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Chargeback processing easier than ever

One of our primary missions today is to move as many services as possible to a time-saving, Web-based interface. We want to add simplicity and efficiency to your operations. To that end, another milestone was recently achieved: Document Drop Off (DDO).

DDO is a brand new service for our chargeback customers. No more faxing or mailing of supporting documentation. Now you can simply scan these documents and instantly deliver them to your chargeback representative over a secure Web connection. A bonus is that the connection can be used to deliver most any type of confidential data to PEMCO representatives.

Mismatch names fraud protection

PEMCO is providing a new fraud prevention service. We will be offering the ability to decline authorizations when the name encoded on a card does not match the cardholder's name in the authorization request. The mismatch system allows for multiple cardholder names to be stored for a single card number. To avoid erroneous declines, customers have the option of entering additional valid names to supplement those already stored or removing names that are invalid.

If you have questions or would like more information, contact Customer Service at (800) 881-7488.

Success stories: growing your card portfolio

Are you getting the maximum benefit from your portfolios? PEMCO is holding a series of free Marketing Roundtables, full of great ideas for expanding both your debit and credit card portfolios. Here are two big reasons why you don't want to miss one of these highly recommended sessions:

- There will be a special emphasis on real success stories—case studies from customers who have made it happen. It isn't just talk; it's real-world, nuts-and-bolts ideas.
- These sessions are tailored to your needs. We'll build a marketing calendar specifically for your card programs.

The roundtables will discuss such topics as differentiating your card program, building outstanding balances and non-interest income, increasing usage through rewards and sweepstakes, and building a promotional calendar.

Roundtables are scheduled across the nation in the coming weeks and months—get the most current listing: <https://www.pemcotech.com/eventsnews/Roundtable.htm>.

PEMCO honored with CUES award

We are grateful to the Credit Union Executives Society (CUES) for honoring us with its Supplier of the Year award. The award, presented at the April CUES Nexus Conference in San Diego, recognizes firms that provide distinguished service to credit unions.

Suppliers were judged on their contribution to the credit union industry, the benefits of their products and services to the industry, their role in the community, and their achievement in industry.

After learning of the award, PEMCO CEO, Dan Cook, said, "Noting the outstanding reputation of the CUES recognition programs and the prestigious core of the association's membership, this is a high point for all of us at PEMCO."

We would like to express our gratitude to Sharon Custer, President and CEO, BMI Federal Credit Union, Columbus, Ohio, for nominating us. We'd also like to thank the following CUES members and partners for their letters of recommendation:

- Gordon R. Dames, President and CEO, Mountain America Credit Union, West Jordan, Utah
- Mark S. Cochran, Executive Vice President and COO, Affinity Federal Credit Union, Basking Ridge, New Jersey
- Peter Paulson, Executive Vice President, Corporate America Family Credit Union, Elgin, Illinois.

Return protection from Visa

Have your cardholders experienced the frustration of wanting to return merchandise only to find the retailer won't take it back? There's a new optional enhancement for all types of Visa cards—Return Protection. Return Protection will reimburse card holders who are dissatisfied with a purchase. The rules are as follows:

- The return must be made within 90 days of purchase.
- It's not applicable if the retailer has clearly stated "No returns" or "As is."
- Coverage is limited to \$250 per eligible item and \$1,000 per year per account.

Issuers will need to enroll their card program(s) in the Return Protection program to begin this benefit for cardholders. The program will be easy to manage because cardholders' enrollment is automatic whenever they use an eligible card. Cardholders will also call in their own claims to a toll-free number. For details about the program issuers should call Visa Enhancement Management Services at (800) 261-3511.

ISA conversion fee for credits

We've added a new choice to our ISA Fee program. The ISA fee is a 1% charge that Visa calculates for international transactions and then transfers to issuers. PEMCO customers who take part in this ISA Fee program can choose to pass conversion expenses on to cardholders.

Our original program did not include conversion fees for credits, although currency fees are also assessed for returned merchandise. We are now offering our customers the additional option of passing along the fee associated with credits. You may choose to pass along the fee, or you may choose, as a service to your cardholders, to expense the fee. (Cardholders may not understand why they have to pay even though they returned an item.)

If interested, contact your implementation coordinator or customer service (800) 881-7488.

Bowdoinham finds success with Visa Mini

Bowdoinham Federal Credit Union, Bowdoinham, Maine, found marketing the Visa mini card was a snap. They began by targeting the group they felt would be most compelled by the card's convenience—members aged 15 to 24. Mini cards, measuring 1 ½" by 2 ½", are made for convenience. The credit union sent them along with the regular-sized cards to their young members.

The cards, appropriately named Xplay, quickly became a conversation piece among young adults who saw the cards as hip and convenient. And they began using them. The Xplay name also drew interest. Xplay is the credit union's program aimed at 15 to 24 year-olds. It combines a suite of financial products with education to help youth make savvy financial choices.

The credit union staff wondered if there would be problems with lost cards because of the card's diminutive size, but that didn't happen. Cardholders simply slipped them onto their key rings because of the pre-drilled hole in the corner.

Some of the cardholders weren't sure if the mini and regular cards were interchangeable. The card services staff posted information to the credit union's Web site explaining the Xplay card, and the young cardholders simply went there to find it. Bowdoinham FCU was pleasantly surprised to find that their young cardholders either e-mailed the staff with questions or found the answers themselves on the Web site.

The credit union quickly learned that young adults naturally gravitate to the Internet for answers whereas older generations would have taken to the phone with their queries. And that opens up future marketing opportunities.

"We were really happy and surprised by that," said Heidi Small of Bowdoinham FCU. "We realized this young group uses the Internet heavily."

Bowdoinham FCU has a unique relationship with teens in the town. Credit union staffers hold financial aid and financial planning workshops at the local school to teach teens about money management. They're reaching this market as they face new challenges with college and work and have a real need for financial advice and products.

Though the teen market was the credit union's first target group for the Visa mini card, the credit union has plans to roll them out to other groups.

- By Diane Noasconi

Visa gets a new look

Visa is updating its brand framework, mark, and card design including the relocation of the dove hologram on the back of the card. New brand guidelines will be available to Visa members and card manufacturers in June, while actual card changes will take place over the next three to five years.

The changes are designed to make counterfeiting more difficult, complement the issuer's brand more effectively, and work better across new technologies and payment channels. Alterations include some color changes, integrating the dove hologram with the magnetic stripe, and increasing the size of the Visa logo. Merchants will have access to new signage, including window decals, tent cards, and register stickers at the same time Visa rolls out the new look.

Get more information and examples of the new brand:
<http://corporate.visa.com/md/nb/hot/main.jsp?src=sym> .

We welcome a new customer

Granite Hills Credit Union, Barre, Vermont