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



Payments Experts. Powerful Data.
THE STRAWHECKER GROUP



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Trending this week...

In legislation news this week, the [Senate is poised to pass a bill](#) aimed at improving cybersecurity by encouraging the sharing of threat information among companies and the government. A procedural vote took place on Thursday with 83-14 in favor, while a vote on final passage is expected next week.

In legislation abroad, the European Court of justice ruled Thursday that Bitcoin, and its alternatives, [can now be treated in the same way as traditional money.](#)

Share your EMV Experiences

It's been three weeks since the EMV liability shift deadline and TSG would like to know your perspective on this transition; the good, the bad, the ugly, or any other thoughts that you would like to share on EMV.

[Click Here to Comment](#)

Other highlights this week include:

- [How First Data Reinvented Itself to Become 2015's Biggest IPO](#)
- [Merchant Acquirer TransFirst Takes Another Stab at an IPO](#)
- [Apple Pay Rival CurrentC Being Put to Test in Columbus](#)

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[What Benefits Me By Paying a Credit Card Swipe Fee?](#)

[Use a SmartPhone to Buy Things!](#)

[The Top Ten Ways Acquirers Can Block the Breach](#)

This Day in History: 2002

Hostage Crisis in Moscow Theater

On October 23, 2002, about 50 Chechen rebels storm a Moscow theater, taking up to 700 people hostage during a sold-out performance of a popular musical.

The second act of the musical "Nord Ost" was just beginning at the Moscow Ball-Bearing Plant's Palace of Culture when an armed man walked onstage and fired a machine gun into the air. The terrorists—including a number of women with explosives strapped to their bodies—identified themselves as

- [How Criminals Cracked EMV](#)
- [ATM Maker Diebold Nears Deal to Buy Peer, Wincor Nixdorf](#)
- [TalkTalk gets ransom demand after hit by cyber attack](#)

Going to Money 2020?

TSG will be attending Money 2020 next week. [Email TSG](#) if you would like to set-up a meeting and see how we can help your company as you plan for 2016.

New eReport

Attractive Vertical Analysis (AVA) for Payment Processing

The AVA eReport ([PREVIEW](#)) utilizes data from TSG's data warehouse of over 3M merchants. This report lists 245 merchant types and includes key metrics on each of them including volume statistics, profitability, and attrition. Using the Profitability and Attrition Metrics, a score is assigned to each merchant type. This is the "attractiveness" of the merchant.

Forward-thinking payment companies are using this type of data to prioritize their sales strategies as well as benchmark their own metrics.

[Click here to purchase.](#)



Featured

[How First Data Reinvented Itself to Become 2015's Biggest IPO](#)

10/21/15 Fortune

It was the sale Scott Nuttall had to make. On a Saturday morning in April 2013, Nuttall was sitting at a corner table in the nearly empty restaurant at the Hilton in Short Hills, N.J., striving to persuade his burly guest to trade one of the best jobs in banking for a chance to rescue one of the hardest of hard cases. For Nuttall, the recruiting mission was personal, even emotional. Six years earlier he'd led the nearly \$30 billion leveraged buyout of First Data FDC 1.1%, a payments-processing colossus, for KKR, the legendary firm where Nuttall serves as chief of asset management. Since then, First Data had met failure at almost every turn, churning through CEOs along the way.

[Cybersecurity: Senate Takes Initial Step to Bill's Passage](#)

10/22/15 ABC News

The Senate is set to pass a bill aimed at improving cybersecurity by encouraging the sharing of threat information among companies and the U.S. government. A procedural vote of 83-14 on Thursday represented a healthy endorsement of a bill opposed by companies such as Apple and Dropbox, who said it lacks key privacy protections and may result in personal information ending up in the government's hands. The Cybersecurity Information Sharing Act is co-sponsored by Sen. Dianne Feinstein, D-Calif.,

members of the Chechen Army. They had one demand: that Russian military forces begin an immediate and complete withdrawal from Chechnya, the war-torn region located north of the Caucasus Mountains.

