


# NewsFilter

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 Payments Experts. Powerful Data.  
THE STRAWHECKER GROUP



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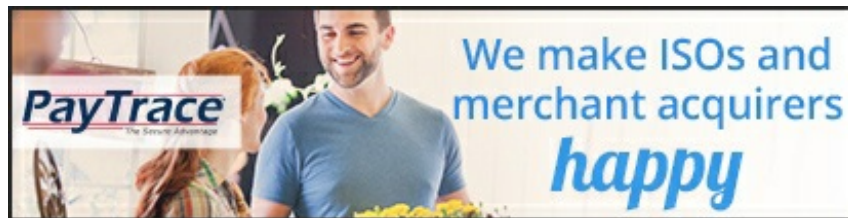
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TSG Resources



## Trending this week...

This week, after its late 2013 data breach, [Target reached a settlement with banks and credit unions](#), agreeing to pay \$39.4M. Target recently said it had spent \$290M related to the breach so far.

Also this week, [iPayment is said to be exploring options](#), including a sale that could value the company at as much as \$1B.

After a year, [Apple Pay seems to be losing some luster](#) as a recent survey showed that 80% consumers with Apple Pay capable handsets had not used the service once, and of the 20% who had, more than half only used it about once a week.

Other highlights this week include:

- [China's Mobile Payments War is Going Global](#)
- [CFPB Finds CARD Act Helped Consumers Avoid More Than \\$16B](#)
- [Robust Jobs Report All but Guarantees Fed Will Raise Rates](#)
- [FIS Completes Acquisition of SunGard](#)

## NEW eReport: Restaurant ISV Directory

This eReport identifies 110 independent software providers (ISVs) that serve the restaurant space. [Download a sample.](#)

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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: 1991

### Hostage Terry Anderson Freed in Lebanon

On this day in 1991, Islamic militants in Lebanon release kidnapped American journalist Terry Anderson after 2,454 days in captivity.

As chief Middle East correspondent for the Associated Press, Anderson covered the long-running civil war in Lebanon (1975-1990). On March 16, 1985, he was kidnapped on a west Beirut street while leaving a tennis court. His captors took him to the southern suburbs of the city, where he was held prisoner in an underground dungeon for the next six-and-a-half years.

Anderson was one of 92 foreigners (including 17 Americans) abducted during Lebanon's bitter

Companies looking to understand the restaurant software space and how it relates to payments will find this report to be beneficial.

[Click here to purchase.](#) Priced competitively at \$3,100.

### TSG Factoid of the Week:

TSG is able to help clients increase revenue/margin through portfolio pricing optimization, discovery of new markets or channel focus, and much more.



## Featured

### Target Will Pay Banks \$39.4M in Data Breach Settlement

12/03/15 *Business Insider*

Target has agreed to pay \$39.4 million to resolve claims by banks and credit unions that said they lost money because of the retailer's late 2013 data breach. The settlement filed on Wednesday resolves class-action claims by lenders seeking to hold Target responsible for their costs to reimburse fraudulent charges and issue new credit and debit cards.

Related: [Is the Target Breach Settlement Fair?](#)

### Is Anyone Using Apple Pay?

12/03/15 *The Motley Fool*

1,000 consumers who owned Apple Pay-compatible iPhones were recently surveyed about their Apple Pay habits. (The iPhone 6, iPhone 6 Plus, iPhone 6s, and iPhone 6s Plus support Apple Pay, while older iPhones do not.) It found that about 80% had not used Apple Pay even once. Of the 20% who had, most (56%) only used it about once a week. The findings for Android Pay and Samsung Pay were even worse.

Related: [Apple Pay was a Massive Flop on Black Friday](#)

### CFPB Finds CARD Act Helped Consumers Avoid More Than \$16 Billion in Gotcha Credit Card Fees

12/03/15 *CFPB*

The Consumer Financial Protection Bureau (CFPB) today released a report detailing how the Credit Card Accountability Responsibility and Disclosure Act (CARD Act) has helped reduce the cost of "gotcha" credit card fees by more than \$16 billion. Since the reform law, total costs to consumers have fallen with the elimination of certain back-end pricing practices such as over-limit fees. Over the same period, credit has generally become more available to consumers and the number of new accounts has grown faster than in almost every other major consumer credit market. Concerns remain, however, about other back-end practices such as deferred-interest promotions that can hit consumers with unexpected costs.

