



# FIDELITY EXPRESSIONS

THE RETAIL FINANCIAL SERVICES NEWSLETTER

VOLUME 6 Summer 2007

## Pat's Perspective

Where have the months since our last communication gone? They passed much quicker than I anticipated. Since then we have all encountered many opportunities and challenges. To meet our respective challenges and take advantage of our opportunities, we must ensure the continued evolution and growth of our businesses. While there are many ways to do this, many of you will have unparalleled opportunities to meet your industry suppliers, consider new products/services and network to renew friendships with other retailers by participating in your local and state trade association events throughout the year. Fidelity Express is scheduled to participate in many state association shows during the year and we encourage you to get involved. We look forward to meeting many of you there!

In the meantime, we will continue to search for new products to provide you, our agents, additional opportunities to increase foot traffic and profits! **Have a safe and profitable summer!**



Pat Odom, Division Mgr.

## Bill Pay Review

by Dave Ayres and Amanda Johnson

### Billers Added:

Aquila  
Austin Energy  
Bellsouth Entertainment  
Bright House Networks – Birmingham \*  
Century Tel  
City of Arlington Municipal Courts \*  
City of Gainesville GA  
City of Olathe  
City of Wichita Water  
Cobb County Water  
Commerce Energy  
Cox Kansas \*  
CPS Energy \*  
Dallas Water Utilities\*

Duke Energy  
Electric Now \*  
Fast Fone \*  
Frontier Communications  
Griffith Energy Services  
Kansas City Kansas BPU  
Laclede Gas  
Louisville Gas & Electric  
Marietta Power  
McLennan County Electric Cooperative \*  
Nashville Electric Service  
Nashville Gas  
North Carolina Natural Gas  
Northwest Natural \*  
Piedmont Natural Gas  
Portland General Electric \*

Progress Energy  
Qwest  
Sam Houston Electric Cooperative \*  
San Antonio Water Company  
Time Warner Greensboro  
Time Warner Charlotte NC

### Billers In implementation:

CenterPoint Energy / Minnegasco (gas-MN)\*  
Nueces Retail Electric (retail electric in TX)\*  
Roanoke Gas (gas in VA)\*  
Bluefield Gas\*  
Southwest Water Company\*

\* = authorized biller



*We are now doing business in 25 states, with our most recent additions in Oregon, Washington, and California. Minnesota will be included very soon as our 26th state.*

### On The Road Again...

Yes, we are...on the road and now in more states than ever. We are excited and happy to be providing our excellent real-time convenient walk-in bill payment services in California, Oregon and Washington. Our Money Order services are also available in Washington and Oregon and soon in California. July we will be in Minnesota with all our services.

#### **Agents...**

If you have businesses in our new, or existing areas and wish to add any of our new billers to your terminal, call our office today!

#### **Utilities...**

If you have an RFP or RFI coming up we would appreciate the opportunity to be considered. Have you thought of adding another or secondary walk-in bill payment vendor? Give us a call, we invite the opportunity to make a presentation to you. Take a look at our current family of billers.



Maria Suastesui a valued employee with Caloosa T.V. and Video of 6 years; she always goes the extra mile to ensure their customers are satisfied.

## VIP AGENT by Andy Guasto

I'm very proud to announce Caloosa TV & Video in Sun City Center, FL, as our V.I.P. Agent. Rick Poelvoorde and his staff has been a valued agent since October, 2002. He was recruited as an authorized payment location during our Verizon implementation. Since then he has become our highest volume walk-in bill payment agent in Florida averaging more than 1200 transactions per month. He also has our money order program and sells approximately 350 money orders per month.

Rick continues to be a top-notch agent for us by adhering to all the policies and procedures of our company. He has assisted us in many ways to improve and enhance our services. Fidelity Express is delighted to work with Rick to bring convenient retail financial services to his many loyal customers. We appreciate his continued loyalty and we look forward to continuing our great relationship for many years to come. **OUR HAT'S OFF TO OUR PARTNERS AT CALOOSA TV & VIDEO!!!**

## ■ Compliance Concern

New Anti Money Laundering Manuals are being mailed out to all of our agents over the next two months. Please take time to review these as two new replacement forms have been added for Suspicious Activity Reports and Currency Transactions Reports. If you adhere to our company policy by not selling more than \$1,999.99 to any person in a 24 hour period, you should probably never need to file either of these reports. An exception would be if some one were purchasing just under the limit every day to avoid detection. That would be suspicious!

