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Industry & Government News & Trends

WASHINGTON events for Sept. 27 - Oct. 1...Investor's Business Daily (subscription) - USA Hearing on enforcing the Bank Secrecy Act, at the Senate Banking Committee. ... Tuesday 9/28/04 10 am...

A potentially adverse bill is being introduced simultaneously in both houses of the NJ Legislature, providing that all entities regulated by the Banking Department pay for its operation by special assessment. I wanted them to have funding, but not this way. It seems the amounts are to be left up to the Department's sole discretion. The only limitation seems to be "...that the amount collected for those expenses shall not exceed the amount appropriated by the Legislature for those expenses." A definition of that procedure is either missing or just too mysterious for me. We are advised that the banks already have a cap on their assessments agreed to. A copy of the bill can be found at: -ed.

http://www.njleg.state.nj.us/2004/Bills/A3500/3176_11.PDF

FLORIDIANS feel pain of families who endured Ivan in Caribbean...Kansas City Star (subscription) - Kansas City,MO,United States..... through the same situation," he said. The rush to help is evident at money transfer centers. In the days before Ivan struck, wire ...

<http://www.kansascity.com/mld/kansascity/news/world/9739063.htm>

CUSTOMERS paying price Newsday - Long Island,NY,USA... Bardach, who also owns check casher David's Financial Corp. based in the Bronx, testified that he has paid \$10,000 so that some ...

http://www.newsday.com/business/local/newyork/ny-bzccash253983805sep25_0,4434716.story?coll=ny-nybusiness-headlines

EU, US focus on charities to fund terror Seattle Post Intelligencer - Seattle,WA,USA... included officials from the US state, justice and treasury departments in two days of talks with their EU counterparts on the fight against terrorist funding. ...

http://seattlepi.nwsourc.com/national/apeurope_story.asp?category=1103&slug=EU%20US%20Terror%20Funding

PRESIDENT DECLARES END TO NATIONAL EMERGENCY WITH LIBYA ACTION EFFECTIVELY LIFTS REMAINING SANCTIONS This Department of Treasury press release may be viewed at: <http://www.treas.gov/press/releases/js1932.htm>

TESTIMONY OF STUART A. LEVEY, UNDER SECRETARY TERRORISM AND FINANCIAL INTELLIGENCE U.S. DEPARTMENT OF THE TREASURY

<http://www.treas.gov/press/releases/js1940.htm>

Migration article. -ed.: MIXED Blessings of the Megacities...YaleGlobal Online - CT,USA... shape ups" on the corners of shopping centers) and services to the ... throughout the world

supporting an officially sanctioned governmental remittance economy. ...
<http://yaleglobal.yale.edu/display.article?id=4573>

Featured Websites

September 2004 OCC white paper on remittances:
<http://www.occ.treas.gov/cdd/Remittances1.pdf>

May 2004 Archived Seminar for sale \$269 (short free sample) from BankersOnLine:
<http://www.bollearningconnect.com/aml0504/>

Crime and Cases

HUDSON pair await sentencing in \$12M money laundering...New Jersey Journal - Jersey City,NJ,USA...Two Hudson County men are among five people busted for operating a money laundering ring in which they used county Western Union offices to transfer nearly \$12 ...
<http://www.nj.com/news/jjournal/index.ssf?/base/news-2/1095930995241650.xml>

4 car dealerships closed amid money-laundering probe...AZ Central.com - AZ,USA... the lot. DPS says the raids were conducted by a financial crimes task force, with a focus on money laundering. An investigator for ... <http://www.azcentral.com/news/articles/0916az-cardealers16-ON.html>

Compliance Industry

MEET the lawyer at forefront of antitrust compliance...Seattle Post Intelligencer -Seattle, WA,USA... That gives Snapp another major responsibility -- overseeing the company's compliance with the consent decree that settled its landmark US antitrust case. ...
http://seattlepi.nwsourc.com/business/191485_msftnotebook20.html

BLR'S New Website Gives Instant Access to Compliance & TrainingBusiness Wire (press release) - San Francisco,CA,USA...20, 2004--Managers who need fast answers and pre-written solutions to vexing compliance and training problems have a new resource to help them breathe a bit ...
http://home.businesswire.com/portal/site/google/index.jsp?ndmViewId=news_view&newsId=20040920005690&newsLang=en

MONEY-LAUNDERING 101...News24 - South Africa...Strasbourg - Europe's first ever course in money-laundering has opened at Robert Schuman university in Strasbourg. A group of 15 ...
http://www.news24.com/News24/World/News/0,,2-10-1462_1594699,00.html

SOFIA Gathers Experts in Money Laundering Combat...Novinite – Bulgaria...Sofia hosts an international conference with the participation of representatives of the financial intelligence services of 15 countries. ... <http://www.novinite.com/newsletter/print.php?id=39431>

A new KPMG study has come out:

US Financial Institutions Increasing Budgets, Training to CombatAccountingweb.com - Indianapolis,IN,USA...AccountingWEB.com - September 22, 2004 - US financial institutions will continue to spend at a brisk pace to combat money laundering over the next three years ...