Chechnya, with its predominately Muslim population, had long struggled to assert its independence. A disastrous two-year war ended in 1996, but Russian forces returned to the region just three years later after Russian authorities blamed Chechens for a series of bombings in Russia. In 2000, President Vladimir Putin was elected partly because of his hard-line position towards Chechnya and his public vow not to negotiate with terrorists. [Click here to read more.](#)

and Sen. Richard Burr, R-N.C., who said it was critical to limit increasingly high-profile cyberattacks, such as one suffered by Sony Pictures last year.

How Can You Help?

Tweet your Senators using ETA's [grassroots webpage](#) and encourage them to pass CISA.

Merchant Acquirer TransFirst Takes Another Stab at an IPO

10/19/15 *Digital Transactions*

TransFirst's timing of its IPO is intriguing given the number of payments companies with IPO announcements, says **Kurt Strawhecker**, managing partner of Omaha, Neb.-based **The Strawhecker Group**, a payments advisory firm.



"The list includes Worldpay, First Data and Square," Strawhecker says via email. "This would appear to indicate the overall strength and continued growth potential of the payments industry-especially in the face of a few other IPOs so far this calendar year."

It may not hurt that payments is getting a lot of attention this year, especially among the broader consumer press because of the EMV migration and mobile commerce, he says. "Current public payment stocks such as Visa, Vantiv and MasterCard have been strong performers, so it may feel like a ripe time from the perspective of these investment entities to get these companies back into the public markets," he says.

TalkTalk gets ransom demand after hit by cyber attack

10/23/15 *Reuters*

British broadband provider TalkTalk said on Friday it had received a ransom demand from an unidentified party claiming responsibility for a cyber attack that could have led to the theft of personal data from its more than 4 million customers. The data could include credit card and bank details, and if the theft is confirmed by a police investigation it would be one of Britain's biggest online security breaches. "We have been contacted by, I don't know whether it is an individual or a group, purporting to be the hacker," TalkTalk CEO Dido Harding told the BBC, without giving details.

Bitcoin Now Tax-Free in Europe After Court Ruling

10/22/15 *CNBC*

Virtual currencies can be exchanged tax-free in the European Union, following a ruling from the highest court in Europe on Thursday. Bitcoin and its alternatives can now be treated in the same way as traditional money, according to the European Court of Justice. It said in a statement Thursday morning that bitcoin transactions "are exempt from VAT (value-added tax) under the provision concerning transactions relating to currency, bank notes and coins used as legal tender."

11M Credit Cards and Ketchup - Behind the Breakup Between Costco and American Express

10/20/15 *Business Journal*

Although it was reportedly Costco that called American Express to end their 16-year partnership in February, Bloomberg reveals a tense relationship between the two companies leading up to their cutting of ties. "The numbers didn't add up," American Express CEO Kenneth Chenault said in a conference call with investors, Bloomberg said in a recent article. American Express lost money when Costco customers swiped the card, and Chenault - who initially fought for the deal to be Issaquah-based Costco's "trusted

partner" - said the terms of a renewed agreement with Costco would have meant taking on more risk than he was comfortable with.

Maturity In The Payments Space

10/21/15 TechCrunch



This week we took a look at the broader payments and fintech space¹, which has recently had a number of high-profile successes. The PayPal IPO, coupled to First Data massive flotation, bookended by Square's S-1 make it one of the hotter regions on the technology landscape. To that end, we asked Revel System's CEO Lisa Falzone to swing by and help us understand the current temperate of her industry. Revel, for the uninitiated, vends iPad-based point of sale (POS) solutions to various industries like retail, and grocery stores.

RushCard Leaves its (Mostly Poor) Customers in the Lurch

10/22/15 *The Economist*

For RushCard customers, October 12th was the day the money stopped. Many of them tried that day to use the popular pre-paid card, billed as a substitute for a bank account for those too poor to afford (or qualify for) one, only to be told their balance was zero, thanks to a spectacular IT failure. The firm's flamboyant founder, hip-hop magnate Russell Simmons, also known as Uncle Rush, issued a public apology. News reports described mothers walking miles to work since they couldn't buy petrol (gas) and the chronically ill going without medication. Ten days later, some people still cannot get access to their money.