Fidelity has also included a reminder about returning bill stubs and checks to all walk in payment custom-

ers. This is critical to avoid the possibility of exposing someone's private information by keeping it or throwing it in the trash. Law enforcement, both Federal and State, take privacy issues very seriously. Some retailers have recently been hit with large fines because they threw away documents with information similar to that on bill stubs. If you have any questions please contact the credit department at Fidelity Express.

Thank you,  
Terry Harbin Credit/  
Compliance Manager

**Do Not sell over  
\$1999.99 in Money  
Orders to any single  
person in a 24 hour  
period.**



**ATTENTION AGENTS**  
**EARN \$50.00**



EARN **\$50.00** for every lead **that gets approved** that you submit for retailers who want to offer credit/debit card processing. That means your store as well! The Credit Card lead fee will be paid within the month following the account being installed. Please call Fidelity today at ext: 7026 and give us those leads! Our fees are extremely competitive, plus you don't have to add extra equipment in your store if you have our services already! Don't miss out on this great SUMMER promotion!!



## SCANNING DOCUMENTS

### Preparing Checks

To reduce the possibility of errors and damage to the scanner, you should:

- Remove all folds and creases in the check.
- Remove any paper clips and staples from the check.

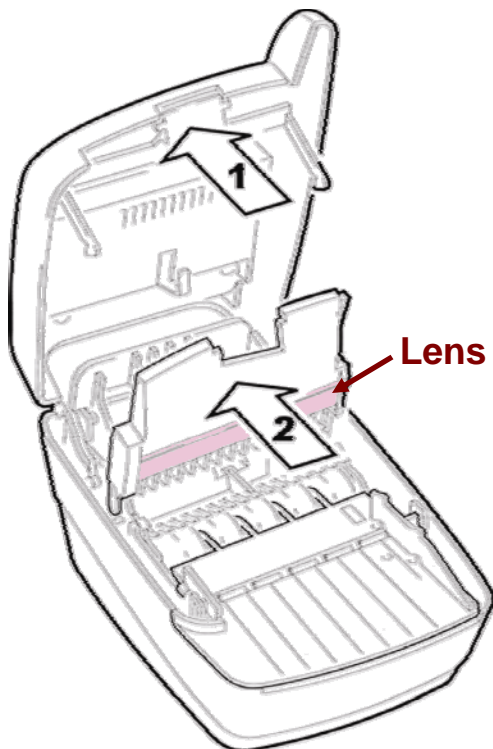
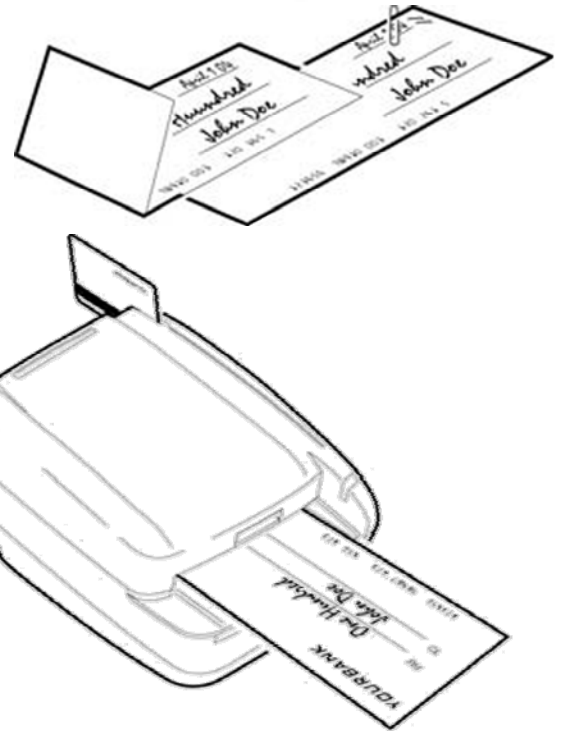
### Feeding Checks

The Scanner is ready to accept checks when the LED is green. Insert the check as shown on the right.....

- Flush to the right side of the scanner.
- Information side facing up.
- MICR line to the inside right.

