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Editor: Mike Strawhecker, VP & Director of TSG Metrics  
Co-Editor: Andrew Nuss, Marketing Manager



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THE STRAWHECKER GROUP



Sep. 18th, 2015  
Edition #472

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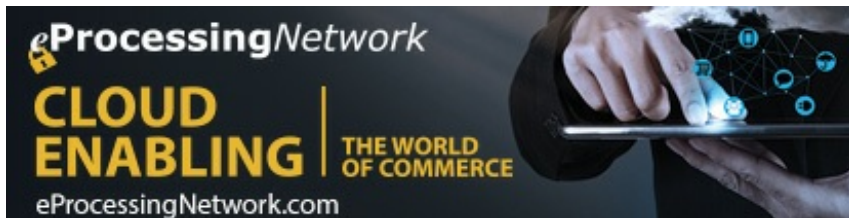
## Categories

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## Trending this week...

This week, [TSG released survey results](#) that illustrated only 27 percent of U.S. Merchants will be EMV-ready by the October 1st liability shift.

Be sure to check out the [infographic](#) TSG published in conjunction with the survey data.

Other highlights this week include:

- **TSG in Forbes:** [Most Stores Still Aren't Ready For Apple Pay Or Android Pay](#)
- [TSG Advises Terrapin Financial services in Its Sale to BluePay](#)
- [Worldpay Group Plans to Raise \\$1.4 Billion in I.P.O.](#)
- [Ahead of IPO Prep, Dorsey is Telling Key People He Won't Give Up Square CEO Role](#)
- [PayPal Inks Macy's Deal in Fight to Take Over In-Store Transactions](#)
- [Target Suit Wins Class Action Status](#)

[TSG Joins ETA Payments Fly-In on Capitol Hill](#)

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## This Day in History: 1793

[Capitol cornerstone  
is laid](#)

On this day in 1793, George Washington lays the cornerstone to the United States Capitol building, the home of the legislative branch of American government. The building would take nearly a century to complete, as architects came and went, the British set fire to it and it was called into use during the Civil War. Today, the Capitol building, with its famous cast-iron dome and important collection



## TSG's Payment Gateway Directory

TSG's Payment Gateway Directory ([Preview](#)) offers a look into **28 leading gateway providers**, covering 56 data points on functionality and company information.

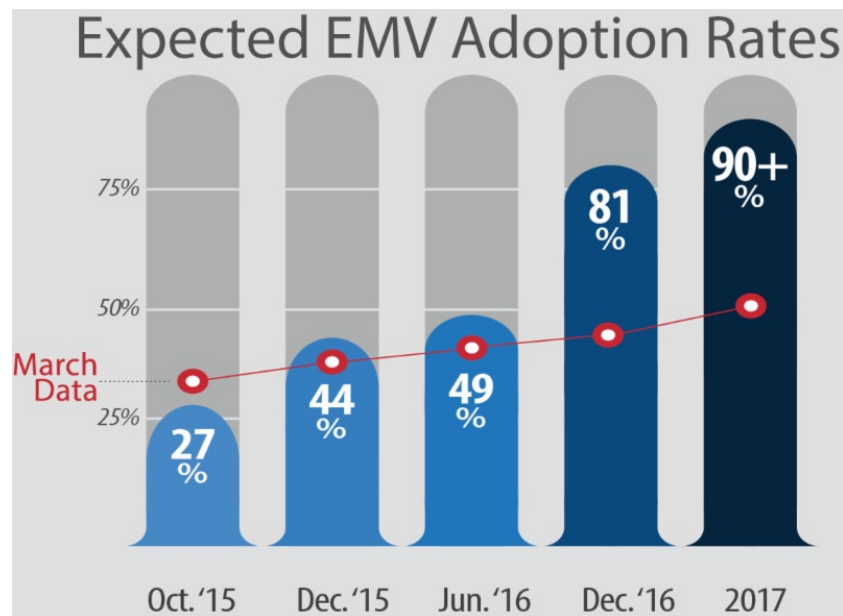
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## Featured

### Two Weeks Out- How Ready are U.S. Merchants for EMV?

[TSG released survey results this week](#) that illustrated only **27 percent** of U.S. merchants will be EMV-ready by the October 1st liability shift. This represents a sizable decline from 34 percent estimated in March.



[See the full infographic.](#)

"Though the cost to become EMV-ready may be substantial to many, merchants with fraud exposure should get ready for the liability shift,"

of American art, is part of the Capitol Complex, which includes six Congressional office buildings and three Library of Congress buildings, all developed in the 19th and 20th centuries.

