

## Newsletter Topics by Volume

[June-06](#) Who am I?  
Why am I writing this?  
What do I want in return?

[July-06](#) What are merchant services?  
What is a merchant account?  
Are merchant accounts all the same?

[August-06](#) What is a discount rate?  
What are authorization fees?  
What are rewards cards?

[September-06](#) Swiped versus Keyed?  
What is a mid-qual rate?  
What is a non-qual rate?

[October-06](#) What is a Statement Fee?  
What is an annual fee?  
What is a CTMF?

[November-06](#) What is a Chargeback?  
What is a Retrieval Request?  
What is a Void?  
What is a Return?

[December-06](#) What is a Check Card?  
What is a Gift Card?  
What is a Loyalty Card?

[January-07](#) What is Check Guarantee?  
What is Check Conversion?  
What is Check Verification?

[February-07](#) What is a terminal?  
What is a POS system?  
How do I decide what is best for me?

[March-07](#) What is a Gateway?  
What is a Shopping Cart?  
When do I need them?

[April-07](#) Marketing Promotions  
Free Terminal  
Buying a Terminal  
Free vs. Buying

[May-07](#) Duties of Sales Representative  
Duties of Business Owner  
Documentation  
Use Common Sense  
Do Some Research

[June-07](#) Common Misconceptions  
Industry Dos and Don'ts  
Ignorance is not bliss  
Honesty is the best policy

[July-07](#) Common Misconceptions  
Credit Worthiness  
How to Stay on Top  
Can I Resolve Credit Issues Myself?

[August-07](#) Holiday Season  
Planning Ahead  
Marketing Campaigns  
Advertising  
Continue Data Mining

[September-07](#) Spam Emails  
Telemarketing Offers  
Identity Theft  
What can I do about these?

[October-07](#) Purpose  
Business Financial Assistance Program  
Medical Services  
Golf Industry Services

[November-07](#) Purpose  
90 Days Same as Cash  
Restaurant Wireless Equipment  
Touchless Equipment

[December-07](#) Purpose  
Employee - Behavioral Control, Financial Control, Relationship of the Parties  
Independent Contractor

[January-08](#) Purpose  
State legislation changes  
What does this mean to my business  
Ignorance is not bliss  
Where do I find this information

[February-08](#) Purpose  
The new year is upon us  
Review of current merchant services  
Contact your merchant services consultant

[March-08](#) Purpose  
It's tax season again  
Off-setting some of the tax burden  
How does it work?  
Does my business qualify?  
How do I get started?

[April-08](#) Purpose  
Making additional profits  
EBT Cards  
Diners Club

[May-08](#) Purpose  
Create a transfer account  
Merchant Services NSF's  
General rule of thumb

[June-08](#) Purpose  
Communication is the key  
The little details  
Contact Information