't take a long time to install. Merchants even have recurring payment capabilities, multi-user features, 24/7 available reports, and it conveniently integrates with plug-and-pay card readers to process face-to-face transactions.

Processing is secure and merchants and their clients are protected with encryption and security protocols.

Compliance updates integrate seamlessly into the application, without any action required.

When it comes to processing Level II and Level III transactions, TSYS is there to support your merchants.

TSYS is armed with the ability to handle these large transactions, so your merchants will find it easy to work with their bigger clients.

To ensure delivery and faster resolution, send your messages to a group rather than an individual.

For technical support:

downloads@signaturecard.com

For chargebacks and other risk inquiries:

security@signaturecard.com

For PCI/IRS Compliance inquiries:

compliance@signaturecard.com

For submitting a merchant application:

apps@signaturecard.com

For any underwriting inquiries:

underwriting@signaturecard.com

For marketing inquiries:

marketing@signaturecard.com

Steven Drayton

In his role, Steven has been using his ostensibly intrinsic aptitude for technology as a Technical Support Representative in the Technical Support Department. Steven came to us with specialized knowledge in payment gateways and virtual terminals.

Steven loves electronics; he got his start by taking apart VCRs at the young age of 7, and never looked back. He also enjoys keeping his shoe game strong as an avid sneaker head. Steve keeps active with a mix of hobbies including martial arts with his son, football, boxing, and cooking (previously having attended culinary school).

Joshua Acuna

In his present position within the Technical Support Department, Joshua plays an integral role in converting accounts to our new TSYS platform, among the many other aspects of technical support. Joshua brings with him experience in merchant services; specifically, on-boarding, underwriting support, and agent relations.

Joshua is an energetic, dapper individual who treasures his time as a father caring for his 3 year old son. He loves to watch and play sports, being a huge fan of basketball and volleyball. Josh also enjoys cooking and eating all types of cuisines.

Stefanie Azenon

Stefanie has worked for a number of years in bankcard customer support. Her past work experience includes merchant processing and executive-level support, in which she helped to achieve exceptional client care.

While Stefanie isn't troubleshooting terminal issues within the Technical Support Department, she takes pleasure in spending time outdoors hiking, playing soccer, and riding quads. As an enthusiastic foodie, Stefanie is currently working on a bucket list of restaurants from The Food Network. She also enjoys exploring different areas and traveling to new destinations.

Griselda Sedano

In her new role, Griselda will be supporting merchants as a Customer Service Specialist. She comes to us with a history in bankcard/merchant services and technical support.

On her spare time, Griselda likes to bake goodies; her specialties include cookies and cream cookies. She also enjoys singing - mostly karaoke or Mexican Regional music. Griselda ends up coming to work earlier than most of us because she has a rooster in her landlord's backyard chicken coop serving as her alarm clock in the morning.

And with that, we'll wrap up this issue. See you next quarter! If you have any questions, comments, or suggestions, feel free to reach out to us at

marketing@signaturecard.com.

New Faces

We'd like to introduce you to the newest members of the Signature family! They each bring diverse



work experience and their own personal flair to the company, and look forward to providing quality service and support to you and your merchants.

A Quick Announcement

Effective April 1, 2016, Signature Card Services will be increasing the PCI Non-Compliant Fee from \$20.00 to \$25.00 per merchant per month. If you have any questions regarding this fee, Please contact us at

compliance@signaturecard.com