### iPayment Said to Be Exploring Options Including a Sale

civil war. The kidnappings were linked to Hezbollah, or the Party of God, a militant Shiite Muslim organization formed in 1982 in reaction to Israel's military presence in Lebanon. They seized several Americans, including Anderson, soon after Kuwaiti courts jailed 17 Shiites found guilty of bombing the American and French embassies there in 1983. Hezbollah in Lebanon received financial and spiritual support from Iran, where prominent leaders praised the bombers and kidnappers for performing their duty to Islam. [Click here to read more.](#)

*11/30/15 Bloomberg*

iPayment Inc., a payments processor for more than 150,000 U.S. merchants, is exploring options including a sale that could value the company at as much as \$1 billion, people with knowledge of the matter said. The company is working with JPMorgan Chase & Co. on a strategic review, said the people, who asked not to be identified because the information is private. iPayment would probably attract interest from both private equity firms and peers should it proceed with a sale process, the people said.

### **Why Apple Wants to Get Into the Unprofitable World of Payments Between Friends**

*12/01/15 Bloomberg*

Silicon Valley is obsessed with a particular part of the finance business that involves sending cash to friends using an app. That's led to a flurry of options that often aren't profitable because they charge little to no transaction fees. PayPal and its subsidiary, Venmo, are among the most popular, though they face a growing list of competitors, including Google, Facebook, and Square. Apple plans to get in on the action, too. The world's most valuable technology company has been talking with banks about introducing its own feature to Apple Pay that will allow users to send money to friends, a person familiar with the plans told Bloomberg last month.

### **Machine Learning and Big Data Know It Wasn't You Who Just Swiped Your Credit Card**

*11/30/15 Scientific Computing*

You're sitting at home minding your own business when you get a call from your credit card's fraud detection unit asking if you've just made a purchase at a department store in your city. It wasn't you who bought expensive electronics using your credit card - in fact, it's been in your pocket all afternoon. So, how did the bank know to flag this single purchase as most likely fraudulent?



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**Online Registration [www.northeastacquirers.com](http://www.northeastacquirers.com)**

## **Mobile Payments & Bitcoin**

### **China's Mobile Payments War Is Going Global**

*11/30/15 Ad Age*

China has, until very recently, been a predominantly cash market. Despite the largest denomination of banknote being a meager 100RMB (about US\$15), shoppers would still choose to make large payments with thick stacks of bills. Unsurprisingly, over the past few years China has been one of the fastest countries to ditch cash in favor of alternative payments. The mobile payments sector in particular has seen huge developments and widespread adoption among consumers.

### **With IPO Out of the Way, Payments Disrupter Square Plots Aussie Growth**

*11/30/15 Financial Review*

US-based payments industry disrupter Square, which was founded by Twitter co-founder and chief executive Jack Dorsey, plans to double the

size of its Australian operations in the next year. The company has been operating in Australia for one year and recently listed on the New York Stock Exchange. Square's Australian country manager, Ben Pfisterer told The Australian Financial Review the company was about to embark on a local hiring spree, which would focus on marketing and business development, while it figured out plans to roll out some of its more well-known products.

## **Groceries, Drug Stores, C-Stores Yawn at Mobile Payments, Focus on E-Commerce**

*12/03/15 Digital Transactions*

What kind of technology are grocery stores, drug stores, and convenience stores most interested in? Not mobile payments, at least not right now.

That's the conclusion of the Los Angeles-based Center for Advancing Retail & Technology LLC, which operates an online marketplace of retail solutions for merchants of consumer packaged goods, the kinds of places where consumers shop every day. CART monitors product searches by its 30,000 users and ranks them according to a composite index score that measures both the volume of searches and the length of time spent on the results.

## **Holiday Shopping Is Chilly for 'Buy' Buttons at Twitter, Facebook and Pinterest**

*11/30/15 Recode*

More than a year after Twitter and Facebook began placing Buy buttons on their social networks, their e-commerce initiatives still appear to be relegated to experimental side projects. And at Pinterest, the tech platform that many believe is most conducive to e-commerce, one of its mainstream launch partners is seeing fewer than 10 purchases a day via so-called Buyable Pins. The lack of aggressiveness on the part of Facebook and Twitter, and tepid early results at Pinterest, highlight the myriad challenges all three platforms face in transforming their immense user bases into shoppers.

