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## Trending This Week...

This week, lawyers representing approximately 100 merchants [filed a challenge to the \\$6 B antitrust settlement](#) with Visa and MasterCard after it was discovered that opposing lawyers in the case allegedly exchanged confidential information. Now, the merchants to look potentially unravel the pact that was approved by a federal judge in late 2013.

In other news, [Stripe this week received new funding](#) from investors like Visa, American Express, and Sequoia Capital, among others, valuing the startup at \$5B. Just six months ago Stripe was valued at \$3.5B.

Other highlights this week:

- [TSG Promotes David Laferla to CFO](#)
- [Banking for Pot Industry Hits a Roadblock](#)
- [Mike Tyson Wants a Bite of the Bitcoin Market](#)
- [Subway Teams Up with PayPal on Mobile Payments](#)
- [ATM Skimmers Enjoy Last Hurrah Before EMV Cramps Their Style](#)

## New eReport: The Battle for the U.S. Mobile Wallet

This report examines the evolution of the mobile wallet ecosystem and breaks down the different types of mobile wallet services that exist today, identifies barriers to adoption, and takes a look at the value proposition from the perspective of the consumer and the merchant. The second half of the report provides an assessment of the top mobile wallet providers, in-depth analysis of factors to get right in offering a success mobile wallet and how the evolution of the mobile wallet will impact merchant acquirers.

[Economy](#)

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**This Day  
in History: 1975**

**Jimmy Hoffa  
Disappears**

On July 31, 1975, James Riddle Hoffa, one of the most influential American labor leaders of the 20th

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## **Featured**

### **Merchants Seek to Void \$6B Visa, MasterCard, AmEx Settlements**

7/29/15 Reuters

Dozens of retailers are seeking to void nearly \$6 billion of U.S. antitrust settlements with Visa Inc, MasterCard Inc and American Express Co after learning that opposing lawyers exchanged confidential information, potentially tainting the accords. A group of retailers filed papers that remain under seal in the Brooklyn, New York federal court to scuttle their \$5.7 billion accord with Visa and MasterCard, which won court approval in 2013, the retailers' lawyer Owen Glist said in an email.

Related: [Lawyer Emails Put Visa, MasterCard Settlement at Risk](#)

### **Stripe, Digital Payments Start-Up, Raises New Funding and Partners with Visa**

7/28/15 CNBC

Stripe is gaining more financial allies to help it take on the digital payments industry. The start-up, based in San Francisco, said on Tuesday that it had raised new funding from investors like Visa, American Express and Sequoia Capital, among others, valuing the young company at \$5 billion. That is a significant jump for Stripe, coming roughly six months after it garnered \$70 million at a \$3.5 billion valuation. Stripe declined to disclose the amount of new funding, except to say it was "less than \$100 million."

Related: [Why Visa Chose Stripe](#)

### **Finding Bitcoin**

*The following was written by Ed Mckinley for ETA's Transaction Trends. The article features TSG's Business Intelligence Manager, Jared Drieling.*

"Wait and see," counsels Jared Drieling, Business Intelligence Manager for TSG, a consulting firm to merchant acquirers. "Keep informed and get educated about its advantages and disadvantages before putting together a roadmap around Bitcoin acceptance." That could include conversations with startups and could even go so far as studying the

century, disappears in Detroit, Michigan, never to be heard from again. Though he is popularly believed to have been the victim of a Mafia hit, conclusive evidence was never found, and Hoffa's death remains shrouded in mystery to this day.

Born in 1913 to a poor coal miner in Brazil, Indiana, Jimmy Hoffa proved a natural leader in his youth. At the age of 20, he helped organize a labor strike in Detroit, and remained an advocate for downtrodden workers for the rest of his life. Hoffa's charisma and talents as a local organizer quickly got him noticed by the Teamsters and carried him upward through its ranks. Then a small but rapidly growing union, the Teamsters organized truckers across the country, and through the use of strikes, boycotts and some more powerful though less legal methods of protest, won contract demands on behalf of workers.

