

FIDELITY Expressions

The Retail Financial Services Newsletter

Summer Edition 2010



Ryan's Perspective

It's hard to believe we're already halfway through the year! At Fidelity Express, we continue to look for ways to cut costs and increase revenue, just as many of you are. I'm excited to say that we are exploring and adding many new services to help you and your customers. Such as:

Services being explored:

Credit/Debit Retail Services

We are currently researching ways to bring an enhanced application to better service agents and their customers.

Merchant Account Setup

For new subscribers to the credit/debit card market.

Agent PCI Compliance

Will offer assurance of privacy protection for agents and their customers.

ATM Cash Advance

A terminal application for customers needing quick cash.

In the process of adding:

Bill Payments Tendered Via Debit/Credit Card

In addition to cash, check, and money orders, soon your customers will be able to pay their bills with credit and debit cards.

New Online Reporting Tool

Revenue reports for agents

Services now available:

FXBPLink

Our PC Bill Pay program is up and running which will expedite the payment traffic through your store. Please contact your sales rep to see if you are a good candidate for this new service.

IP Terminal

Accelerates transactions with high speed internet.

We can't thank you enough for allowing us to serve your retail financial needs.

Have a great Summer!

Ryan McKenzie
Ryan McKenzie

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Fl♥rida KidCare

DOBSON
TELEPHONE COMPANY

We've Added Even More Billers This Year!

Since our winter newsletter we have added more new billers and will be adding even more next year. If you see any of these new billers listed below that you would like added to your terminal, please contact our office. Also, please don't hesitate to send us your requests to add other billers that provide service in your area. We are only too happy to let these billers know that their customers are asking to pay their bills at your store. Keep looking in future newsletters for even more new billers being added.



Contracted Billers Recently Added:

- ** Ambit Energy (a Texas retail electric provider) – prepaid and post paid electric
- ** City of Pharr (water in TX)
- ** Dobson Telephone (OK)
- ** Florida Healthy Kids (children's health insurance in FL)
- ** Sewerage and Water Board of New Orleans (sewer and water in LA)
- ** Farmers Electric Cooperative (electric in TX)
- ** US Cable of Coastal (TX)



One simple connection. That's 

Non-Contracted Billers:

- Affordable Power (retail electric in TX)
- Anne Arundel County Water & Sewer (water and sewer in MD)
- ATT U-VERSE (cable, internet, phone)
- Cambria Community Services District (water in CA)
- Champion Energy Services (retail electric in TX)
- City of Camas (water in WA)
- City of Clearwater (water in FL)
- City of Leavenworth (water in WA)
- Deep East Texas Electric (electric in TX)
- Frontier Utilities (retail electric in TX)
- Green Mountain Energy (retail electric in TX)
- Just Energy (retail electric in TX)
- Napa Recycling & Waste Services (waste collection in CA)
- Oregon City Garbage (waste collection in OR)
- Slash Pines EMC (electric in GA)
- Tri-County Electric Coop (electric in OK)
- Union Power Cooperative (electric in NC)



Billers Being Implemented:

- ** Bandera Electric Cooperative (electric in TX)
- ** City of Longview (water in TX)





Shelly Minniti, Cecilia Najera, & Blanca Delgado.



Mark Marion
Sales Representative

VIP Agent

The Payment Place

Fidelity Express is pleased to announce our current V.I.P. Agent, The Payment Place, in Tyler, Texas. The Payment Place is owned and operated by Shelly Minniti. They have been in business since 1991, moving to their current location at 1803 West Gentry Parkway in 1993. Our partnership started in 2001, with Fidelity XpressPay bill payments and money orders.

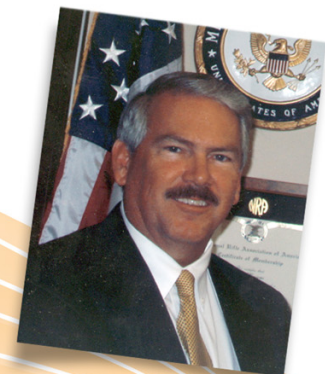
The Payment Place continues to grow their business, due to a strong commitment to customer service and dedicated employees. They work very close with our Customer Service Department to insure each customer receives personal attention. The Manager is Cecilia Najera and employees are Ana Cervantes, Mireya Charles and Blanca Delgado.