## **Goldman Sachs Wants to Create its Own Version of Bitcoin**

*12/02/15 Quartz*

Goldman Sachs has developed its own cryptocurrency for a settlement system for trading stocks, bonds and other assets, according to a recently published patent filing. The New York-based financial giant made a patent application last year for a new virtual currency called SETLCoin, which makes it easier and faster to trade securities and settle those trades. (The patent application was published only recently, a typical lag between patent applications and when they are made public by the US Patent and Trademark Office.)

## **Swatch Partners with Visa for Pay-by-the-Wrist Contactless Payments**

*12/01/15 Swatch*

Swatch SA and Visa Inc. together with Visa Europe have signed an agreement giving eligible Visa cardholders in the U.S., Switzerland and Brazil the ability to tap and pay with Swatch's new «pay-by-the-wrist» watch, Swatch Bellamy. Slated to launch in early 2016, Swatch Bellamy can be used globally, anywhere contactless, NFC-based (near-field communications) Visa payments are accepted.

## **Can You Really 'Know' a Customer Who Uses Bitcoin?**

*12/01/15 BTN*

The long-running tension between anti-money-laundering rules and data

privacy concerns is especially pronounced in the awkward relationship between regulated financial institutions and digital currency businesses. A few fintech startups, such as Chainalysis and IdentityMind Global, have cropped up to help banks comply with know-your-customer and AML rules as they consider providing banking services to bitcoin-related businesses. The startups analyze bitcoin transactions for patterns and anomalies that might indicate criminal behavior.

### Electronic Tattoos Pitched for Payments and Fitness Tracking

*12/02/15 Finextra*

Electronic tattoos capable of fitness tracking and making payments are being pitched as the next big thing in wearable technology by creative design agency Chaotic Moon. Dubbed Tech Tats, the technology consists of skin-mounted components and conductive paint to create circuitry that sits on the user's skin and has the capability to collect, store, send and receive data.



## Regulation & Security

### Gas Theft Gangs Fuel Pump Skimming Scams

*11/30/15 Krebs on Security*

Few schemes for monetizing stolen credit cards are as bold as the fuel theft scam: Crooks embed skimming devices inside fuel station pumps to steal credit card data from customers. Thieves then clone the cards and use them to steal hundreds of gallons of gas at multiple filling stations. The gas is pumped into hollowed-out trucks and vans, which ferry the fuel to a giant tanker truck. The criminals then sell and deliver the gas at cut rate prices to shady and complicit fuel station owners.

### U.S., China Advance InfoSec Cooperation

*12/03/15 Bank Info Security*

Top American and Chinese government officials, meeting this week in Washington, agreed to create a common understanding on cyberthreats and how to respond to them, but the two sides offered different characterizations of the tone of the dialogue. The delegations agreed to create guidelines that would establish common expectations regarding the information to be included in requests for assistance on cybercrimes and other malicious cyber activities and the timeliness of responses, according to a statement issued by the departments of Justice and Homeland Security.

### Digital Toymaker VTech Hires FireEye to Secure Systems After Hack

*12/03/15 Reuters*

Hong Kong-based digital toy and gadget maker VTech Holdings Ltd said FireEye Inc's Mandiant forensics unit was helping the company secure its systems after a hacking attack exposed data on 6.4 million children. VTech said it was cooperating with law enforcement worldwide to investigate the cyber attack, which surfaced last week. A spokesman for VTech declined to comment on which governments were looking into the attack or say whether they had identified any suspects.

## OPM is Still Trying to Notify People Caught Up in its Massive Background Check Data Breach

12/02/15 *The Washington Post*

The government officially launched a Web site Tuesday to help people check if their personal information was compromised in a massive breach of background-check files - six months after the breach was disclosed. The site is the latest sign that the government is still trying to get in touch with the more than 21 million people whose data was compromised in the cyberattack against the Office of Personnel Management database.