As a young nation, the United States had no permanent capital, and Congress met in eight different cities, including Baltimore, New York and Philadelphia, before 1791. In 1790, Congress passed the Residence Act, which gave President Washington the power to select a permanent home for the federal government. The following year, he chose what would become the District of Columbia from land provided by Maryland. Washington picked three commissioners to oversee the capital city's development and they in turn chose French engineer Pierre Charles L'Enfant to come up with the design. However, L'Enfant clashed with the commissioners and was fired in 1792. A design competition was then held, with a Scotsman named William Thornton submitting the winning entry for the Capitol building. In September 1793, Washington laid the Capitol's cornerstone and the lengthy construction process, which would involve a line of project managers and architects, got under way. [Click here to read more.](#)

says Mike Strawhecker, Principal at TSG. "This would include merchants that are targets for fraudsters because they sell items that might have high value and/or can be easily resold such as electronics, household appliances, and jewelry."

EMV may not be as much of an issue for certain merchant types, such as restaurants for example, that have a lower likelihood of fraud. One survey respondent said, "I think that EMV is being overblown in terms of urgency for the vast majority of merchants in the U.S."

Related:

[Forbes - Most Stores Still Aren't Ready For Apple Pay Or Android Pay](#)

## [Most Stores Still Aren't Ready For Apple Pay Or Android Pay](#)

9/17/15 *Forbes*

Despite all the excitement over the launch of Apple Pay last year and Google recent launch of Android Pay, the fact remains that many stores still can't accept payment via smartphones and won't for a long time to come, judging from the results of a new survey of U.S. merchants by **The Strawhecker Group**, a management consultant in payments. Only 27% of them will be ready to accept new chip-and-PIN credit and debit cards by Oct. 1.

## [TSG joins ETA Payments Fly-In on Capitol Hill](#)

9/17/15 *TSG Press Release*

The Strawhecker Groups' (TSG) senior associate Ken Oros today joins The Electronic Transactions Association (ETA) Payments Fly-In on Capitol Hill. Oros will meet with Members of Congress and federal regulators, including the CFPB, Federal Reserve and Treasury, to discuss issues facing the industry. The Fly-In allows ETA members to speak directly to lawmakers and provide insight into how payments drive the U.S. economy. ETA is the global trade association representing more than 550 payments technology companies.

## [Worldpay Group Plans to Raise \\$1.4 Billion in I.P.O.](#)

9/18/15 *New York Times*

Worldpay Group, a British payment processor, said on Friday that it expected to raise 890 million pounds, or about \$1.4 billion, in an initial public offering next month.

The company, which is owned by the private equity firms Advent International and Bain Capital, said it intended to seek a listing on the London Stock Exchange and expected to sell about 25 percent of its shares in the offering.

## [Ahead of IPO Prep, Jack Dorsey Is Telling Key People He Won't Give Up Square CEO Role](#)

9/16/15 *Recode*

It's looking more and more like Jack Dorsey is going to have two CEO jobs for the foreseeable future. Dorsey - who is the CEO of Square as well as the interim CEO of Twitter - has been telling insiders involved in the high-profile payments company's current IPO process that he will not leave the top management role at Square, according to three sources familiar with the situation. That includes bankers, legal advisers and key execs. Dorsey is also prepared to tell public market investors that are interested in investing in Square once it begins the active part of its IPO process the same thing, even if he is also named permanent CEO of Twitter.

## [Visa Chip Card Growth Makes the United States the Largest](#)

## Chip Market

9/15/15 *Visa*

Four years after we embarked on a plan to introduce more secure chip technology, more people are using a Visa chip card in the United States than in any other country in the world. More than 141 million Visa chip cards are now in circulation, according to the latest data. That eclipses the roughly 129 million Visa chip cards in Brazil and 124 million cards in the United Kingdom. What is even more remarkable is how quickly the U.S. reached this milestone. Only a year ago, we had fewer than 20 million Visa chip cards. But we've have seen steady adoption, month after month, since that time.

## Stripe Unveils A New Tool To Help Retailers Build Native Buying Experiences In Apps

9/14/15 *TechCrunch*

Stripe unveiled a new set of tools, called Stripe Relay, for retailers that help them build native buying experiences within apps like Twitter. Think of it as a buy button that merchants can place in multiple platforms. With Relay, merchants can integrate with multiple platforms and sell their products with simpler buying experiences. The goal is to ensure that a buying experience starts and ends within an app without having to jump out to a mobile site where users have to finish up the purchasing experience.