Mobile Payments & Bitcoin

Apple Pay Rival CurrentC Being Put to Test in Columbus

10/22/15 *The Columbus Dispatch*

Catherine Simpson planned to use her new payment app, CurrentC, to buy a cup of coffee and a Frosty at Wendy's on Wednesday. But after a few seconds of passing her smartphone in front of the cash register without success, she let a colleague pull out her own phone and use the same app flawlessly. "You're at the mercy of cell signals," Simpson said, smiling at the tech stumble. "But that's the point of being here in Columbus."

Related: [MCX Adds BIM's Guaranteed ACH Payments to CurrentC](#)

Microsoft is Getting Serious About Payments in Windows 10

10/20/15 The Verge

Microsoft is looking to relaunch Windows Wallet, a mobile payments app that stores credit cards, coupons and membership information, to improve both the in-store payment experience and online payments with Windows devices, a top Microsoft executive said in a joint interview with The Verge and Recode. "Windows is going to have a wallet concept. You've seen it on phones before. We're going to continue to iterate it," Joe Belfiore, corporate VP of the company's operating systems group, said. "We're going to think about the range of payment scenarios."

What 2016 Holds for Bitcoin Businesses

10/19/15 CoinDesk

The bitcoin industry is still years away from maturity. Unfortunately, many business were launched on the back of overly optimistic industry growth projections. The hard reality is, there just isn't currently enough volume to support all the exchanges, payment gateways and wallet providers that have sprung up, let alone the number of secondary service providers, such as bitcoin compliance solutions, that have been created to support the first wave of service providers.

Samsung Pay Lands on Verizon

10/21/15 CNET

Samsung is finally going to help Verizon customers at the checkout counter. The nation's largest wireless carrier now supports Samsung Pay, the Korean electronic maker's mobile payments service. Verizon customers with the Samsung Galaxy S6, S6 Edge, S6 Edge+ or Galaxy Note 5 can download the Samsung Pay application onto their phones starting Wednesday. Verizon is the last of the major US carrier to announce compatibility with Samsung Pay, which launched on AT&T, T-Mobile, Sprint and US Cellular at the end of September.

Former Google Exec Raises \$28M to Start Shipping His Smart Payment Terminals

10/22/15 VB

Last year, Osama Bedier introduced what he deemed the future of payment terminals: a developer-friendly payment point of sale that accepts everything from Apple Pay to Samsung Pay, Android Pay, and chip-based credit cards. In order to deliver on the promise of the new payment terminal, Poynt needs to ramp up manufacturing. Today, the company is announcing a series B round of \$28 million to help it build and ship terminals before the year is out. Growth equity fund Oak HC/FT led the round. Stanford-StartX Fund, Matrix Partners, Webb Investment Network, and Nyca Partners also contributed.

SumUp Expands to U.S. With Launch of New NFC Card Terminal

10/21/15 SumUp

SumUp, Europe's leading mobile point-of-sale (mPOS) company, launched its mobile payments platform in the United States. The country migrates to EMV chip technology as new payment standard, including a liability shift in case of fraudulent transactions starting this month. SumUp's proprietary, end-to-end payments platform is the first fully-certified EMV mPOS system in the world to cover the entire payment process: card terminals, Android and iOS mobile apps, a payment processing platform and risk and anti-fraud solutions. The company is also making a new EMV contactless card terminal available for pre-order for \$99 at SumUp.com.



Regulation & Security

Network Executives Tout EMV Chip Card Progress in Wake of Merchant Liability Shift

10/20/15 Digital Transactions

"Roughly 60% of consumers have at least one chip card in their wallet," said Stephanie Ericksen, vice president for global risk products at Visa Inc. Ericksen and the other network officials addressed an audience attending the Electronic Transactions Association's Strategic Leadership Conference in Scottsdale, Ariz. Ericksen characterized the number as a "great increase" and a "big change" in the past six months. All told, some 155 million Visa-branded chip cards were in circulation as of mid-September, she said.

How Criminals Cracked EMV

10/21/15 Bank Info Security

European criminals cannibalized stolen EMV cards, combining clipped smartcard chips with miniature microprocessors to construct fake payment cards that defeated point-of-sale security checks, enabling them to commit as much as 600,000 euros (\$680,000) in fraud. While that fraud occurred in 2011 and attack countermeasures were thereafter put in place by the card industry, details of the EMV-defeating fraud spree have only now come to light in a newly released research paper.