## UK Banks Reach Tipping Point in Fight Against Financial Crime

12/02/15 *Finextra*

UK banks are reaching a tipping point in the fight against financial crime, with more than 60% agreeing that there is enough or too much regulation, but inadequate enforcement, according to research from LexisNexis Risk Solutions. Britain's biggest banks are now spending as much as £660 million a year on anti-money laundering compliance, yet are still concerned about their ability to effectively combat risks in a fast-changing financial crime landscape, says the research, based on interviews with nearly 200 senior AML professionals.



## Economy

### Robust Jobs Report All but Guarantees Fed Will Raise Rates

12/04/15 *The New York Times*

The American economy created 211,000 jobs in November, the government reported Friday, a robust showing that all but guarantees policy makers at the Federal Reserve will raise interest rates for the first time in nearly a decade when they meet this month. The unemployment rate held steady at 5 percent, unchanged from October. The big gain in hiring reported for October was revised upward by 18,000, while September's weaker payroll performance was revised upward by 8,000.

### Clicks Defeat Bricks During U.S. Retailers' Black Friday Weekend

11/29/15 *Bloomberg*

Online shoppers outnumbered their brick-and-mortar counterparts during U.S. retailers' pivotal Black Friday weekend, underscoring the challenges facing American malls this holiday season as Amazon.com Inc. exerts more pressure. More than 103 million people shopped online over the four-day weekend, which started Thursday on Thanksgiving and continued with Black Friday, according to an annual survey commissioned by the National Retail Federation. That compares with fewer than 102 million who ventured into traditional stores, the trade group said.

Related: [Cyber Monday Exceeds \\$2 Billion in Desktop Sales for First Time Ever to Rank as Heaviest U.S. Online Spending Day in History](#)

## **Alipay Finds Significant Growth of Chinese Consumers Participating in U.S. E-Commerce Holiday Season**

*12/03/15 Yahoo! Finance*

Representing a record-breaking year, the number of China-based consumers shopping U.S. brands online over the holiday season has increased 7 times over last year, according to Ant Financial Services Group's Alipay, which enables leading U.S. brands and retailers to easily sell and ship directly to customers in China through its Alipay ePass cross-border e-commerce solution. The result was uncovered as part of Alipay's early holiday shopping review conducted from November 17th through November 30th, when the Company also found that total sales from China-based consumers purchasing U.S. products through Alipay ePass increased 15 times versus last year.

## **Discover: Consumer Spending Expected to Rise This Holiday Season after 2014 Dip**

*12/02/15 BusinessWire*

Spending is expected to be on the rise this holiday season, according to Discover's annual holiday survey. After an 11 percent drop in expected holiday spending from \$1,014 in 2013 to \$900 in 2014, consumers plan to spend 3 percent more in 2015. Compared to five years ago, when holiday shoppers planned on spending \$730 on average, this year's anticipated spend of \$927 represents a 27 percent increase.

## **Payments Press**

### **FIS Completes Acquisition of SunGard**

*11/30/15 FIS*

FIS™, a global leader in banking and payments technology as well as consulting and outsourcing solutions, today announced the closing of its acquisition of SunGard, one of the world's leading financial software and technology services companies. The acquisition uniquely positions FIS to offer a broad range of enterprise banking and capital markets capabilities that will further empower the financial industry worldwide.

### **American Express Serve® Expands Largest Free Cash Reload Network in U.S.**

*12/01/15 American Express*

American Express Serve has joined forces with Dollar General and Rite Aid to expand its Free Cash Reload network, allowing eligible Account holders<sup>2</sup> to add cash to their cards for free at thousands of additional locations around the country. With this move, American Express continues to have the largest Free Cash Reload network in the United States<sup>1</sup>, now with over 45,000 Dollar General®, CVS/pharmacy, Family Dollar®, Rite Aid, Walmart®, and participating 7-ELEVEN® locations.

### **Vantiv Unveils Enhanced eCommerce Data Security Solution**

*12/01/15 Vantiv*

Vantiv, Inc., a leading provider of payment processing services and related technology solutions for merchants and financial institutions of all sizes, unveiled Vantiv eProtect, a comprehensive eCommerce data security solution that provides online merchants with end-to-end data protection, by removing sensitive cardholder data from their checkout pages - and throughout their systems, storage, and use.