Hoffa became president of the Teamsters in 1957, when its former leader was imprisoned for bribery. As chief, Hoffa was lauded for his tireless work to expand the union, and for his unflagging devotion to even the organization's least powerful members. His caring and approachability were captured in one of the more well-known quotes attributed to him: "You got a problem? Call me. Just pick up the phone." [Click here to read more.](#)

pricing of pilot tests with Bitcoin processors, such as BitPay and Coinbase, he notes.

[Read more here.](#)

## [The Strawhecker Group Promotes David Laferla to Chief Financial Officer](#)

*7/30/15 TSG*

Omaha-based payments consultancy The Strawhecker Group (TSG) is pleased to announce the promotion of David Laferla to Chief Financial Officer. As part of this advancement, Mr. Laferla will formally join TSG's Board of Directors and continue to provide his input on the financial and strategic decision process of the firm.



As Chief Financial Officer, Mr. Laferla's primary responsibility centers on managing the risks of the firm, providing financial planning and management, as well as legal and data security compliance and governance. As legal and data compliance becomes increasingly complex, this role is critical to the success of TSG.

## [Banking for Pot Industry Hits a Roadblock](#)

*7/30/15 Dealbook*

Banking regulators just said no to a financial institution that aims to be the first to serve the expanding marijuana industry in Colorado. The Fourth Corner Credit Union in Denver applied in November to the Federal Reserve for a "master account," which would allow it to interact with other financial institutions and open its doors to some of the hundreds of state-licensed marijuana businesses in Colorado. Although recreational marijuana has been legalized in Colorado, it is still illegal on the federal level, discouraging most traditional banks from working with pot businesses.

## [Square Confidentially Files for IPO](#)

*7/24/15 Mashable*

Square has confidentially filed for an initial public offering, according to Bloomberg. The report, which cited people with knowledge of the matter, states the mobile payments company is working with Goldman Sachs, Morgan Stanley and JPMorgan Chase. Square is led by Jack Dorsey, who is currently the interim CEO of Twitter. It's unlikely that Dorsey will be taking over as full-time CEO of Twitter, though, because that would require that he step away from his role at Square.

Related: [With Square IPO on Tap, Jack Dorsey Needs to Pull Out of Twitter CEO Search](#)

## [Fidelity National Said in Exclusive Talks to Acquire SunGard](#)

*7/30/15 Bloomberg*

Fidelity National Information Services Inc., the payment-services provider, is in exclusive talks to buy SunGard Data Systems Inc. in a deal with an enterprise value of more than \$8.3 billion, people familiar with the matter said. While a deal isn't imminent, Fidelity would pay with a mix of

cash and stock if a transaction occurs, said the people, who asked not to be identified because the discussions are private. The split would be approximately 50 percent cash and 50 percent stock, one of the people said.

## [Mike Tyson Wants a Bite of the Bitcoin Market](#)

*7/28/15 VentureBeat*

Mike Tyson is either getting into the Bitcoin game or is getting scammed out of a bunch of money. The man who once squandered \$400 million wants to change the way we get change. It almost makes sense: nobody wants to tell Mike Tyson he can't do something. A stint on *Dancing With the Stars*? A documentary about your passion for pigeons? A feature on Madonna's new album? Now Bitcoin?



## [Mobile Payments & Bitcoin](#)

### [Subway Teams Up With PayPal On Mobile Payments](#)

*7/30/15 TechCrunch*

Ordering your food or beverages by smartphone and then paying for it via an app is quickly becoming the new normal. Starbucks already allows for this across thousands of its stores in the U.S. Meanwhile, Burger King and Firehouse Subs announced integrations with MasterCard's MasterPass digital payment solution just this week, and Taco Bell's own mobile ordering solution is powered by Heartland, the companies also this week stated. Now you can add one more to the mix: Subway and PayPal are working together to turn on PayPal's OneTouch mobile checkout experience in an updated Subway app that work across the chain's 27,000 U.S. locations by the end of the year.