EMV Not an End-All for Card Security

10/20/15 BankThink

While migration to cards with chip technology should help mitigate card fraud, additional steps by retailers and more layers of security are needed. Over the past few years, consumers have experienced a flurry of data breaches that have brought the issue of payments card security to the fore. Cybersecurity is a complex issue where no single solution is a panacea, but make no mistake: the migration to EMV chip cards is one of the most significant improvements to payments card security in years. It should help to mitigate card fraud at the point of sale.

The Choking Continues After 'Choke Point'

10/19/15 American Banker

In recent years, the global phenomenon of derisking has stripped hundreds of thousands of individuals and businesses of bank accounts, robbed communities of bank branches, and forced banks to close. Banamex USA, for example, announced it would shutter on the very same day that it agreed to pay \$140 million to federal and California regulators. Meanwhile, Oxfam International stated in a press release this year that three million Somalis who depend on remittances from the West may starve, blaming "bank account closures that have been largely driven by government regulation."

Excessive Credit Card Surcharges to be Regulated in Australia

10/21/15 Mashable

In a win for Australians who like buying coffee with plastic money, the government has flagged it will be clamping down on excessive card fees charged by retailers. Australia's Prime Minister Malcolm Turnbull responded

Tuesday to 2014's Financial Services Inquiry, named the Murray Review, which hopes to crack down on excessive credit card fees and improve competition in Australia's lending market. The main take away for consumers is the plan to regulate the amount a retailer or merchant can charge customers for a credit card surcharge fee.



Economy

Minimal Growth In The Small Business Economy Continues

10/22/15 *Newtek Business Services*

Newtek Business Services Corp., The Small Business Authority®, announced the release of the SB Authority Index of small business indicators for August 2015 which reached 131.16 points. New entity formation, Newtek Merchant Processing and the Russell Microcap Index led the increase. The SB Authority Index is up 0.15% from July 2015. On a year-over-year comparison, the SB Authority Index is up 1.82%.

These Are the Fed's Three Weapons If the Economy Falters

10/21/15 *Bloomberg*

The Federal Reserve Board's army of economists are the ultimate umbrella people: they prepare for rain on sunny days. Even though no Federal Open Market Committee member has forecast a recession in the next three years, a shaky global environment has clouded the U.S. economic outlook. With the central bank's main policy rate stuck at zero since December 2008, that means Fed staff is probably already mulling other ways to stimulate growth.

Euro Tumbles as ECB Considers Increasing Stimulus Program in Dec.

10/22/15 *USA Today*

Citing worries about emerging market economies and China, European Central Bank head Mario Draghi says the bank will need to review its level of monetary stimulus at its next meeting in December. The remarks opened the door further to expanding the 1.1 trillion euro (\$1.2 trillion) stimulus program that is meant to raise inflation and boost the eurozone's spotty economic recovery. Draghi made it clear that the ECB was also considering other measures, such as pushing the interest rate on bank deposits at the ECB even further into negative territory.

Payments Press

ATM Maker Diebold Nears Deal to Buy Peer, Wincor Nixdorf

10/19/15 *The Street*

ATM manufacturer Diebold has entered into a preliminary deal to acquire its German peer, Wincor Nixdorf, for about €1.74 billion (\$1.98 billion based on current exchange rates). The companies announced over the weekend that they are in deal discussions. North Canton, Ohio-based Diebold offered €52.50 a share in cash and stock. The offer is 32% more than Wincor's Friday closing price of €39.40. According to Paderborn, Germany-based Wincor, the companies entered into a term sheet on Sept. 24 "regarding the key parameters of a potential strategic business combination."

MasterCard to Tokenize MasterPass for Online and In-App Shopping

10/19/15 MasterCard

MasterPass has increasingly been making shopping easier and safer for consumers and merchants in 24 countries around the globe. Today, MasterCard announced it will integrate a fully tokenized checkout experience within MasterPass, leveraging the MasterCard Digital Enablement Service (MDES). This gives consumers the freedom to shop more securely online or in-app from any connected device.

