

August, 2009

It is by pure coincidence that ATMIA is launching the new Electronic Payments Forum Portal initiative and that we are sending out the monthly Electronic Payments News just two days after Senator Ted Kennedy was laid to rest in Arlington National Cemetery next to his brothers John and Robert. Regardless of one's personal political views or party affiliation, I think that all of us sensed the passing of an era in American history and that for whatever faults Ted Kennedy may have had as a human being, in the end he left behind a story of hope, courage and redemption.

I remember the early days of ATMIA and how much was accomplished through the efforts of so many volunteers and a small but dedicated staff. As I watched the Senator Kennedy funeral ceremonies this past weekend, I reflected on some of our colleagues from those times that are no longer with us and about their contributions to the industry and the camaraderie that existed among us, even as we competed with each other in the marketplace and often disagreed on industry issues. ATMIA has come a long way since those early years and our industry has gone through many changes.

The Electronic Payments Forum (EPF) Portal initiative is part of ATMIA's strategy to grow our membership and reach out to the other segments of the electronic payments industry. It brings to mind what Mike Lee, CEO of ATMIA referred to in the "The Importance of Thinking Ahead" where he states, "It is said that there are those who make things happen, those who watch what is happening and, finally, those who wonder what happened." Mike goes on to say, "One advantage of foresight is that it helps us anticipate, and prepare for, change. Another advantage is that it enables us to be proactive."

The EPF portal initiative is about having the foresight and being proactive in creating an online community driven by its members needs and providing a centralized source of industry information as well as place for collaboration on topics and issues of mutual interest to the electronic payments industry. It is not intended to duplicate what others are already doing or to create extra work for the members and volunteers that will be needed to make it a reality. It will however take the same kind dedication and effort that it took to get ATMIA off the ground, when so many doubted us. I look forward to working with all of you and the ATMIA staff to make the EPF Portal another ATMIA success story!

The words of the late Senator Ted Kennedy say it all, "The work goes on, the cause endures, the hope lives and the dream will never die"

A. Lyle Elias  
ATMIA Founding Director

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ATM & POS

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[Mount Vernon Money Center signs ATM/kiosk servicing, placement deal with Pantel](#)  
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## CARD TALK

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Discover prepaid card issuer [nFinanSe and Coinstar Sign Distribution Agreement](#) Source: Reuters  
InComm, a leading provider of stored-value gift and prepaid products, is set to transform and simplify the standard corporate buying experience with the launch of their new business to business (B2B) platform, Smart GiftCard Solutions. [InComm Launches New B2B Platform](#) Sources: PR Newswire

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[9 new places where you can stash your cash and flash your plastic](#) Source: CreditCards.com  
Citigroup slashes travel insurance benefits on its high-end credit cards. [Card Act's Collateral Damage: Networks](#) Source: American Banker

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## FINANCIAL NEWS

[Raft of Deals for Failed Banks Puts U.S. on Hook for Billions](#) Source: Wall St. Journal  
[As Biggest Banks Repay Bailout Money, the U.S. Sees a Profit](#) Source: New York Times  
[VisaNet Says Brazil Antitrust Agency Suspends Exclusivity Ban](#) Source: Bloomberg.com  
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## INTEGRATED PAYMENTS

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As use of the ACH as a payments mechanism rises in popularity, so too does the risk around such transactions. Source: Bank Systems & Technology [With Rising Popularity of ACH Comes Rising Risk](#)  
[Citi Launches Multicurrency Virtual Card With MasterCard](#) Source: Bank Systems & Technology

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This week's question: Will Facebook launch a so-called "PayPal killer" Source: Monday Note [The Facebook Micropayment System](#)  
[Businesses Require Better Protection Online](#) Source: Celent Banking Blog  
[Startup \(Moneta\) raises \\$4M to take on credit cards, PayPal](#) Source: Atlanta Business Chronicle  
[Fifth Third Bank Collaborates With Tavant Technologies to Launch a Consumer Lending Online Channel](#)  
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Nokia is getting ready to launch Nokia Money offering basic financial services on mobile phones. [Nokia Money](#)  
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[Here, There and Everywhere...More Banks Promote Mobile Banking](#) Source: Reuters  
Mobile service providers insist there is nothing wrong with their security standards. Are they whistling past the digital graveyard? [Is Cell Phone Security A Virtual House Of Cards?](#) Source: bMighty.com ANTenna Blog

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## EFT SECURITY

[Albert Gonzalez to Plead Guilty in Major Identity Theft Case](#) Source: The Washington Post