Related:

[Stripe Unveils One-Stop Shop for Buy Buttons, But Will All The Social Networks Play Ball?](#)

## Retailers Losing 1.32 Percent of Revenue to Fraud, up 94 Percent from 2014, According to Annual LexisNexis True Cost of Fraud Study

9/16/15 *BusinessWire*

The LexisNexis® True Cost of Fraud<sup>SM</sup> study reveals merchants are overwhelmed by increasing revenue losses to fraud. Now in its seventh year, the annual study shows a drastic upswing in retail fraud as merchants lost 1.32 percent of revenue to fraud in 2015 compared to 0.68 percent in 2014. While all merchant segments took a substantial hit on fraud losses as a percentage of revenue, international and mCommerce merchants were hardest hit with 1.56 percent and 1.68 percent lost, respectively.



## Mobile Payments & Bitcoin

### PayPal Inks Macy's Deal in Fight to Take Over In-store Transactions

9/15/15 *VentureBeat*

PayPal is ramping up its presence in brick and mortar stores as more companies rush to create mobile apps that allow consumers to pay at physical retailers with their phone. The company announced a partnership with Macy's that will allow the department store's customers to use PayPal at the register. When it comes time to pay, consumers can



open up the PayPal app, select the store they're in, and scan the app's QR code. The deal extends to Macy's Bloomingdale's properties, as well.

Related: [With Macy's on Board, PayPal's Brick-And-Mortar POS Initiative Catches a Tailwind](#)

## Jack Dorsey's Twitter and Square Team Up for the First Time

9/15/15 USA Today

The two companies founded by Jack Dorsey, Twitter and Square, have forged their first official partnership. Twitter users will be able to make donations to political campaigns directly from the Twitter app thanks to technology being provided by Square, a digital payments company, the companies announced Tuesday. Campaigns will be able to tweet a "donate now" link that takes a user to a donation form without leaving the Twitter app. The user signs in and makes a donation and then can tweet the donation to followers.

## Will Apple Own The Payments Customer?

9/14/15 PYMNTS

This is, of course, is the quote made famous in 1908 by Spanish philosopher and essayist, George Santayana. Published as part of his five-volume opus, "The Life of Reason," Santayana's insight is that examining the past, and learning from it, is the only way we can avoid repeating the same mistakes in the future. Eight years after Apple did its first mobile carrier deal, Apple pretty much owns the mobile customer who uses their handset. In 2022, eight years after Apple did its first bank and network deal, will Apple own the payments customer?

## Big Banks Consider Using Bitcoin Blockchain Technology

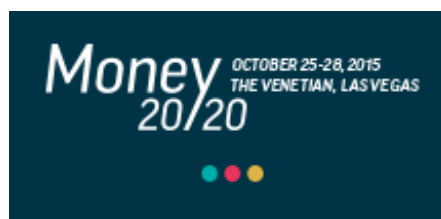
9/17/15 BBC

The basic technology underpinning the Bitcoin virtual currency could be used by some of the world's biggest banks. Nine banks, including Barclays and Goldman Sachs, may adopt the blockchain system that logs who spends which virtual coins in an ever-expanding computer equivalent of a ledger. The banks want to use the blockchain method because it is hard to fool - making fraud more difficult. It could also speed up trading systems and make deals more transparent.

## Processors Line Up Support for Android Pay

9/17/15 ISO & Agent

Major payment processors are lining up in support of Android Pay, which Google began rolling out in the U.S. last week. First Data Corp. says it will power in-store Android Pay transactions, following up on its previous relationship with Google Wallet, the predecessor to Android Pay. Payments technology provider Total System Services Inc. (TSYS) also announced its support in expanding its enterprise tokenization software to process tokenized transactions from Android Pay.



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## Regulation & Security

## Will Faster Electronic Payments Mean Faster Fraud?

9/17/15 *Bank Think*

Faster payments have a lot of potential. A modernized payments system could help consumers to pay bills at the last minute, enable employers to make emergency wage payments, and allow friends to pay one another instantly for dinner and cab rides. It's likely to be more secure, accessible, easy to use, and cost-efficient than our current system. But faster payments could also make it easier for people to unwittingly send money to scammers - and make it harder for fraud victims to get their money back.