American Express Invests In Bitcoin Venture, Abra, Which Announces U.S., Philippines Launch

10/22/15 Forbes

In a world where bank transfers take two to three days and even seemingly immediate payment apps like Venmo actually aren't, Bitcoin technology makes it possible to transfer money instantaneously and securely from person to person. It is inspiring startups to make such transactions an everyday reality - and many of them are choosing to do so without marketing themselves as Bitcoin companies. Wednesday, Abra, one such company, announced that it will soon be available to all registered users in the United States and Philippines and will also now offer services enabling merchants to accept digital cash from consumers using its app.

Starbucks Picks JPMorgan to Replace Square

10/22/15 The Seattle Times

Starbucks is picking JPMorgan Chase as the company that will handle payment processing at its stores, after financial services start-up Square decided to unwind what it deemed a costly relationship with the coffee purveyor. Chase will start deploying in more than 12,000 U.S. Starbucks stores immediately, the company says, but the entire transition will take until next spring. Those stores handle more than 47 million transactions per week, Starbucks says.

Vantiv Announces New eCommerce Fraud Toolkit Service Levels

10/22/15 Vantiv

Vantiv, Inc., a leading provider of payment processing services and related technology solutions for merchants and financial institutions of all sizes, announced three service levels for the company's eCommerce Fraud Toolkit. The levels - Basic, Advanced Best Practices and Advanced Custom - allow organizations to select the precise level of service that best matches their specific fraud requirements.

Introducing Verifone Engage the Future of Connected Payment Devices

10/22/15 Verifone

To empower merchants, acquirers, and service providers with new commerce opportunities and experiences in store and protection against escalating security threats-Verifone, the world's leader in payment and commerce solutions, announced Verifone Engage, the next generation family of payment devices that globally redefines what's expected of point-of-sale (POS) hardware and software. Demonstrations of Verifone Engage products will be showcased next week at Money20/20 in Las Vegas.

Ecwid Adopts POS System With Square Partnership

10/23/15 CMS Critic

Ecwid, the eCommerce platform with over 900,000 customers, has teamed up with Square, a Point of Sale (POS) software, to make selling easier for those who wish to do so from physical stores or stalls. The demand for POS systems is increasing throughout the eCommerce community. Many merchants are now aiming to reinvigorate their bricks-and-mortar stores, setting up pop-up shops, attending markets, and so forth. Each of those scenarios requires a POS system in order to run smoothly.

Cayan Partners with CardFlight to Offer EMV-Ready Mobile Point of Sale Solutions to Customers

10/20/15 Cayan

Cayan, The Payment Possibilities Company™, and CardFlight, a top mobile point of sale (POS) technology provider, announced an agreement to offer EMV-ready mobile payment acceptance solutions to Cayan partners and merchants. As part of the partnership, Cayan will offer CardFlight's SwipeSimple product as its preferred mobile POS solution for merchants looking to accept credit and chip card payments from smartphones and tablets.

Oberthur Technologies Eyes Sale Growth as Launches IPO

10/20/15 Reuters

French smartcard maker Oberthur Technologies, owned by Advent International, said on Tuesday that it expects sales to exceed 1 billion euros (\$1.13 billion) this year as it announced plans for a Paris share listing this year. This compares with revenue of 960 million euros in 2014, Didier Lamouche, chief executive of the world's second largest manufacturer of smartcards behind Gemalto, told a conference call.

Discover Financial Services Reports Third Quarter Net Income of \$612 Million or \$1.38 Per Diluted Share

10/20/15 Discover

Discover Financial Services reported net income of \$612 million or \$1.38 per diluted share for the third quarter of 2015, as compared to \$644 million or \$1.37 per diluted share for the third quarter of 2014. The company's return on equity for the third quarter of 2015 was 22%. "Strong credit performance and continued share buybacks drove earnings per share growth," said David Nelms, chairman and CEO of Discover.

MasterCard Tries Out 'Selfie Pay' for Online Purchases

10/20/15 USA Today

For the selfie generation, it might be the perfect way to pay. MC is trying out a new technology that lets online shoppers authorize a transaction with a snapshot of their face instead of a password. "As the world gets increasingly digital, this will be the next wave of technology that will change the consumer experience of shopping digitally," says Ajay Bhalla, president of enterprise security solutions for MasterCard. "It's all part of our role in making commerce available anywhere, any time, on any digital device."