<http://www.accountingweb.com/cgi-bin/item.cgi?id=99788&d=815&h=817&f=816&dateformat=%25B%20%25e,%20%25Y>

BANKS are spending more to halt money laundering...Dallas Morning News (subscription) - Dallas,TX,USA...Banks have increased spending by 61 percent in the last three years to enforce anti-money laundering rules, according to a survey by accounting firm KPMG ... <http://www.dallasnews.com/sharedcontent/dws/bus/stories/092104dnbusmoneylaundering.8944b.html>

BANKS count the cost of the war against money laundering...Creditman – UK...Banks across the world are pumping more money into anti-money laundering (AML) systems and compliance than ever before, according to a global study by KPMG. ... <http://www.creditman.biz/uk/members/news-view.asp?newsviewID=3821&id=1&mylocation=News&chksrc=NNow4251>

AnchorBank

ANCHORBANK must fix system to stem money laundering...Milwaukee Journal Sentinel - Milwaukee,WI,USA...By PAUL GORES. A Madison-based bank has been ordered by federal regulators to fix problems with its system for detecting and preventing money laundering. ... <http://www.jsonline.com/bym/news/sep04/259772.asp>

FEDS order AnchorBank to review, revise money launderingMilwaukee Business Journal - Milwaukee,WI,USA... an agreement with the US Office of Thrift Supervision to consent to the issuance of a cease and desist order for alleged violations of the Bank Secrecy Act. ... http://milwaukee.bizjournals.com/milwaukee/stories/2004/09/20/daily3.html?jst=b_in_hl

ANCHORBANK, fsb Agrees to Consent Order With the Office of ThriftMarket Wire (press release) – USA...The basis for the issuance of the Consent Order was alleged violations of the Bank Secrecy Act ("BSA") and related regulations. ... http://www.marketwire.com/mw/release_html_b1?release_id=72809

Bancomer BBVA Texas Bank Buy

BBVA to Keep Laredo Chairman Jacobs and Back Expansion Plans...Bloomberg - United States... In July Jose Maria Garcia Meyer-Dohner was named head of a new US consumer banking unit for BBVA, comprised of its money transfer business and retail banking ... http://quote.bloomberg.com/apps/news?pid=10000086&sid=avM.OdZ9msLw&refer=latin_america

HOUSING Starts Up in August...Washington Post - Washington,DC,USA... Argentaria said Laredo National will be integrated into its US operations, which include Bancomer Transfer Services, a leading money-transfer company in the US ... <http://www.washingtonpost.com/wp-dyn/articles/A40175-2004Sep21.html>

SPANISH Bank Clears Path to US Hispanics with Intent to Buy TexasRisMedia.com - Norwalk,CT,USA... Bank will be more closely aligned with Bancomer Transfer Services, BBVA's money ... has a roughly 40 percent stake in the \$13 billion remittance industry between ... <http://rismedia.com/index.php/article/articleview/7818/1/1/>

MOVING Forward Into the US Hispanic Market...PR Newswire (press release) - USA... BTS is the leading company in the money remittance business between the US ... customers in 37 countries a full range of financial services, including commercial ...

<http://www.prnewswire.com/cgi-bin/stories.pl?ACCT=109&STORY=/www/story/09-21-2004/0002255986&EDATE=>

CitiGroup Woes

Citi downgraded on ethics concerns...Merrill analyst cuts No. 1 financial services firm to 'neutral' from 'buy.'...09/20/04 10:30 AM, EDT....Citigroup Inc. shares fell Monday after Merrill Lynch & Co. analyst Guy Moszkowski cut his rating for the company to "neutral" from "buy," citing recent ethics problems.

<http://money.cnn.com/2004/09/20/news/fortune500/citigroup.reut/index.htm>

TAKENAKA urges Citibank head office to reform Japan operations...Japan Today - Tokyo, Japan..."The head office should seriously address the issue in order to enhance legal compliance for its Japanese operations," Takenaka said. ...

<http://www.japantoday.com/e/?content=news&cat=3&id=313202>

Japan Shuts Citigroup Private Bank Unit ...ReutersSeptember 17, 2004TOKYO/NEW YORK (Reuters) - Japan on Friday ordered Citigroup Inc. to close its Japanese private banking offices after uncovering a series of problems, including failing to prevent suspected money laundering. The sanctions effectively shut...to prevent suspected money laundering, lax screening of customer...