### **Russian Hacker Pleads Guilty 'Largest Known Data Breach Conspiracy Ever' Prosecuted**

9/16/15 *Fortune*

Vladimir Drinkman, a 34-year-old hacker who hails from Syktyvkar, Russia and Moscow, confessed to committing cybercrimes before a New Jersey federal court on Tuesday. His felonies, which cost businesses hundreds of millions of dollars in losses, involved breaching the corporate networks of major organizations such as Nasdaq, Dow Jones, JCP, Heartland Payment Systems, and many more.

### **Target Suit Wins Class Action Status**

9/15/15 *Credit Union Times*

Five financial institutions have won their fight for class action status in their ongoing battle over Target's 2013 data breach, according to a court ruling issued Tuesday. The order came after Target and attorneys for five financial institutions appeared before a judge on Sept. 10. In his 16-page ruling, U.S. District Court Judge Paul A. Magnuson methodically struck down Target's arguments opposing class action status, including its assertion that the losses should be measured on an institution-by-institution basis. Magnuson also criticized Target's argument that because reissuance wasn't legally required after the breach, it should not bear financial institutions' costs of reissuance.

### **EMV: Why U.S. Will Miss Oct. Deadline**

9/14/15 *Bank Info Security*

The U.S. payments infrastructure will come up far short of completing the rollout of EMV technology by the Oct. 1 fraud liability shift date because of high costs, a perceived lack of consumer demand and doubts about EMV's ability to significantly reduce card fraud. Although fraud-fighting experts say progress is sub-par, few will even offer updated estimates on the quantities of chip cards or EMV-ready POS terminals that have been rolled out so far.

### **Atlanta's Bitpay Got Hacked for \$1.8M in Bitcoins**

9/17/15 *Atlanta Business Chronicle*

According to a lawsuit filed Sept. 15 in federal court in Atlanta, in December 2014, Bryan Krohn, Bitpay's chief financial officer, got an email from someone purporting to be with a digital currency publication asking Krohn to comment on a bitcoin industry document. Unknown to Krohn or Bitpay, the email sender's computer had been hacked, and the hacker sent the phony email that directed Krohn to a website controlled by the hacker, where Krohn provided the credentials for his Bitpay corporate email account, according to the lawsuit.

### **Who's Behind Bluetooth Skimming in Mexico?**

9/17/15 *KrebsOnSecurity*

One ATM company operating in the Cancun area whose machines were apparently free from these skimming devices is a relatively new entity called Intacash. This company's ATMs positively blanketed many of the areas I visited, particularly in the heavy tourist and commercial areas of downtown Cancun and Playa Del Carmen. For example, in a single city block on Boulevard Kukulcan in Zona Hotelera - probably the busiest tourist spot in Cancun - I counted no fewer than ten Intacash ATMs, most of which were all less than a couple hundred yards apart.

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## Economy

### Small Business Owners Say Growth Is Their Top Priority, Reports American Express OPEN Research

9/16/15 *American Express*

A large majority (72%) of small business owners are prioritizing growth according to the inaugural American Express OPEN Small Business Growth Pulse, a survey of 1,000 small businesses with \$250,000 or more in annual revenues. Roughly two-thirds of surveyed small business owners (65%) created a formal plan for growing their business.

### Silent on Priorities, Yellen Makes Fed Choice a Cliffhanger

9/16/15 *The New York Times*

Janet L. Yellen, the Federal Reserve chairwoman, faces a crucial moment on Thursday when the Fed's policy-making committee announces whether the time has come to start raising interest rates. Liberal activists, economists and some policy makers are pressing hard for Ms. Yellen to continue the Fed's stimulus campaign of near-zero rates because the economic recovery remains far from complete, leaving most Americans still struggling to pay their bills on stagnant incomes.

### The U.S. Dollar Is Gaining Like It's the 1980s - For Better or Worse

9/14/15 *Bloomberg*

The dollar is in the midst of its strongest rally since 1984 and – unlike then – there may be little anyone can do to stop it. Thirty years ago this month, the U.S. was powerful enough to muscle its way out of a damaging trade imbalance when it took financial markets by surprise with the Plaza Accord. In that agreement, it persuaded Japan, Germany, France and the U.K. to join in coordinated action to help weaken the dollar.

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## Payments Press

## The Strawhecker Group Advises Terrapin Financial Services in Its Sale to BluePay

9/14/15 Business Wire

### The Strawhecker Group

*Is pleased to announce its role as exclusive strategic and financial advisory for*



**Terrapin**  
Financial Services, LLC

*In its sale to*



**BluePay**

The Strawhecker Group (TSG) is pleased to announce its role as exclusive strategic and financial advisor to Terrapin Financial Services (Terrapin) in their sale to BluePay Processing (BluePay), a leading provider of technology-enabled payment processing for enterprise, small and medium-sized businesses in the United States and Canada.

