



REVERBERATIONS REVERBERATIONS

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March 2008



INTUIT® Acquires ECHO!

Our previously announced acquisition by Intuit, Inc. is now official! It was approved by ECHO shareholders on February 29, 2008. We're excited to be part of this visionary, customer-focused company. This transaction will enable us to build upon the strong foundation we have established over our 27-year history and to better serve our customers with innovative products and services.

Together with Intuit, our goal is to continue helping you to increase revenue by maximizing your payment options and reducing costs, using just one provider for all payment solutions needs. Our combination of two great companies is designed to provide superior customer service, and our customers can enjoy this service and not expect any material changes to their processing relationships. In the future, we encourage you to look to this newsletter for more information on our milestone developments.

In short, we are pleased that ECHO and Intuit share the same dedication toward excellent customer service and together we anticipate new initiatives to make it even better.

FAQ

Who?... what?... WHERE? WHEN?... Why?... HOW?

What do I do when a customer tries to pay with an unsigned card?

This scenario happens often: A customer hands you their card and in the process of the transaction, you notice that the card is unsigned. In most cases, it's an innocent mistake on the part of the cardholder, but it is still a situation that has to be handled correctly.

Both Visa and MasterCard have similar procedures for unsigned cards. First, you must get the authorization from ECHO. Second, ask the cardholder for some kind of positive identification with their signature (such as a driver's license) to confirm their identity. Visa then requires that you indicate the positive identification, including any serial number and expiration date, on the transaction receipt. Finally, both Visa and MasterCard require that the cardholder sign the signature panel on the card before the transaction can be finalized.

If the cardholder refuses to sign the card, do not complete the transaction. If the cardholder has written the words "Please see ID" on the back of the card, that does not count as a signature. Please note that all the steps listed above must be followed before the transaction can be completed.



PCI Compliance: “The Digital Dozen”

Requirement 3 of 12 - Protect Cardholder Data and Sensitive Authentication Data Elements

This month, we’ll briefly review what is involved in this requirement of the Payment Card Industry Data Security Standards (PCI DSS). An excellent resource for this information which we highly recommend is at: <https://www.pcisecuritystandards.org/tech/saq.htm>. Click on the thorough but concise document called “Navigating the Self Assessment Questionnaire.” The following is a quick summary of the wealth of information available in this document.

What does this Requirement Protect?

In the cardholder data protection requirement, the main concern is electronic data obtained from the credit card magnetic stripe or transaction process. This “track 1” and “track 2” data includes an array of data elements, each of which must be protected, if stored, or whenever possible, NOT stored at all. Here’s a quick look:

Data Element	Storage Allowed	Protection Required	
PAN (Primary Account No.)*	Yes	Yes	* Data must be protected if stored with the PAN. This protection should be per PCI DSS requirements for general protection of the cardholder environment. NOTE: other legislation (e.g., related to consumer personal data protection, privacy, identity theft, or data security) may require specific protection of this data, or proper disclosure of a company’s practices if consumer-related personal data is being collected during the course of business. ** Do not store sensitive authentication data (not even if encrypted).
Cardholder Name*	Yes	Yes	
Service Code*	Yes	Yes	
Expiration Date *	Yes	Yes	
Full Magnetic Data **	No	N/A	
CAV2/CVC2/CVV2/CID**	No	N/A	

Perhaps the best overall tip in this requirement is to keep cardholder data storage to a minimum. Limit storage

amount and retention time to that which is required for business, legal, and/or regulatory purposes.

Visa and MasterCard Fees

Every April and October, the card associations may impose new changes to their fee programs. This year is no exception.

Automatic Deduction Notice, under the Summary of Month-End Charges.

Effective April 2008, international cards payments are subject to an International Card Fee imposed by the card associations. These fees will be assessed each month, if applicable, and will be reflected on your monthly

In addition, new Visa Signature Preferred & MasterCard Consumer Bill Payment fee programs will be in effect for those transactions that qualify under these new programs. These new programs will be reflected under the Credit Card Summary.

March 19 March 19 System Maintenance Schedule March 19 March 19

System maintenance is performed on the third Wednesday of every month. This will be between 1:30 a.m. and 5:30 a.m. Pacific Standard Time (PST).
If you require additional information, our Customer Support department is open 24 hours daily and can be reached at 800-262-3246, ext. 1.