### [CurrentC To Launch Soon](#)

*7/29/15 Retail Solutions Online*

The wait may finally be over for the retail industry's response to Apple Pay. Known as CurrentC, the mobile payment app is reported to be tested this August in a limited trial run, according to Bloomberg. Employees of the retailers have reportedly tested the app, and CurrentC is now moving into its next stage. CurrentC has been nearly three years in the making, and was created by Merchant Customer Exchange (MCX), a group founded by some of the nation's biggest retailers, including Wal-Mart, Best Buy, and CVS. The consortium created CurrentC as a way to fight back against credit card fees for transactions, and will reportedly finally launch next month.

Related: [CurrentC Planning Test Launch With Dunkin' Donuts](#)

### [Apple Pay: More UK Banks Jump Onboard](#)

*7/30/15 ZDNet*

HSBC and First Direct are the latest UK banks to start offering Apple Pay to their customers. Apple's mobile payment system allows iPhone 6, iPhone 6 Plus, and Apple Watch owners to use their devices to pay for goods in stores that accept contactless payments. It also allows some iPhone and iPad users to make in-app payments. The service launched in

the UK earlier this month with banks including mbna, Nationwide, NatWest, Royal Bank of Scotland, Santander, and Ulster Bank.

## How Americans Pay: Study Shows Shoppers Still Pick Cash, Check Over PayPal, Apple Pay

7/30/15 Forbes

Hey, Millennials: you may think checkbooks are tedious vestiges of the 20th century, used only if your dinosaur of a landlord refuses to accept online transfers. But you're dead wrong, according to a study of American shopping habits. Cash and checks still reign supreme at the register, says a survey by payments company Blackhawk Network. 93% of respondents reported having paid with cash in transactions this past calendar year, with checks and debit cards coming joint second with 68%.

## Samsung and MasterCard Prepare Europe for Samsung Pay

7/30/15 NFC World

Samsung has announced it is extending its global partnership with MasterCard to deliver Samsung Pay to European card issuers using the MasterCard Digital Enablement Service (MDES) - and is currently working with European banks and partners to bring the mobile payment service to the continent following a planned launch in the US and South Korea later this year. "European card issuers will be able to connect to the MDES platform and activate the Samsung Pay service upon launch," MasterCard says.

## Facebook Taps Into E-Commerce, but Not For the Reasons You'd Expect

7/30/15 The Street

"E-commerce is one of our top categories of advertisers, and we are already driving a lot of product sales through Facebook, but importantly, our e-commerce initiatives are really about connecting consumers with marketers so that they can buy from companies," Facebook COO Sheryl Sandberg said during the company's earnings call on Wednesday.

"They're not buying through us. We are testing a buy button in the new shop section on pages, but again, that buy button is letting people buy directly from their advertisers, not from us."



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## Regulation & Security

### ATM Skimmers Enjoy Last Hurrah Before EMV Cramps Their Style

7/30/15 American Banker

Card skimming attacks, the No. 1 ATM fraud that has long plagued financial institutions, are increasing in frequency all across the U.S., according to ATM manufacturers. On July 23, NCR Corp. issued a security alert to draw attention to the growing problem in America and in Mexico. Rival Diebold also said it has observed a steady increase in skimming attacks in the U.S. for the last couple of years. Operators lose \$50,000 per attack, according to industry members.

## **Just \$50 in Fraud Would Motivate 32% of Small Businesses To Adopt EMV**

*7/24/15 Digital Transactions*

What will it take to get small businesses to accept EMV payment cards? Apparently \$50 in fraud charges will motivate 32% of them to install EMV-capable point-of-sale terminals. That's the finding from a survey released Thursday by Cayan, a Boston-based payments company. While 32% said \$50 when asked what amount of fraud would drive a small business to become EMV-capable, most-38%-said no amount.