Recently the Payment Place upgraded all units to high-speed internet, allowing for faster and more efficient payment processing. We look forward to many more years of working together with The Payment Place and appreciate their support and loyalty.

Compliance Corner

Just a reminder to all agents:

The cornerstone of the Fidelity Express AML Policy for its agent is the \$1,999.99 limit on transactions to any individual in a 24 hour period. We require all agents to have a written policy that includes Fidelity's policy at a minimum. We require a Compliance Officer, and an Independent Auditor (who may be an employee) to enforce and monitor the written policy. All agents must have on-going training of their employees who conduct money service business (money orders and walk in bill payments). All agents must report any suspicious activity to FinCEN with a SAR (Suspicious Activity Report). FinCEN has given walk in bill payment an exemption from the record keeping requirements, but remember, the IRS still requires a 3k log for any cash transactions \$3,000.00 or higher and a Currency Transaction Report for any cash transactions over \$10,000.00.



Thank you,
Terry Harbin
Compliance Officer/Credit Risk Manager



FXbpLink

Now Live!

Streamline services offered to your customer by using our new PC Bill Pay application! FXbpLink is now Live and ready to be installed at your store. You must have a broadband or high speed internet connection and a Windows XP SP3 or Vista Operating system. FXbpLink transmits images real-time using IP and SSL technology to our archive system. By using this innovative software you will eliminate the veriphone terminal, image upload time and extra phone lines. You will save operational time and amplify your customer's satisfaction. Call your salesman and inquire about FXbpLink today!

Suggestions:

Do you have high speed internet in your store or available in your area, and you're still using a dial-up VeriFone? If so, call us at 800-621-8030 and ask about our IP terminals. With IP terminals, bill payment transactions are faster and help you avoid congestive lines of waiting customers. Using the internet to process payments eliminates service interruptions caused by unforeseen phone line or service outages. IP terminals are quick, easy and profitable. As always, we love to hear from you.

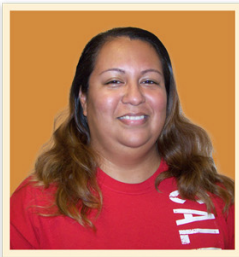
Send us your suggestions at websitefeedback@fidelityexpress.com.



Customer Service 1-800-621-8030 Ext. 7020



Kristen – Customer Service



Maria
Customer Service Supervisor

Our experienced Customer Service Staff can diagnose problems and help assist you in processing or correcting any of the following issues:

TERMINAL ERROR MESSAGES

- Bad Account
- Bad Account OCR
- Invalid Scans
- Bill Stub won't scan and has to be Hand Keyed

PAYMENT ISSUES

- Payments Not Posted
- Wrong Customer Account
- Payment went to wrong Utility Company
- Cash payment should be Check

Help Desk 1-800-621-8030 Ext. 7021



Linda – Help Desk



Tina – Help Desk



Christina – Help Desk

The Help Desk Staff have experience and training to remedy any issue listed below and can trouble shoot the following errors.

TERMINAL ERRORS

- Money Order Serial number out of sequence
- No Scanner response
- Serial # not found
- Wrong Dollar Amount
- Lost Carrier
- Host Offline
- Scanner Error
- Printer Offline
- Scanner goes blank
- Scanner full of images

Polling Depart- 1-800-621-8030 Ext. 7021



Carolyn - Polling



Stacy- Polling

If you see the message ****Not Transmitted**** on your report, follow the procedures below to upload your machine.

Money Orders
More
Transmit data
1 enter
Auto

1. Before voiding a money order, make sure the number in the top right hand corner matches the number printed above the dollar amount.

2. Do not throw away your voided money orders. Mail them to our office so we can make sure they were voided in your machine.



P. O. Box 768
Sulphur Springs, Texas 75483

Fidelity Expressions

Helpful Contact Information

Our Business Is Making Yours Better!



Call: 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
Office..... 903-885-1283.....FAX 877-812-2470
VRU..... 877-508-0472.....FAX 903-885-6240