

## Pat's Perspective



Pat Odom, Division Manager

Ready or not 2006 is off and running! We are excited about all the opportunities this new year holds and we are grateful for our past successes. The ONE thing that is essential for all of us to do to insure continued success is to find something to IMPROVE each and every day! Whether it is in our business life or personal life, things can always work better, be more profitable or be more

rewarding. In order to continue to be successful we must find ways to drive continuous improvements.

We at Fidelity Express strive to prove wrong the adage, "success stifles innovation". We choose not to become complacent and bureaucratic but instead we'll remain flexible and quick to react and respond to opportunities. We know that focusing on customer satisfaction is not enough. It's only the beginning! Our goal in 2006 and beyond is to absolutely delight you, our agents, with extraordinary service! Attempting something bold and new tends to bring out the best in us AND those we serve.

Fidelity Express is truly blessed with dedicated employees and loyal, supportive agents. Thank you for your continued confidence and support as we work to bring you the best in retail POS financial services. We appreciate the opportunity to be your TOTAL SOLUTION.

## Bill Pay Review

Dave Ayres



### We're Adding More and More Billers!

More and more billers are recognizing our walk-in bill payment service is the best in the industry. We've added new billers since our last newsletter and we have several currently being implemented. If any of these billers are in your area and you'd like to add them to your terminal, please contact our office. Also, please send your requests for research on other billers in your area you'd like us to pursue to add to your terminals. We'll provide you with a status on your request as soon as possible. Keep watching for new billers being added in future newsletters.

**Watch for more new billers in the next issue of Expressions!**

#### Billers Added:

- Adelphia (cable in 15 States)
- Alagasco (gas in Alabama)\*
- Alliance Power (retail elec. provider in Texas)\*
- Allied Waste
- Amerigas
- Appalachian Power (AEP) (in VA, WV)
- Baltimore Gas & Electric (Maryland)
- Best Phone (competitive telecom. in Kansas)\*
- Cox Kansas (Cable in Kansas & Arkansas)
- Dominion Hope (gas in WV)
- Fourth Ward Water District (water in LA.)\*
- Fulton County Water (water in Georgia)\*
- Stream Energy (retail elec. provider in Texas)\*
- SWEPCO (AEP - Elec. in AR, OK, and TX)
- Virginia Power - Dominion

#### Being Implemented:

- Cebridge Connections (cable in 19 states)\*
- City of Arlington (water in Texas)\*
- City of Dallas Consolidated Overdue Bills\*
- City Public Service (gas and electric in San Antonio, Texas)\*
- Public Service of Oklahoma (AEP) (in implementation)
- Valor Telecom (phone in TX, OK and NM)
- Yazoo Valley EPA (electric in Mississippi)\*

\*Authorized Billers



# VIP Agent!

## Smart Stops - Dennis Smart

We have always said that with Fidelity Express "You are our partners in progress." We grow and expand as our customers grow and expand. A perfect example of that growth is our VIP Agent, Dennis Smart and the Smart Stop stores.

I met Dennis 13 years back when he had one store and Fidelity Express Money Order Company had one product. Moving to the present we have both evolved. Dennis now has multiple stores in many cities and we are now a retail financial services company known by our new name, Fidelity Express. Just like Dennis, we evolved to now offering many financial services: Money Orders, In Person Bill Pay, Age Verification, Credit/Debit Card Processing, and Travelex money transfers. Every new product has to be field tested and we can always count on Dennis and his team to accept the challenge. The Travelex money transfer product is now being tested in all Smart Stop locations. He and his team are exemplary. Not only is Dennis willing and eager to try new products but he also instills that enthusiasm and eagerness in his team.

We are enthusiastic about our future because of agents like Dennis who are always there willing and eager for what is new. With these kinds of partnerships, we at Fidelity Express truly feel the opportunities are limitless. Thanks, Dennis, to you and your team for making our relationship a true partnership.