**CAUTION:** Do not open the cover or otherwise try to access the inside of the unit while it is in the process of scanning a Document

**Important Note:** The reason we scan the bill stub is to save the customers information. **DO NOT** scan a blank piece of paper or a blank missing bill stub form. If a customer does not have a bill stub have them complete the form so if there is a problem, we will be able to contact the customer.



## Cleaning RDM Scanner Glass

### Flat Scanner - 3750

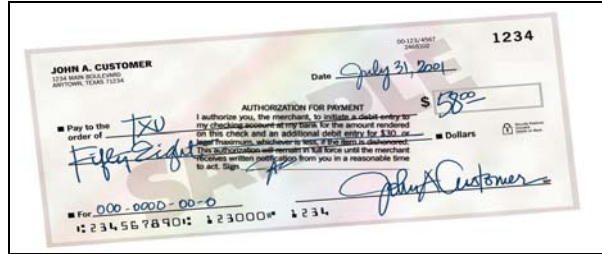
1. Unplug black power cord to keypad (screen should go blank)
2. Unplug all cords from back of scanner
3. Pull scanner out of tray; open top of scanner. (See #1)
4. Lift up next piece (will be straight up, does not go any further backwards). (See #2)
5. Glass is on the bottom of this piece.
6. Clean with alcohol or Windex only.  
Spray onto a cotton ball or paper towel, etc...  
Do not spray directly on scanner.
7. Make sure glass is clean, close lids and put scanner back in tray
8. Plug cords back into scanner. Start w/phone cord, red cord, black power cord. (Make sure scanner light is blinking red, then green, then orange, and stops on orange.
9. Plug in power cord to keypad. Make sure the screen comes back to the main menu.



# Trouble Shooting Bad Scans

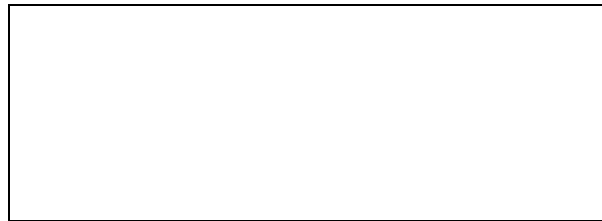
## Stamp Checks

Stamp checks, have the customer sign it then scan the check. With Money Orders, scan first, then stamp the Money Order and have the customer sign it. Return all documents to the customer.



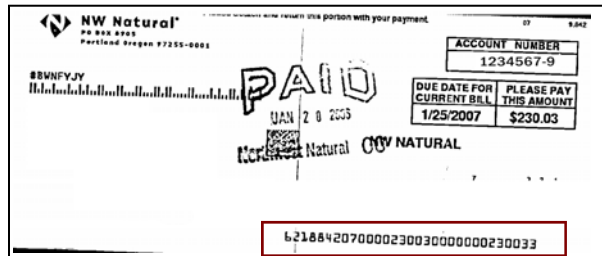
## Blank Paper

Do Not Scan a blank piece of paper. If you enter the wrong account number you are responsible. Have the customer complete a missing bill stub form so if there is a problem we can contact them immediately. A BLANK PIECE OF PAPER IS OF ABSOLUTELY NO USE FOR RESEARCH!



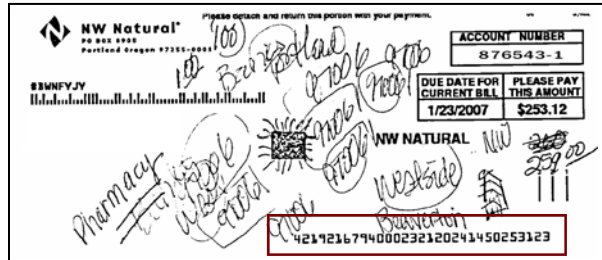
## Folded Bill Stub

If Bill Stub has been folded it may cause scanning problems. The fold doesn't allow the scanner to read all of the numbers on the OCR line. If the error message continues to appear run the paper over the edge of the counter to smooth out any creases. If it continues to give you an error, hand key the payment.



## Interference with OCR Line

The OCR line at the bottom of the sample bill has handwriting all around it. The box indicates the boundaries, if there is any writing in or around this OCR line you will get bad account error or bad scan error. The sample payment shown here would have to be hand keyed due to the writing on the bill stub.