## ETA & PCI Host Payments Security Policy Day In Washington, DC

9/16/15 ETA

ETA and the PCI Security Standards Council teamed up this week in Washington, DC to host a policy event focused on technologies for securing payments. The event, held at Holland & Knight LLP, attracted more than 100 industry stakeholders from across the payments ecosystem, including executives in town for ETA's fly-in. Three panels of experts featured in-depth discussions regarding the industry's multi-layered approach to protecting consumer data.

## Ingenico Waits in the Wings As WorldPay Reconsiders Float

9/16/15 Finextra

The private equity owners of WorldPay are reconsidering their planned mega-floatation of the British payments company as French rival Ingenico drums up funds for a £6.6 billion takeover bid. Market rumours suggest that Ingenico tabled an offer earlier this week, lining up BNP Paribas, JPMorgan and Morgan Stanley to work alongside HSBC, Natixis and Societe Generale on the financing of the bid. A merger between WorldPay and Ingenico would create an £11 billion payment processing gorilla.

## Chase, Visa and United Airlines On Board for Multi-Year Extension to Credit Card Program

9/16/15 MarketWatch

Chase Card Services, a division of JPMorgan Chase & Co., Visa Inc. and United Airlines announced the extension of the popular United MileagePlus® credit card program. "This renewal reinforces our long-standing commitment to providing our mutual customers valuable rewards and travel privileges to get the most out of their travel," said Eileen Serra, chief executive officer of Chase Card Services. "We are thrilled to continue this successful partnership, and look forward to collaborating on the progression of the overall program."

## Braintree To Break \$50B In Payment Volume In 2015. Now Has 154M Cards On File



9/17/15 MSN

As Apple Pay continues its expansion to more retailers and payment providers (most recently, it appears, in-store at Best Buy), and Stripe continues its expansion march, another one of the big competitors in the payments space is today publishing numbers that underscores how it's growing, too. PayPal division Braintree, which the payments company acquired in September 2013 for \$800 million, says that it is on track to ring up \$50 billion in authorized payments volume by the end of 2015.

### **Shift4 Enables U.S. EMV Capability for Independent Software Vendors (ISVs)**

9/15/15 Shift4

Shift4 Corporation announced today it is delivering EMV functionality to Independent Software Vendors (ISVs) and connecting them to numerous U.S. processors. EMV capability for ISVs through Shift4 comes in advance of the October U.S. EMV liability shift, and saves ISVs significant time and money in pursuing their own direct certifications with processors. With Shift4's Universal Transaction Gateway® (UTG®) performing the work as the payment system of record in the EMV certification process, ISVs can save thousands of dollars and several months of work on their own direct certifications, even if they have already started a direct interface.

### **Visa Introduces EMV Chip-based Biometrics**

9/15/15 Visa

Visa Inc. introduced a new specification to use biometrics with chip card transactions. The specification can enable palm, voice, iris, or facial biometrics. This first-of-its-kind technology framework is designed to work with the EMV® (Europay, MasterCard, Visa) chip industry standard to help ensure open, globally interoperable solutions. Biometric verification is intended to prevent fraud as well as make it easier to pay securely. The architecture Visa has designed enables fingerprints to be securely accepted by a biometric reader, encrypted, and then validated.

### **Payment Alliance International Wins EMV Implementation Award**

9/14/15 MarketWatch

Payment Alliance International (PAI), a leader in electronic payment processing solutions, announced it has been honored for showing excellence, leadership and initiative in implementing EMV technology at Automated Teller Machines (ATMs). PAI was honored at an awards banquet held in Washington, D.C., in conjunction with the ATM & Mobile Innovation Summit. One of only five companies nationally to receive the ELI Award, PAI was recognized for its efforts in advancing new EMV technologies at U.S.-based ATMs.

### **First Data Extends Relationship with Google to Support Android Pay**

9/16/15 First Data

As Google continues its roll out of Android Pay, First Data Corporation, a global leader in commerce-enabling technology and solutions, is pleased to be a launch collaborator supporting the new service for in-store transactions. First Data will provide processing solutions for Android Pay that ensure a safe, secure transaction at the point of sale, enabling payment with a single, contactless tap.