Terry L. Hair  
National Marketing Manager



# Compliance Concerns

Terry Harbin

All Fidelity Express agents should be aware that the IRS is currently conducting audits on Money Service Businesses (MSB) which includes our agents who sell money orders as well as those who offer in person bill payment. If you are audited, you will be expected to have a written policy explaining how you guard against money laundering for both money orders and in person bill payments. You also should have designated a compliance officer and a person responsible for an independent review of your program. Finally, you should have a training program for your employees so they know your policy.

Fidelity Express has a policy against selling \$2,000.00 or more of our money

orders to an individual in a 24 hour period. We also have a policy against taking \$3,000.00 or more in cash for a bill payment for a non-contracted biller. If both of these policies are followed your record keeping should be much easier. You could still experience suspicious activity at your location, however. For example, someone buying \$1,800.00 in money orders every day would be suspicious and you should file a Suspicious Activity Report (SAR) with FinCEN. If someone wanted to pay \$3,500.00 for a utility bill without a bill stub, that would also be suspicious and you should file a SAR. Copies of all these reports should be kept in your files for at least five years.

From our perspective, in person bill

payment is very low risk for money laundering but you should always follow the IRS guidelines for taking cash payments (\$3,000.00 or more requires a log, \$10,000.00 or more requires a Cash Transaction Report). For more information see our Anti-Money Laundering Guide, visit our website at [www.fidelityexpress.com](http://www.fidelityexpress.com) or the MSB website at [www.msb.gov](http://www.msb.gov) or call our office.

**Fidelity Express will be mailing out the 2006 Anti-Money Laundering Guide in April and May, please be watching for it and put it in a safe place for easy access.**

Thank You  
Terry Harbin/Compliance Manger



## Bill Pay Quick Tips

### How to manually enter a customer account number:

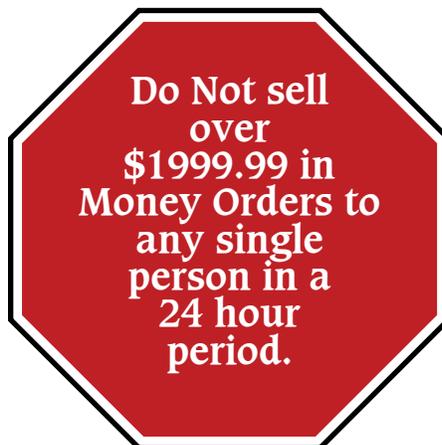
1. Select Payment
2. Enter Clerk ID#
3. Press Enter
4. Select Biller
5. Scan Bill Stub or Missing Bill Stub
6. Message will read Re Scan or Manual Entry Select Manual Entry
7. Key in full account number
8. Press Enter
9. Key in full account number again
10. Press Enter
11. Enter payment amount
12. Select Cash, Check or Both
13. When receipt has printed payment has been transmitted successfully

### How to void a bill payment transaction:

1. Select Void
2. Enter Clerk ID#
3. Press Enter
4. Enter Receipt number you need to void
5. Press enter
6. When receipt prints, payment was voided successfully
7. If **NO** receipt prints, void **WAS NOT** successful
8. Try voiding again or call 800-621-8030 X7030

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## Money Order Reminders





# Customer Service

Tracey Fatland, Customer Service Manager, a 14-year veteran of Fidelity Express, as well as our friendly, bilingual customer service staff is dedicated to providing the best service to all of our valued customers. We are available for all of your customer service needs so let us know how we can help you. Here are a few tips that might help with walk-in bill pay issues:



1. Be sure to run check payments as check not cash. Stamp checks before scanning.
2. If the customer does not have the bill stub they must completely fill out a missing bill stub form.
3. Call Fidelity before refunding a customer.
4. When voiding a payment be sure a receipt is printed. If not, then the transaction did not void successfully.

5. Call Fidelity if you experience difficulty when running a transaction. We can help troubleshoot the problem.
6. Verify information on the receipt is correct before giving to your customer.

