

REGULATION	DATE ACTIVE	DESCRIPTION	3D MERCHANT SERVICES ADVISE	UNIVERSAL SOLUTIONS	OUR TECHNOLOGY SOLUTION
LOWER DEBIT FEES - SWIPE ONLY	10/1/11	Maximum .05% + \$.21 per trans, or up to \$.24 if issuer qualifies.	<b>Lower your processing costs with debit steering.</b> Check your merchant agreement <u>schedule A</u> price sheet to verify if the words "pass through interchange" are on it; if not, call for further consultation. You can't get the lower fees unless you have the right pricing to start with.	<b>Steer customers to lower cost payment methods manually.</b> Put up a sign informing customers of really basic information. For example, you could put up a sign "Please help us keep costs low by using your debit card. For every \$100 sale our costs average: Cash \$0, Check \$.25 Debit/ check card \$.90, credit card \$1.85, rewards card \$2.50." (Compute your average, these numbers are examples only.)	<b>Steer customers to debit vs. credit automatically with discounts.</b> Infinite options. For example, do you want to offer a percent discount or a flat amount? Only on one card brand such as Visa? Only if purchase is over a certain amount? Only on certain days? Completely remove cashiers from any process that could impact your profits. For effective discounts that maximize margins, you need data about debit usage which is all available in real time from the merchant reporting dashboard. Do you have that now?
LOWER SWIPE ONLY DEBIT FEES cont'd	10/1/11				<b>Steer customers automatically to pin debit for lowest cost AND lowest risk of chargeback.</b> 2010 national avg. 28%, ours is 74%.
TWO DEBIT NETWORKS FOR EVERY CARD ISSUED	4/1/12	no exclusivity	No impact yet and future fee differences unknown. Only hosted payment processing can leverage for least cost routing. If updating technology, find solution that will be able to differentiate costs in real time and send down lower cost rails.	None.	Debit routing service available now. In less than 2 seconds platform determines lowest cost and routes based on merchant rules/ parameters.
MINIMUM TRANSACTION FEE	10/1/11	Up to \$10 maximum for minimum on credit; not applicable in debit.	Small merchants will probably want to put a "\$10 credit card minimum" sign at the point of sale. Advise cashiers it cannot apply to debit.	n/a	Controlled in Merchant parameter in set-up.
MAXIMUM TRANSACTION FEE	10/1/11	Federal agencies & higher ed. can set a maximum \$ to accept	Check with your processor to see if you can add a restrictions for it to decline at the processor level.	Inform customers via notices at all payment points.	Controlled in Merchant parameter in set-up.
DISCOUNTS: INFLUENCE CONSUMER PAYMENT CHOICES BY DISCLOSING MERCHANT COSTS- Visa, MasterCard, Discover only	7/21/11	Antitrust settlement- Offer a rebate or discount at the point of sale for using a particular brand or card type, or form of payment.	<b>Lower your processing costs with payment steering.</b> Identify your credit vs. debit volume. Analyze what your avg. credit is costing and use data to plan and test different incentives. Use an automated solution for discounting to eliminate cashier errors.	Unknown. Generally has not been available to mid-market and below.	CenPOS technology can identify card by multiple criteria in real-time (SIGNIFICANT COMPETITIVE ADVANTAGE) so merchants can steer customers automatically. There are many creative options we can share with you, including incentive messages on the POS terminal. CenPOS is compatible with check, ACH, loyalty, and credit/debit cards.
DISCOUNTS: cont'd includes Dodd Frank Act.	7/21/11	Continued: Offer a free product or a free, enhanced, or discounted service incentives or other benefits. - Express a preference for different card or payment types. - Communicate how much it costs them to accept different payment types. The consumer receipt must have the original amount, discount amount, and net sale.	Skip discounting- just add a message that says they can help keep costs down by using debit cards. See also debit for more info.	Inform consumers at the point of sale with printed signage about the fees associated with different card types.	Flash messages on the POS device.
NO ZIP CODE IN CA	2/10/11	Court prohibits <u>retail</u> stores in California from asking customers to provide a ZIP code when making a purchase	Check your terminals to make sure they are not prompting for zip code.	Software partial download for desktop terminals. Critical cashier training update.	Global updates implemented in minutes on the platform. All CA accounts are compliant the day after it was announced. Flexible, scalable as further regulations develop.
ALL PAYMENT PROCESSORS MUST SUBMIT FORM 1099-K WITH GROSS RECEIPTS	1/1/11	Both the <b>TIN and the business name must match EXACTLY on 1099k and your business tax form</b> or immediate back up withholding of 28%. If you owe back taxes it may be take from receipts.	<b>In a test sample by a major processor, 50% failed to match. Do not rely upon anyone else to verify it for you! Be proactive.</b>	Pull out your 2010 Business Tax Return and match it to your original merchant application. Are they the same? Is your merchant statement addressed to a different name? They don't have to be, but it could be a red flag. Be pro-active, don't wait.	

RED FLAG PROGRAM CLARIFICATION ACT	12/20/10	Guidelines regarding identity theft and the users of consumer reports to redefine creditor in broader terms. If you regularly pull customer credit, you're subject to substantial penalties.	There are multiple rules and regulations including Red Flag, HIPAA, PCI-DSS, and Fair and Accurate Credit Transaction Act (FACTA). If you have a faxed payment approval form in a file drawer, any number of regulations could come into play, representing <b>significant financial exposure, in addition to felony charges</b> . Get rid of them. In the old days, you could buy your way out of trouble. Now, it's a crime that money can't fix. Eliminate stored payment data ANYWHERE that is not encrypted. It's not needed.	Cross-cut shred all stored documents with sensitive information. Limit access to sensitive information. Check your insurance policy for coverage of identity theft. 80% don't have enough. If your vendor cannot provide enough coverage for you, contact us for a referral (varies by industry).	PCI Compliant encrypted data storage solution for <b>ACH, check conversion and credit/debit cards including variable amount recurring billing</b> . Get signed approvals using a token ID instead of exposed card data. Eliminates procedures that include one person taking payment information on paper or other method, and stored unsecured until processed by another person later.
RESTORE ONLINE SHOPPERS' CONFIDENCE ACT	12/29/10	PROHIBITIONS AGAINST CERTAIN UNFAIR AND DECEPTIVE INTERNET SALES PRACTICES.	Evaluate the cost and reputation ROI of allowing 3rd parties to sell something after they have completed check out on your site.	Sell only from your own store, no third parties or page redirects after the transaction completes on your web site.	For recurring billing payments, an email can be automatically sent prior to the billing, and then again upon confirmation, reducing chargebacks.
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