

schmooze inc. news

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Dear Valued Customer— As you know, schmooze inc. has introduced a quarterly newsletter geared to help all of our customers stay up-to-date with credit card processing. This information is to inform you of changes in the industry, helpful tips to reduced your processing bill, and how schmooze inc. is always adapting to provide you with the excellent customer support you deserve. Thank you for your patronage and have a great 2009!

PCI Compliance - Have you heard of it?

Source: NPS Insider

The Payment Card Industry (PCI) Data Security Standard is a result of collaboration between Visa and MasterCard and others to create common industry security requirements in order to help prevent fraud and identity theft. Without proper safeguards in place, information passed through the Visa/MC payment system can be extremely vulnerable to internal and external compromises.

There are some steps you can take to reduce your organization against noncompliance.

- Ensure that any cardholder data that you retain, whether in hard copy or electronic format, is appropriately stored.
- Do not store any sensitive authentication data, which is defined as the full magnetic strip data, PIN and Card Security Code (CVC2/CVV2/CID).

PCI Compliance can be an intimidating subject for merchants. Many competitors are using PCI compliance as a scare tactic; providing misleading

notifications informing merchants that they are out of PCI compliance and may receive fines if they do not upgrade their equipment immediately.

If you are notified that your current software or terminal may be out of compliance by a outside source, please do not hesitate to call us so that we can confirm that you have the most updated version of software/ processing terminal available.

We make sure that all our merchants terminals are compliant which takes the worry and guess work off of you!

We hope you find this tip useful! We'll be keeping in touch with you periodically to provide you with more information and make sure that everything's running smoothly for you. Please don't hesitate to contact us with any comments or concerns you might have. Thank you for your loyalty!

Website Updates Completed!

On a daily basis, we attempt to make our website a user friendly site with useful information to assist our merchants. We have completed the following items and you are welcome & encouraged to view our website and enjoy what we have to offer you.

1. *Quick Reference Guides* - User guides are available to print and or save from our website. Just select your terminal and just like that, the manual will be there for your use.
2. *Need Paper?* - As most of you know, we offer free paper supplies to all our merchants (excludes POS systems). If you are in need of some paper, click on *Need Paper?* and fill in the appropriate information. We will respond to your request within 24—48 hours and you'll have your paper delivered to you. It's that easy! Please give us the courtesy of allowing us plenty of notice before you are completely out as we offer free paper as an additional service to you!
3. *Question & Answer* - Would you like to ask a question but don't want to bother calling anyone? Go to this section, fill out the proper information along with your question and we will answer it within 48 business hours!

www.schmoozeinc.com

Gift Cards

Think about it!

Want to increase your bottom line? Thinking about accepting GIFT CARDS?

1. Findings show that customers spend up to 33% more than what the original gift card amount was for.
2. 10% - 12% of customers don't even spend the full amount that was on their gift card which means more money to your pocket!
3. Average gift card value is \$50 which is nearly double the average for a paper gift certificate.
4. Advertising! Customers are carrying your mini billboard with them at all times!

Contact Us for more details and samples of custom Gift Cards!

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Why schmooze inc. & not my bank?

Would you call a credit card processing company to open a checking or savings account? Of course not...you call your bank. So why call a bank for credit card processing? The bank may be able to refer you to a processor; in fact most banks have "agreements" to send businesses to a particular processor. The bank and the processor get their fees and from there on out, the bank does not provide customer service or technical support. Also, there is often a long term contract required (which locks you into the processor...but doesn't lock in your rates!). Everybody's happy; right? But what about you? Are you OK with relying on a processor that you didn't choose?

Why schmooze inc. and not your bank? Think of it as eliminating the middle man! Local communication and customer service, more competitive rates and less fees, plus you know who we are and where we are! At schmooze inc. we don't provide mortgages, savings accounts or checks with your favorite cartoon character on them...But boy, can we offer credit card processing services that will knock your socks off! How? Because it's all we do!!



Come visit our local office right here in Red Lion, PA!
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