# Now Offering Debit/Credit Card Processing

## No Equipment To Buy!

Accepting credit cards is part of today's business market. Your customers expect many payment options. By accepting credit cards, your sales may increase by 30-50% and may also increase impulse buying to help sell higher priced products.

**Fidelity Express... a world of experience in transaction processing that will meet your requirements.**



Call Now 800-621-8030  
Or visit us at  
[www.fidelityexpress.com](http://www.fidelityexpress.com)

- World-Class, High-Tech Products and Services!
- World-Class Customer Support
- We support our merchants 24 hours a day, 7 days a week.

WE ALSO OFFER MONEY ORDERS AND BILL PAY.



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**EXPRESS**  
The Total Solution®



## Locks of Love

Brandi Wilkerson and Veronica Sanchez from our Customer Service Department and Deanna Millsap from our Accounts Receivable Department donated 10 inches of their own lovely hair to Locks of Love. Locks of Love is an organization created to enlist hair donations and make them available to create wigs for children who have lost their hair due to chemo therapy or other reasons. Two local hair stylist, Karmen Hurley and Jennifer Caudle donate there skills and time to cut the hair and arrange to get it to the Locks of Love organization.

Locks of Love, located in Lake Worth, Florida, can be reached at 1-888-896-1588 or on their website at [www.locksoflove.org](http://www.locksoflove.org). We encourage anyone who would like to help such a wonderful organization to DO IT FOR THE CHILDREN!



*Look Who's Sporting New Hair Do's...*

## Announcements

### Real-Time, Really!

In an effort to improve the existing processes being used for walk in payments, from its inception Fidelity's XPressPay included in its application development a way for each transaction to be sent to our back room host system from the point of payment immediately. This not only reduces the incidence of "lost data" at the point of payment but also allows for real-time validation and verification of the payment data being sent before the customer leaves the location. With this type technology, we are able to send payment data directly to the biller based on their needs and/or ability to accept multiple files each day or continuous files throughout the day.

TXU Energy in Texas requires that we send memos to post payment data within 15 minutes of the payment. Verizon uses a real time payment notification system in which immediate, direct notification of payment at the agent location is sent to their system. Our latest accomplishment is **real-time** payment processing for Atmos Energy. We actually send **real-time** data to Atmos who immediately posts the payment in their system. This process recently went live across 11 states in over 1600 locations with great success. We were fortunate to work with the very capable Atmos IT staff. We appreciate all the hard work and many hours of testing necessary to get this application to production. A special thanks to Farren and Steven at Atmos as well as Leon and Jim at Fidelity Express. You guys are the best!

Each biller is unique in their requirements and we stand ready and willing to enhance or customize our system to interface with their system. Whatever real-time means to each biller, we're ready to provide it!

### You Asked For It, Now We Have It!



Many of you have told us that you want and need to offer wire transfer service to your customers. After much research and study, we are partnering with Travelex Currency Services to help you become a one-stop shop for your customers. GlobeTel Communications Corporation's technology has enabled remittance functions through Fidelity Express' same POS terminal that brings you money orders, in person bill payment, debit/credit card processing and age verification.

We are currently testing the wire transfer service in several locations and plan to make it available to all interested agents later this year. Fidelity Express locations can provide an excellent built-in money transfer agent network for this state-of-the-art technology, which is part of the Travelex Currency Services.

**Watch for future update announcements!**

# How To Reach Us

## 1-800-621-8030

Money Order Customer Service	Ext. 7020 - 8 to 5 CST Mon thru Fri
Bill Pay Customer Service	Ext. 7030 - 8 to 5 CST Mon thru Fri
Credit	Ext. 7025
Accounts Receivable	Ext. 7023
Equipment Help Desk	Ext. 7021
Sales and Referrals	Ext. 7026
Shipping and Supplies	Ext. 7027

Office: (903) 885-1283  
VRU: (877) 508-0472

Fax: (877) 812-2470  
Fax: (903) 885-6240



**Our Business Is Making Yours Better!**



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