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The Electronic Transactions Association, founded in 1990, is a not-for-profit organization representing entities who provide transaction services between merchants and settlement banks and others involved in the electronic transactions industry. Our purpose is to provide leadership in the industry through education, advocacy, and the exchange of information.

The magazine acts as a moderator without approving, disapproving, or guaranteeing the validity or accuracy of any data, claim, or opinion appearing under a byline or obtained or quoted from an acknowledged source. The opinions expressed do not necessarily reflect the official view of the Electronic Transactions Association. Also, appearance of advertisements and new product or service information does not constitute an endorsement of products or services featured by the Association. This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is provided and disseminated with the understanding that the publisher is not engaged in rendering legal or other professional services. If legal advice and other expert assistance are required, the services of a competent professional should be sought.

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President's Message

Setting the Stage for Annual Meeting

In just a few weeks, more than 3,000 payments professionals will arrive in Las Vegas for the 2008 ETA Annual Meeting & Expo. We believe that they represent the best and brightest in the business, not only because they support ETA, but because they have made time in their busy lives to take advantage of the unique opportunities our Annual Meeting offers.

As is the prevailing tradition, attendees will use the event as a premier opportunity to network and build the relationships that will make themselves and their companies more successful. They also come to learn about the trends, issues, products, and services they need to thrive in a competitive business. And when they return from Las Vegas, they're better equipped to put their connections and their new knowledge to work.

Because we are responsible for ensuring that you get the most from your Annual Meeting experience, we're constantly looking for ways to make the event better and more responsive to your needs. For 2008, you'll find the changes are a little more visible than they've been in recent years. The Program Planning Committee and the staff at ETA have made the event more compact and more efficient, but without sacrificing the depth and quality you expect from ETA and the Annual Meeting. You can find the details on all of this year's activities in our annual preview on page 18.

A topic that's certain to be on the lips of those at the Annual Meeting is how ISOs can differentiate themselves in the marketplace and build a durable advantage for the future. In a feature on page 14, we take a look at the subject of differentiation—what it means to today's ISO, and how some are succeeding at making themselves stand out. Also this month, we'll look beyond the U.S. borders for a glimpse at what may be a nifty twist on the use of contactless cards and terminals—rewards and loyalty programs. They're catching on in Asia. Can the concept translate to North America?

Finally, this month we're starting our Hot Stuff department, where we'll showcase new products and services that will keep ISOs on their A game. If you want to maintain your competitive edge, Hot Stuff should be at the top of your must-read list.

I'm looking forward to seeing as many of you as possible at the 2008 Annual Meeting next month, but until then,

Kindest regards,

Jim Baumgartner
ETA President 2007-2008
President & CEO
Moneris Solutions



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