### **MasterPass Launches in Sweden**

*12/01/15 MasterCard*

MasterCard launched the global digital wallet MasterPass™ in Sweden - the first Nordic country to do so. Nordea, SEB and Swedbank are the first banks to issue MasterPass, making the digital wallet available for Swedish consumers. With MasterPass, consumers can easily store all their cards and shipping addresses digitally, making their online shopping safe, simple and smart through any connected device. MasterPass is connected to the Swedish Mobile BankID, a safe and well-established electronic identification service. In the nearest future, ICA Banken and Resurs Bank will also be issuing MasterPass in Sweden.

### **Fifth Third Bancorp Pares Down Its Stake in Vantiv**

*12/02/15 Nasdaq*

Fifth Third Bancorp plans to further reduce its stake in payment-processing firm Vantiv Inc. The sale of 13.4 million Class A shares through a secondary offering would reduce Fifth Third's voting power in Vantiv to 18.3%, from 18.5%, and end certain consent rights the Cincinnati-based regional bank has as part of Vantiv's initial public offering for such things as asset sales of more than \$250 million and acquisitions or investments above \$300 million. Formerly known as Fifth Third Processing Solutions, Vantiv was spun out from Fifth Third in 2009 and went public in 2012.

### **Why JPMorgan Chase And On Deck Capital Are Teaming Up To Offer Small Business Loans**

*12/01/15 Forbes*

It's not really alternative lending anymore when JPMorgan Chase, the biggest bank in the country, and On Deck Capital, a major marketplace lender, team up on small business lending. Their collaboration is set to launch in 2016 for the small-dollar loans that are the lifeblood of small businesses and a difficult area for banks. JPMorgan Chase CEO Jamie Dimon first disclosed the plans in a panel discussion in Washington, D.C., as reported by Bloomberg, noting that the venture would allow the bank to do "the kind of stuff we don't want to do or can't do."

### **Global Payments Offers a Full Range of EMV Certified Mobile Solutions**

*12/03/15 Global Payments*

Global Payments Inc. continues to advance EMV adoption in the U.S. by offering customers a full range of EMV certified mobile solutions. Since early 2015, Global Payments has been offering a market-leading suite of innovative security services, EdgeShield and GlobalShield, implementing technologies such as EMV POS, point-to-point encryption (P2PE), tokenization, PCI-DSS customer assistance, real-time fraud protection and other solutions designed to simplify security and implementation for all customers and partners that can be sold separately or as packaged services.

### **TransFirst® and National Apartment Association Announce Agreement**

*12/03/15 TransFirst*

Under the terms of the multi-year agreement, TransFirst was selected as NAA's preferred provider for merchant services, giving NAA members access to TransFirst's full suite of payment processing solutions including credit card, ACH and mobile, as well as recurring billing capabilities through its Web-based electronic payment gateway, Transaction Express®. This new agreement builds on TransFirst's considerable experience in the apartment space.

### **ProPay and Practice-Web to Deliver One-Click Mobile**



## Dental Payments

12/03/15 TSYS

ProPay®, a TSYS® company, in conjunction with Practice-Web, Inc. announced the release of the first practice-management software offering a Patient Pay-by-Text option to dental offices nationwide. The software requires no mobile app download and no online payment portal. Payments may also be paid through traditional means in the office, over the phone and on the Web by Visa, MasterCard, Discover and American Express.

## Dwolla Helps Seamless Deploy its Mobile Wallet in the U.S.

11/30/15 Finovate

Dwolla will power P2P money transfers on the SEQR platform designed by Swedish payment processor, Seamless. The service will launch in North America in the first quarter of 2016. Seamless CEO Peter Fredell said that the agreement with Dwolla is part of a larger effort to expand within the United States.

## Sage Extends Relationship with Trustwave to Enhance Security for Businesses

12/03/15 Trustwave

Sage, the market leader for integrated accounting, payroll and payment systems, today announced its North American payments division, Sage Payment Solutions, has teamed with cybersecurity leader Trustwave to expand its merchant compliance program, offering SMBs additional information security protections beyond Payment Card Industry Data Security Standard (PCI DSS) compliance.