American Express Reports Third Quarter Net Income of \$1.3B

10/21/15 American Express

American Express Company reported third-quarter net income of \$1.3 billion, down 14 percent from \$1.5 billion a year ago. Diluted earnings per share was \$1.24, down 11 percent from \$1.40 a year ago. Results for the quarter were significantly affected by higher spending on growth initiatives, earlier changes to certain renewed co-brand partnerships, and the stronger U.S. dollar.

Bluefin To Provide USAePay Clients With PCI-Validated

Point-to-Point Encryption Protection From Malware

10/21/15 PR Newswire

Bluefin Payment Systems announced a new partnership with industry-leading payment gateway, USAePay™. The partnership will further enhance data security for companies using the USAePay gateway through with the addition of Bluefin's Decryptx™ PCI-Validated Point-to-Point Encryption (P2PE) service, which protects consumer payment data in transit.

TSYS Healthcare Signs Agreement with Empire Innovation Group, LLC

10/21/15 TSYS

TSYS announced that Empire Innovation Group, LLC, has selected TSYS Healthcare to support the launch and processing of the EIG debit card program. The program consists of the My Care CardSM for EIG's fully funded HRA clients. EIG plans to offer each participant a My Care Card by the end of 2015. TSYS will provide card issuing, processing and related services.

Adyen Expands Anti-Fraud Services for Customers

10/20/15 Reuters

Dutch payments processing company Adyen, one of Europe's biggest start-ups, is launching a service to make it easier for customers, which include Spotify, to identify fraud as it seeks new ways to compete with larger rival Worldpay. Adyen, which last month secured new financing from a fund that acts for wealthy tech investors including Facebook boss Mark Zuckerberg, on Tuesday introduced the system for merchants to cut fraud by rating shoppers based on the breadth of their retail activity, not just the merchant's own site.

Citi Expands Citi Payment Exchange into Canada, Building on U.S. Success

10/19/15 MarketWatch

Citi has launched Citi Payment Exchange, its integrated and highly flexible institutional payment-processing solution, in Canada. This follows the successful launch of the service in the U.S. in 2012. Citi Payment Exchange enhances clients' experience in making payments to suppliers and third parties.

Gemalto Delivers IoT Smart Data to Emergency Responders Throughout the U.S.

10/21/15 Gemalto

Gemalto, the world leader in digital security is delivering actionable, up-to-the minute data to first responders in the field. Working with Intrado, a leading provider of 9-1-1 technology solutions, Gemalto's cloud-based SensorLogic Application Enablement Platform translates important data and sends alerts to emergency teams to improve response times and outcomes, while continuously monitoring developments as they occur.

Cambridge Global Payments Debuts Intuitive Trading and Payments Platform to Simplify International Transactions

10/22/15 MarketWatch

Cambridge Global Payments ("Cambridge") is pleased to announce the launch of Cambridge Link, an intuitive trading and payments platform, to be shown at Money 20/20. Designed with an intuitive user interface, Cambridge Link simplifies the complex rules of booking foreign exchange deals and initiating international payments, making global payment processes more efficient and cost-effective.

PayItSimple Rebrands as Splitit

10/22/15 The Green Sheet

PayItSimple USA Inc., a patented payment solution technology that enables merchants to offer their customers the ability to make purchases using interest-free monthly payments on their existing credit cards, announced today that it is changing its name to Splitit. The name change is part of an updated Corporate Identity to better align the Company's brand with its overall strategy and product offering.

The U.S. Merchant Acquiring Transaction Market is Extremely Active

TSG is presently assisting buyers in connecting with sellers.

TSG has been engaged to identify ISO and merchant acquiring business acquisitions and capital partnerships.

Key investment criteria includes:

- First Data back-end portfolios (with/without the sales component)
- Producing monthly Net Revenue of \$20,000 to \$35,000

If you are interested in discussing a potential transaction, please provide high level details of your business and [email us](#). Learn more about [TSG's Transaction Advisory services](#). All responses will be treated confidentially.

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