<http://www.rsicopyright.com/redirect.html?article=http%3A%2F%2Fwww.reuters.com%2FnewsArticle.ihtml%3Ftype%3DtopNews%26amp%3BstoryID%3D6268062&pid=5398>

UPDATE 1-Japan orders Citigroup unit to close 4 offices ...Reuters ...September 17, 2004 (Adds details, background, Citigroup apology) TOKYO, Sept 17 (Reuters) - Japan's financial regulator on Friday ordered the Japanese commercial banking unit of Citigroup Inc. to close four offices for violating banking laws. The Financial Services Agency (FSA) said it would...to prevent suspected money laundering, lax screening of customer...

<http://www.rsicopyright.com/redirect.html?article=http%3A%2F%2Fwww.reuters.com%2FnewsArticle.ihtml%3Ftype%3DtopNews%26amp%3BstoryID%3D6263363&pid=5398>

Citigroup Seen as Solid Even with Japan ProblemsReuters ...September 17, 2004 NEW YORK (Reuters) - It's been a rough week for global financial services company Citigroup Inc., but analysts say that while its image may be slightly tarnished, any lingering effects from the overseas controversies will be short-lived. The world's largest financial...failure to prevent money laundering. The effective closure, which...

<http://www.rsicopyright.com/redirect.html?article=http%3A%2F%2Fwww.reuters.com%2FnewsArticle.ihtml%3Ftype%3DtopNews%26amp%3BstoryID%3D6268239&pid=5398>

Citigroup execs probed?...Report: Regulators look into whether officials adequately supervised analysts, investment bankers...09/24/04 08:24 AM, EDT...Top officials at Citigroup are being investigated by regulators for failing to adequately supervise analysts and investment bankers to prevent conflicts of interest during the 1990s tech boom, according to the Oct. 4 issue of BusinessWeek magazine....

<http://money.cnn.com/2004/09/24/news/fortune500/citigroup.reut/index.htm>

CitiGroup's Outreach

Citigroup, Advocacy Group in Pact on Low-Cost Loans ...Reuters ...September 21, 2004 ... NEW YORK (Reuters) - Citigroup Inc. and an advocacy group long critical of many banks' lending practices on Monday announced a partnership that they said will help promote home ownership in low- and moderate-income neighborhoods, especially for immigrants. The collaboration between...to prevent suspected money laundering. Citigroup also admitted to... <http://www.rsicopyright.com/redirect.html?article=http%3A%2F%2Fwww.reuters.com%2FnewsArticle.ihtml%3Ftype%3DtopNews%26amp%3BstoryID%3D6281489&pid=5398>

CITIGROUP and ACORN Sign Groundbreaking Agreement to Expand AccessBusiness Wire (press release) - San Francisco,CA,USA... banking relationships; Citipro, the bank's complimentary financial needs checkup; free online banking; and affordable money remittance services, among others. ... http://home.businesswire.com/portal/site/google/index.jsp?ndmViewId=news_view&newsId=20040920005453&newsLang=en

International

REMITTANCES increase...Latin America Press (subscription) - Peru... average remittance is \$223, sent five times a year, 68 percent of which are used on everyday expenses (health, rent, food and payment of public services), 12 ...

<http://www.latinamericapress.org/article.asp?lanCode=1&artCode=3946>

Brazil: No Mideast terror groups in region....UPI.comSeptember 24, 2004Brazil's justice minister has denied that any terrorist groups linked to Osama bin Laden, al Qaida or Lebanon's Hezbollah group are operating in the country's south, a region called the tri-border area, local news sources reported Saturday. The denial followed a CNN...and currency fraud, money laundering, and pirated goods have...

<http://www.rsicopyright.com/redirect.html?article=http%3A%2F%2Fwww.upi.com%2Fview.cfm%3FstoryID%3D20021109-111106-5922r&pid=5981>

MONTREAL'S Haitians rally for storm victims...The Globe and Mail (subscription) - Toronto,ON,Canada... Many tried desperately to reach loved ones by phone. Others lined up at money-transfer outlets to send whatever cash they could. ...

<http://www.theglobeandmail.com/servlet/ArticleNews/TPStory/LAC/20040922/HAITI22/TPInternational/TopStories>

GOVT introducing anti-money laundering bill soon...Daily Times – Pakistan...ISLAMABAD: The National Assembly was assured on Thursday that the government would soon introduce a bill to curb money laundering and the illegal transfer of ...

http://www.dailytimes.com.pk/default.asp?page=story_24-9-2004_pg7_27

AV Rajwade: Dirty money....Business Standard - New Delhi,India... anniversary of the 9/11 terrorist attacks in New York and Washington has passed, the US authorities efforts in tracing the sources of funding for terrorists ... <http://www.business-standard.com/common/storypage.php?hpFlag=Y&chklogin=N&autono=168169&leftnm=lmnu2&select=0&leftindx=2>

USING Homelink Best for You And Your Country...AllAfrica.com – Africa...THERE are several reasons why people with relatives abroad should encourage them to use money transfer agencies that operate under the Homelink umbrella. ...