Checks, Money Orders & Business checks can be converted.

Our walk-in payment application is now available to run on a PC.

Ask about how to get a sign on to use our web services.

Agents contact 800-621-8030 X7026 for more information.



## Accounts Receivable



Our outstanding Accounts Receivable team with a total of over 40 years of collective experience stands ready to assist you, our agents, with any questions regarding your account. Fidelity Express is very fortunate to have this well trained, dedicated staff on our TEAM and they are here to serve YOU!

The Accounts Receivable department is responsible for keeping all accounts in balance. They not only work with our agents to answer any questions about their account but also process and maintain a variety of reports to constantly monitor each agent's account. The A/R department stands ready to assist our agents with money order and bill pay draft questions, requests for money order draft credits, as well as provide money order and/or bill pay sales information.

Way to go, Ladies! **GREAT JOB!**

You can reach them by calling 800-621-8030, group extension 7023.

## Mr. Payroll Enjoys Progress in Relationship with Fidelity Express

Mr. Payroll Corp.'s Director of Franchise Operations, Larry Hurley, recently reported that he is seeing excellent progress and receiving great feedback from franchisees who have signed on with our endorsed vendor *Fidelity Express*.

*Fidelity Express*, a leading national company, based in Texas, provides what many believe to be the easiest and most viable bill payment system in our business today.

Hurley reported that since endorsing *Fidelity Express* as an approved service vendor that 38 Mr. Payroll locations are now offering bill payment services through the company. "Our franchisee in Midland-Odessa, Kent Oil Company, with ten Mr. Payroll stores recently added the *Fidelity* bill pay to their menu of services and is already seeing an uptick in overall business and a return of some previous lost customers."

Kent Oil's *Mr. Payroll* category manager, Paula Dority, tells us "we lost a lot of customers in the past when they realized that our other bill payment system doesn't post credit on utility payments immediately. With *Fidelity* our customers' payments to TXU electric and Atmos Gas, for example, are posted almost immediately. The other bill payment system didn't clear those payments for 72 hours or more, resulting in utilities being cut off at the customer's home and, of course, disgruntlement for which we took the blame. We don't have to worry about that anymore with *Fidelity*."

Terry Hair, *Fidelity's* National Marketing Manager, added that *Fidelity* is the only authorized payment agent for TXU in Texas, which means we by-pass the normal lockbox method of payment and TXU customer payments at Mr. Payroll stores are memo posted within 20 minutes. Also, the Atmos Gas payments are posted paid in real time immediately. Paula reports that many formerly lost customers are now coming back for this service and they are also back cashing their paychecks. Hurley commented, "Bill pay is not a big money maker. It's more of what I call defensive marketing. If we don't do the bill pay service then we're merely giving the customer a reason to take all of their business elsewhere."

Paula Dority added, "Our job is to take care of that customer and give them what they want and give it to them as quickly as possible and get them on their way. Since adding DSL to our stores, not only do we get access to third party verification systems through Mr. Payroll Corp., like *Accurint*, *411.com*, *GoogleMaps*, *Super pages* and others, we now can post all bill payments with *Fidelity Express* in about 5% of the time that the old dial up system used to take. It reminds me", Dority said, "of the time I switched from dot matrix to laser printers, it's that much better. Customers love the new speed, too, of getting their transactions done quickly. Also, our cashiers like the idea that *Fidelity Express* handles all the administration and record keeping. We don't have to keep those boxes and boxes of receipt copies anymore because if there is a question from a customer we just give them the toll free number to *Fidelity Express* and they handle it all for us.

"Cash management is another benefit", Dority noted, "on those busy bill pay days we see as much as six and seven thousand dollars in cash added into our store. It's a real plus to our stores when I can get cash from the customer and avoid buying that cash and transporting it from the bank.

If you're not on the *Fidelity Express* bill pay system then contact Terry Hair today at 817.239.8854. Terry can tell you more about the service, how your fee income works and what bills in your area are covered.

FIDELITY  
**EXPRESSIONS**

[www.fidelityexpress.com](http://www.fidelityexpress.com)



**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 / Referrals	Ext. #7026
Shipping / Supplies	Ext. #7027

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**Our Business is making Yours better!**



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