### **ProPay to Deliver One-Click Legal Invoice Payments for Actionstep**

9/15/15 TSYS

ProPay®, a TSYS® company, announced that Actionstep has integrated

with ProPay to deliver a fully integrated client bill-pay solution for law firms. Clients can now pay their legal bills by debit card, credit card or bank account. Invoices can be paid in-office, over the phone, by Web, email, and even text message. There is no mobile app to download and no online payment portal required.

### **Fiserv Successfully Pilots CardFree Cash at ATMs Via Accel Debit Payments Network**

*9/14/15 EON*

Fiserv, Inc., a leading global provider of financial services technology solutions, announced today that it has completed a successful pilot with Jacksonville, Fla.-based VyStar Credit Union to offer card-free access to cash at participating ATMs with CardFree Cash from Fiserv.

### **Optimal Payments Partners With Emergent Payments to Support International Growth of Digital Businesses**

*9/16/15 MarketWatch*

Optimal Payments Plc, a leading global online payment solutions provider, has partnered with Emergent Payments, a global payments company that enables digital businesses to accept secure payments around the world, to integrate the NETELLER(R) service and Net+(R) Card Stored Value solutions into Emergent Payments' offering.

### **Legends Hospitality Selects Revel Systems iPad Point of Sale to Power the Indianapolis Motor Speedway**

*9/17/15 LTP*

Revel Systems®, the world's leading iPad Point of Sale platform, announced that Legends Hospitality, which manages merchandising and restaurant services for major sporting venues, has selected Revel's iPad Point of Sale to be deployed across its retail establishments and concession stands throughout the Indianapolis Motor Speedway (IMS). Revel's iPad Point of Sale powered the retail and concession outlets during the 2015 Verizon IndyCar Series, a 17-race tour that included the highly-popular 99th Indianapolis 500 Mile Race in May.

### **IBM Developing New Blockchain Smart Contract System**

*9/16/15 CoinDesk*

IBM is working on a new blockchain project for smart contract creation. The Wall Street Journal reports the company's research arm is using the basic bitcoin codebase to create a new blockchain system that will eventually be released as open-source software.

IBM said that "dozens" of employees are involved in the initiative, and that the project is distinct from ADEPT, a proof-of-concept for the Internet of Things unveiled earlier this year.

### **Cubic and MasterCard Launch the Urbanomics Mobility Project**

*9/15/15 MasterCard*

Cubic Transportation Systems (CTS), and its subsidiary Urban Insights announced the development of the Urbanomics Mobility Project, a new data analysis platform to fuel smarter, more inclusive cities. Built in collaboration with MasterCard, the tool will help urban planners and commercial developers better understand the relationship between how people travel and what they buy to inform growth strategies and improve the quality of life for citizens of the world's premier cities.

### **WePay Transforms Platform Payments with Launch of ACH Bank Transfers**

9/16/15 Benzinga

WePay, the leading provider of payments as a service for online platforms including GoFundMe, Care.com and FreshBooks, today announced it has introduced ACH bank transfers as another payment type that platforms can offer their customers. The launch means platforms can now allow US users the ability to accept simple yet highly secure ACH bank transfers in addition to credit card payments. This is particularly beneficial for high dollar transactions, from the purchase of home remodels to fine art, when buyers seek to spend above their credit card limits and sellers seek to reduce transaction fees.

### **Fintech Players Team on API Ecosystem**

9/16/15 Finextra

A collection of fintech players, including Nasdaq, Yodlee, Tradier and Level39, have joined forces to create an ecosystem that connects developers with APIs. Spearheaded by market data cloud API specialist Xignite, the #FintechRevolution API Ecosystem initiative has secured 22 founding members, including providers of workflow, analytics and data APIs, as well as several fintech incubators.

### **Digital River Inks Payments Agreement with Online China Travel Leader Ctrip**

9/16/15 BusinessWire

Digital River, Inc., a leading global provider of Commerce-as-a-Service solutions, announced that it signed a payments agreement with one-stop travel service provider Ctrip. One of China's leading travel agents, Ctrip is using the Digital River World Payments solution to process credit cards, including Visa, Mastercard and UnionPay on its Singapore site. Later this fall, Ctrip intends to extend the Digital River solution to its Korean site to support local credit card transactions and wire transfers.

### **W.net Launches Chapter in UK**

9/15/15 The Green Sheet

Women's Network in Electronic Transactions (W.net), the premier organization dedicated to women in payments, has partnered with SkyParlour Marketing + PR to bring the newest W.net Local Interest Network Circles (LINC) event to the UK. W.net empowers women and supports the representation of women in the boardroom, conference room and offices throughout the UK and Europe to greater success.

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