## **Restaurant Chain Skips Switch to EMV Despite Fraud Liability**

*7/29/15 FierceRetail IT*

Despite the warnings, benefits, and impending shift of credit card liability to companies that are not EMV compliant, restaurant chain Garden Fresh has no intention of making the change to the chip-card technology. Instead, the chain is waiting until mobile payment systems become more prevalent. Garden Fresh, which has 128 restaurants in 15 states under the Souplantation and Sweet Tomatoes banners, has no plans to transition to EMV, Eric Rosenzweig, CIO, said.

## **Banks Suing Target Make New Demands**

*7/28/15 Bank Info Security*

U.S. banks and credit unions that filed a lawsuit against Target Corp., seeking to force the retailer to reimburse them for costs associated with its massive 2013 data breach, now want the court to require Target to disclose more details about its security practices. In a motion filed July 24, plaintiffs' attorneys asked the court to force the retailer to unseal certain documents. They argue that Target's "blanket" confidentiality designation for documents tied to its security processes and 2013 card and data breach is unfounded. And they claim Target is trying to hide behind confidentiality of so-called "sensitive" information about its intellectual property and security practices to avoid humiliation.

## **Regulators to Step Up Cybersecurity Activity: Lawsky**

*7/28/15 BTN*

Bank regulators are likely to take further action to force banks to upgrade their cybersecurity processes as hackers continue to find ways to penetrate institutions' defenses, a former top New York bank supervisor said Tuesday. Speaking at the American Banker Digital Currencies + Blockchain conference, Benjamin Lawsky, who stepped down as head of the New York Department of Financial Services in June, called cybercrime "a huge threat to our financial system."

## **MasterCard Pays Out \$61M to Settle Tesco Interchange Suit**

*7/31/15 Finextra*

MasterCard has shelled out \$61 million to UK supermarket chain Tesco in the first of an expected wave of settlements by card schemes over interchange fee lawsuits lodged by British retailers. The pay-out to Tesco was revealed by MasterCard chief financial officer Martina Hund-Mejean during the company's earnings call.

## Economy

### U.S. Economy Grew at 2.3% Rate in 2nd Quarter

7/29/15 *Bloomberg Business*

Federal Reserve policy makers said the job market has made further gains, keeping them on a path to raise interest rates this year for the first time in almost a decade without providing a clear signal on the timing of liftoff. "The labor market continued to improve, with solid job gains and declining unemployment," the Federal Open Market Committee said in a statement Wednesday in Washington. It dropped the modifier "somewhat" from its description of the decline in labor-market slack.

### U.S. Economy Didn't Grow as Fast as We Were Told From 2012 to 2014

7/30/15 *MarketWatch*

The U.S. economy grew somewhat more slowly from 2012 to 2014 than previously estimated, according to a new government approach to gross domestic product that addresses flaws in how the report is produced. The U.S. expanded at average 2% rate each year from 2012 to 2014 instead of 2.3% as reported under the old method of calculating GDP, the Bureau of Economic Analysis said. GDP reflects the value of all goods and services produced by the U.S. and is viewed as the best general measure of a nation's economic health.



## Payments Press

### Inside PayPal [Video]

7/28/15 *Bloomberg Business*

From the earliest days of the online money transfer business, PayPal's story is a Silicon Valley legend. Now this payments giant is in the midst of a makeover, preparing for what it believes is a revolution in commerce. What do mobile wallets, cyber-attackers and a growing consumer class that knows no borders mean for the future of this newly-independent, publicly-traded company?

### First Data Reports Second Quarter 2015 Financial Results

7/29/15 *First Data*

First Data Corporation reported financial results for the second quarter ended June 30, 2015. Consolidated revenue for the second quarter was \$2.9 billion, up 1% versus the prior year period. Segment revenue, which modifies consolidated revenue for the exclusion of various pass through items and other impacts, was \$1.8 billion for the quarter, up 1% versus the prior year period, or up 5% excluding currency impacts.