## Deutsche Bank to Sift 'Big Data' to Get Closer to Customers

12/02/15 Reuters

Deutsche Bank is embarking on a major computer systems upgrade that will help it to make greater use of so-called "big data" to provide a detailed picture of how, when and where customers interact with it, the bank's chief data officer said in an interview. JP Rangaswami, who joined Deutsche Bank in January as its first-ever chief data officer, said better and cheaper metadata was allowing the bank to analyze previously inaccessible information.

## FreshBooks dives into Hardware with Mobile Card Reader for SMBs

12/02/15 ZDNet

The company on Wednesday announced plans to offer a mobile card reader that lets merchants accept credit card payments through a smartphone. Similar to the dongle pioneered by mobile payments processing firm Square -- and subsequently replicated by a bevy of technology providers -- the FreshBooks card reader plugs into a smartphone audio jack to enable payments acceptance on the go.

## NCR and Krispy Kreme® Digitize The Salvation Army's Red Kettle Christmas Campaign Via Mobile App

12/02/15 NCR

Krispy Kreme Doughnuts, Inc. and NCR Corporation, the global leader in consumer transaction technologies, through the NCR Foundation, announced a donation of \$50,000 to The Salvation Army. Additionally, to celebrate the recent nationwide launch of their new mobile app, Krispy Kreme is opening up their app during this holiday season to invite guests

to donate directly to The Salvation Army. Earlier this year, Krispy Kreme worked with NCR to build and deploy the Krispy Kreme Rewards mobile app.

### **BlueSnap's Powered Buy Platform Delivers Frictionless Checkout Experience**

*12/03/15 Payment Week*

Cyber Monday, one of the busiest online shopping days of the year, has seen the launch of Powered Buy Platform, BlueSnap's next-generation global payment gateway that offers frictionless mobile checkout for consumers and simple integration for online merchants. BlueSnap seeks to optimize commerce opportunity and increase conversions by up to 40 percent with the Powered Buy Platform.

### **KeyBank And Aptexx Partner To Offer Innovative Property Management And Rent Payment Solutions**

*12/01/15 PR Newswire*

KeyBank announced that it has entered into a strategic partnership with Aptexx, an innovative provider of payment and property management software. This collaboration is the latest in a series of partnerships Key has established with emerging fintech providers. Aptexx's Resident Anywhere™ service, combined with Key's real estate industry expertise and payments capabilities, provides property owners and managers with a centralized, mobile-first solution to collect rent payments, receive maintenance requests, deliver resident communications and administer one-click micro-surveys.

### **TCF Bank Extends Relationship with First Data to Provide Payment Solutions to Small and Medium-Sized Businesses**

*11/30/15 Business Wire*

TCF National Bank, a subsidiary of TCF Financial Corporation, announced a renewal of its contract with First Data Corporation to provide payment solutions to small and medium-sized businesses (SMBs). First Data is a global leader in commerce-enabling technology and solutions and its suite of services provide best-in-class payment processing solutions to TCF Bank's SMB customers.

### **American Payment Solutions Forms Alliance With V-Technologies**

*12/02/15 The Green Sheet*

American Payment Solutions announced today the formation of a strategic collaboration with V-Technologies, LLC. V-Technologies, LLC customers understand the value of automating business processes in favor of getting the best shipping rate. Credit card processing is no different, by collaborating with American Payment Solutions through a series of webinar events, V-Technologies, LLC will educate customers how to get PCI-DSS compliant at no additional cost.

### **Mozido Brings NFC Mobile Wallet Services to Indonesia**

*12/03/15 Mozido*

Mozido, a provider of mobile wallets for payment and commerce solutions, today announced it has launched NFC mobile payment and loyalty services for Telkomsel Indonesia, in partnership with Verifone Mobile Money and financial services provider Finnet Indonesia.

### **Q2 Holdings Acquires Iowa Company, Social Money LLC, for \$10.6M**

*12/01/15 Biz Journal*

Social Money, which was founded in 2008 as SmartyPig, developed a cloud-based platform designed to enable financial institutions in digital marketing strategies. It employs 12 workers, all of whom will join Q2 Holdings, company officials said. Q2 Holdings, which uses the brand name Q2ebanking, was formed as CBG Holdings Inc. in 2005 and changed its name to Q2 Holdings in March 2013. Its operating subsidiary, Q2 Software Inc., is a banking software maker that employs 501 workers.



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