

Possibilities

Newsletter



Building Your Business Together

www.bccenterprises.com

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Loyalty Untangled

Did you know it can cost up to 10 times more to market to new customers than it does to keep existing customers coming back? This is just one of the many reasons why it's important for restaurants to have a loyalty marketing plan in place. How do you motivate customers to spend more? How do you reward them for visiting more often? Most importantly, how do you capture information on your customers and communicate with them on a regular basis?

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nTouch Loyalty provides restaurants and retail businesses the ability to offer their own custom rewards program with ease and affordability. The program features fully customized marketing material, 2-n-1 Gift and Loyalty Card processing, automated email marketing, database management, an integrated direct mail and online ordering program and key performance reports that measure new customers, lost customers, frequency, spend and demographics. It provides everything a restaurant or retail business needs to grow sales, increase ticket averages and improve customer retention.

For more information go to www.ntouchloyalty.com or email at ntouch@silverstreammarketing.com.

Reducing Fraudulent Transactions

Fraudulent transactions are concerning to all e-

Did You Know?

9% of 1,000 shoppers polled

commerce merchants. By accepting fraudulent cards, a business can experience a multitude of results such as chargebacks, higher fees, and even losing their processing abilities. Unfortunately, many merchants are unaware of things they can do to prevent fraudulent transactions from occurring. An article published by WISCO Computing has the following suggestions:

- Pay attention to the rules and regulations set by your payment processor. There should be information on what to do if you suspect an order to be fraudulent.
- Understand that authorization does not guarantee that the transaction is true.
- Use AVS (Address Verification System).
- Use CVV2, CVC2, and CID. All of these codes are on the credit cards and can be used to verify a transaction.
- Use Verified by Visa and MasterCard SecureCode to add protection. Although there are fees involved with these programs, the merchant can save money in the end by not suffering as much from the losses due to fraudulent transactions.
- Obtaining real-time authorizations.
- Verifying BIN (Bank Identification Number) numbers (the first 6 digits on a credit card). One useful online tool is found at <http://www.bindatabase.com/search.php>.
- Contact the card-issuing bank and request that they make a courtesy call to the customer to verify the transaction.
- Verify customer's address by researching online (www.411.com, www.mapquest.com, etc.)
- Customizing your shopping cart to include types of controls set for catching fraudulent transactions. You can have the transaction stop and a flag to alert you to anything that is out of the ordinary for a specific parameter (IP Address, AVS result, zip codes, etc.)
- Be aware of shipping addresses that are associated with different credit cards and addresses that receive a large number of orders.

There are many other ideas for reducing fraudulent transactions. Take the time to educate yourselves and your employees. Reducing fraudulent transactions will be beneficial to your business. Contact BankCard Central for more information on this subject.

<http://www.wisocomputing.com/articles/cfraud.htm>

"Merchant Credit Card Fraud: 31 Ways to Minimize Credit Card Fraud" by Terry Jepson for www.wisocomputing.com.

said they have used a contactless card, or key fob, to make purchases. This is more than double from a survey conducted at the end of 2005.

In 2006, there were 27 million contactless payment cards (and key fobs) in use comprising about 7 million transactions. Amounting to approximately 3% of all credit and debit card transactions.

By 2010 it is projected that there will be 109 million contactless payment cards (and key fobs) in use comprising about 2.2 billion transactions.

Quick Links

[BCC Enterprises](#)
[BankCard Central](#)
[Silver Stream Marketing](#)
[Business Capital Corporation](#)
[VirtualTrak Technologies](#)
[RestaurantPartner.com](#)
[MyMarketingOffice.com](#)
[nTouch Loyalty](#)

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July & August Promotion



1st month of Gift and Loyalty Service **FREE** & 100 **FREE** Gift and Loyalty Cards!

Already have a gift card program in place?
We would be happy to convert your existing cards!

Restaurantpartner.com Helps Restaurants Increase Sales and Improve Profits

BankCard Central is proud to announce a partnership with Restaurantpartner.com to offer our restaurant merchants an online resource center, marketing office and national account pricing from a network of preferred service providers.

BankCard Central is the exclusive merchant service provider for Restaurantpartner.com. This exclusive partnership will provide BankCard Central merchants FREE registration to this membership based website. Restaurantpartner.com offers restaurant operators some of the most unique marketing tools available and a complete resource center to help turn good restaurants into great businesses.



Some of the features include:

* **Market Analyzer:** Know your market and understand your customers! This one-of-a-kind tool delivers the same marketing intelligence used by large national chains in an affordable and easy-to-access format. This provides information to make better site selection, marketing and menu decisions. For any radius, around any address in the United States, you can access detailed demographic information as well as consumer intelligence such as spending habits, consumption analysis, lifestyles, personal views and dining preferences.

* **Direct Mail Center:** Take charge of your marketing! This allows members to create their own professionally designed direct mail campaigns utilizing a user-friendly design tool, hundreds of professionally designed postcard templates or they can upload their own existing artwork.

* **Targeted Mailing Lists:** Once a postcard is created, restaurants can choose from a wide variety of mailing list options including zip code, county, age, income, marital status, presence of children, occupation, gender, race and much more. A new resident and new business mailing program is also available.

* **Resource Center:** Information is power. The Resource Center provides hundreds of articles, quick tips and downloads plus a complete collection of business calculators, a marketing glossary and recipe links.

* **Restaurant Alliance:** Power in Numbers. The Restaurant Alliance is a network of preferred service providers brought together by Restaurantpartner.com to provide it's members national account pricing and exclusive offers. Services include menu design, website design, financing, insurance, gift and loyalty cards and POS

systems.

* [Free Quick Guide to Restaurant Marketing](#). This easy to read book offers over 100 pages of ideas, statistics and over 50 restaurant promotions complete with "how-to" instructions for each one.

* **Free Website Analysis** courtesy of Silver Stream Marketing

* **Free Subscription to PMQ Pizza Magazine**

Restaurant

The logo for Restaurant Partner.com features the word "Restaurant" in a large, bold, black serif font. Below it, a red horizontal bar contains the word "PARTNER.COM" in white, uppercase, sans-serif font. To the left of the bar, there are several small, white, right-pointing arrowheads.

RestaurantPartner is exclusively marketed by Silver Stream Marketing. For questions or additional information, please contact Monty Lockyear at monty@silverstreammarketing.com or 877-307-7058.

"I've learned that failure preceded success, and the right decisions are an extension of the wrong ones." --Alex Spanos, Founder of A.G. Spanos Cos.

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