## **Vantiv Reports Second Quarter 2015 Results**

*7/29/15 Vantiv*

Vantiv, Inc. announced financial results for the second quarter ended June 30, 2015. Revenue increased 29% to \$786.0 million in the second quarter as compared to \$608.7 million in the prior year period. Net revenue increased 28% to \$423.6 million in the second quarter as compared to \$331.3 million in the prior year period, primarily due to strong growth in our Merchant Services segment.

## **TSYS Reports Second Quarter Adjusted EPS Grew 29.0%**

*7/28/15 TSYS*

TSYS (NYSE: TSS) today reported results for the second quarter and year to date. "For the second quarter in a row, we exceeded our expectations that resulted in another outstanding quarter and year-to-date performance. Organic revenue grew 13.7% year-to-date as we continue to deliver exceptional performance across our key metrics," said M. Troy Woods, chairman, president and chief executive officer of TSYS.

## **MasterCard Incorporated Reports Second-Quarter 2015 Financial Results**

*7/29/15 MasterCard*

MasterCard Incorporated announced financial results for the second quarter of 2015. Excluding a special item, the company reported net income of \$965 million, up 4%, or 12% after adjusting for currency, and earnings per diluted share of \$0.85, up 6% or 15% adjusted for currency, versus the year-ago period. Including the special item, a \$44 million after-tax charge related to a U.K. merchant litigation settlement, the company reported net income of \$921 million.

## **American Express And Best Buy Team Up To Enable Card Members To Use Membership Rewards Points On BestBuy.com**

*7/30/15 The Street*

American Express and Best Buy announce the launch of a new e-commerce technology integration that enables U.S. Card Members enrolled in the Membership Rewards<sup>®</sup> program to seamlessly use their points for online purchases on BestBuy.com. Starting today, Card Members can use their Membership Rewards points for all or part of each online purchase and either pick it up in one of Best Buy's stores or have it delivered to their door.

## **Heartland Payment Systems Reports Record Second Quarter 2015 Adjusted Earnings Per Share of \$0.72**

*7/31/15 Heartland Payment Systems*

Heartland Payment Systems, Inc., one of the nation's largest payment processors, announced record second quarter Adjusted Net Income and Adjusted Earnings per Share of \$27.1 million and \$0.72, respectively, for the quarter ended June 30, 2015. Adjusted Net Income and Adjusted Earnings per Share were \$21.0 million and \$0.58, respectively, for the quarter ended June 30, 2014. For the second quarter of 2015, Heartland reported GAAP Net Income of \$20.9 million, or \$0.56 per share.

## **Why Wells Fargo Keeps Adding to Its Innovation Initiatives**

*7/27/15 American Banker*

Innovation labs, incubators and accelerators have been all the rage among large banks for the past three years, part of their effort to prove that they can compete - and collaborate - with nimble fintech startups.



Wells Fargo has embraced the trend - it now has six innovation labs and a Startup Accelerator to foster entrepreneurs whose products could be used by the San Francisco bank someday; it also conducts hackathons with local universities.

### **Newtek Business Services Corp. Acquires Premier Payments LLC**

*7/27/15 PR Newswire*

Newtek Business Services Corp., an internally managed business development company, announced that it has acquired Premier Payments LLC, as a new wholly owned portfolio company. The total purchase price was approximately \$16.5 million, of which \$14.0 million was paid in cash and the remainder was paid in newly issued restricted shares of Newtek common stock.

### **MasterCard Helps BURGER KING® and Firehouse Subs® Restaurants Serve Patrons Faster with MasterPass™**

*7/27/15 MarketWatch*

Consumers who want to purchase and pick up their food quickly and easily will soon be able to do so at more of their favorite restaurants. Later this summer, the BURGER KING® brand will expand its use of MasterPass to its BURGER KING® app which offers exclusive deals and allows users to locate the nearest BURGER KING® restaurant, explore the BURGER KING® menu, and pay directly with their phone.

### **Heartland Powers Taco Bell Mobile App**

*7/28/15 Heartland Payment Systems*

Heartland Payment Systems, one of the nation's largest payment processors, announced that its Heartland Omni-Channel Commerce Engine (XCE) formed an integral part of the Taco Bell® mobile ordering and payment app. The Heartland XCE connects the Taco Bell mobile app to the Heartland IRIS software and point-of-sale (POS) system.

### **ACI Worldwide Extends Payment Processing Agreement with IRS**

*7/27/15 The Green Sheet*

ACI Worldwide, a leading global provider of electronic payment and banking solutions, announced today that the IRS has extended its relationship with the company's OfficialPayments.com online bill payment service/portal OfficialPayments.com. It is the longest tenured service provider for the IRS and has processed \$14 billion in IRS tax payments since 2000. Through OfficialPayments.com, users have a quick, easy and reliable way to view, manage and pay their federal, state and local taxes.

### **The Bancorp again ranked as Top Issuer of Prepaid Cards in the US**

*7/27/15 MarketWatch*

For the third year in a row, The Bancorp Bank, the FDIC-insured financial institution of The Bancorp, -has been ranked the Top US Prepaid Card Issuer. This #1 position was reported in The Nilson Report (Issue 1067), one of the most trusted sources for global news and statistics about the payments industry. The Bancorp Bank achieved its top ranking for 2014 with \$30,652.9 (mil.) in purchase volume (up 25.2% from 2013), 747.0 (mil.) purchase transactions (up 28.00% from 2013), and 75,239 (000) cards (up 41.0% from 2013).

### **Global Payments and CaixaBank Announce Central and Eastern European Joint Venture with Erste Group Bank**

7/27/15 *BusinessWire*

Global Payments Inc., a leading worldwide provider of payment technology services, CaixaBank, Spain's largest bank by market share, and Erste Group Bank AG, a leading financial services provider in Central and Eastern Europe (CEE), announced an agreement to form a joint venture to provide merchant acquiring and payment services in three core locations in Central and Eastern Europe: Czech Republic, Slovakia and Romania.

### **Fiserv Reports Second Quarter 2015 Results**

7/29/15 *Fiserv*

Fiserv, Inc., a leading global provider of financial services technology solutions, reported financial results for the second quarter of 2015. GAAP revenue in the second quarter was \$1.30 billion compared with \$1.25 billion in the second quarter of 2014. Adjusted revenue was \$1.23 billion in the second quarter compared with \$1.18 billion in the second quarter of 2014, an increase of 4 percent. For the first six months of 2015, GAAP revenue was \$2.57 billion compared with \$2.49 billion for the first six months of 2014.

### **Alibaba Group Holding Ltd Reaches Out To SMEs In Australia With Capify Deal**

7/29/15 *Business ETC*

Alibaba Group Holding Ltd. maintains its tradition of facilitating small and medium-sized enterprises (SMEs) to expand the company's growing ecosystem. The Chinese e-commerce giant recently inked a deal with Capify to provide financial assistance to SMEs in Australia. Capify, based in the UK, is known globally for its alternative financial services. The agreement will enable SMEs in Australia to extract loans and cash advances. The deal specifically caters to Australian businesses that make hefty purchases on Alibaba's online platforms.

### **TD Bank to Route Card Transactions via Maestro**

7/30/15 *Finextra*

TD Bank, America's Most Convenient Bank, today announced an agreement with global payments technology company MasterCard to route debit and prepaid card transactions over MasterCard's Maestro network. Through the agreement, MasterCard will process TD Bank's debit card and prepaid card PIN transactions.

### **Uber Enters Financial Services With Xchange Leasing Program**

7/31/15 *LTP*

Have you heard of invisible payments? Have you heard about the uber experience in payments? In more than 80% of the conferences and more than 90% of the news/media sites these terms make regular appearances. Now Uber is planning to make life easier for the drivers by launching its own leasing program and financial services industry has a reason to worry. Earlier this year, Uber entered into a partnership with Banco Santander's US lending unit and announced the Uber Santander Lease Program. Uber's relationship with Santander was active since February.



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opinions. Articles are sourced as appropriate throughout.

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