<http://allafrica.com/stories/200409230128.html>

ALLSTATES Trust Bank Strenghtens Western Union Services With ITAllAfrica.com - Africa ... since evolved into a global money payment and receiving super market, specialising in international money transfer, bills payment and other prepaid services. ...
<http://allafrica.com/stories/200409201257.html>

OVERSEAS Vietnamese remittances on the rise...Voice of Viet Nam - Hanoi,Vietnam... under the State Bank of Vietnam (SBV), Vietnam currently has about 100 companies, banks and credit organisations engaging in remittance services, including 50 ...
http://www.vov.org.vn/2004_09_26/english/kinhte1.htm

A challenge to the new Philpost head...Manila Times - Manila,Philippines....It has been missing out on golden opportunities for making money in a field where it has a strong competitive edge, as in the money transfer industry. ...
<http://www.manilatimes.net/national/2004/sept/24/yehey/opinion/20040924opi4.html>

MIGRANTS face down finance proposal...Taipei Times - Taipei,Taiwan... require that laborers' money be remitted to their home countries through certified banks, as opposed to through underground remittance services handling much ...
http://www.vov.org.vn/2004_09_26/english/kinhte1.htm

OFW'S remittances from Japan surpass Tokyo's foreign aidTarlac News - Tarlac City,Philippines... investigating Japan's underground economy, says at the top of the remittance list are ... small businesses in Japan, such as shops, also offer services to illegal ...
<http://www.tarlacnews.net/main/modules.php?name=News&file=article&sid=117>

DESPITE growth, jobs remain scarce in RP, other Asian countries...ABS CBN News - Quezon City,Philippines..... toward increasing labor intensity of production in agriculture and services. ... remained basically consumer-driven, supported by strong remittance inflows from ...
<http://www.abs-cbnnews.com/NewsStory.aspx?section=BUSINESS&oid=60384>

SAUDIS fight terror threat..Gulf Daily News - Manama,Bahrain... In its effort to stem the flow of terrorist funding and to combat money laundering, the Saudi government has also ordered financial institutions and banks to ...
<http://www.gulf-daily-news.com/Story.asp?Article=92351&Sn=BNEW&IssueID=27187>

LASCO enters remittance market...Jamaica Observer - Jamaica... a major player in the distribution industry, will now offer MoneyGram services at 22 ... Chin has for years cast his eyes on the lucrative remittance market and is ...
http://www.jamaicaobserver.com/magazines/Business/html/20040923T220000-0500_66535_OBS_LASCO_ENTERS_REMITTANCE_MARKET.asp

INDIA'S 'PATRIOT Act' Repealed...Antiwar.com - Redwood City,CA,United States... teenagers, politicians, journalists, members of minority communities but few terrorists, India, this week, repealed its "PATRIOT Act" introduced in response to ...
<http://www.antiwar.com/ips/devraj.php?articleid=3608>

PAKISTAN : Oil prices pose challenge to outlook..AME Info - United Arab Emirates... Despite continuing strong remittance inflows the current account surplus, which ... expect to receive remuneration for investment banking services from companies ...
<http://www.ameinfo.com/news/Detailed/45573.html>

WILL They Be Met?...Spotlight - Kathmandu,Nepal... of Nepalese living in grinding poverty and without basic services, are toiling ... In the last seven years, the remittance has increased, on annual average, by 30 ...

<http://www.nepalnews.com.np/contents/englishweekly/spotlight/2004/sep/sep24/coverstory.htm>

BANKS tighten internal vigilance to prevent money laundering - UAE...MENAFN - Middle East DUBAI - A number of banks operating in the UAE have tightened their business policies to minimise the risk of their systems being used for money laundering

http://www.menafn.com/qn_news_story_s.asp?storyid=63607

PayPal

AUCTIONBYTES Book Review: PayPal Wars...Auctionbytes - USA... book, "The PayPal Wars," is an insider's account of the events that took place from late 1999 to late 2002, when eBay acquired the online payment service. ...

<http://www.auctionbytes.com/cab/abu/y204/m09/abu0127/s04>

PAYPAL Set to Fine Users...InternetNews.com - Darien,CT,USA...Three customers led the class action, claiming the payment service had frozen or drained their accounts without cause. PayPal didn't admit guilt....

<http://www.internetnews.com/ec-news/article.php/3412371>

COMMENTARY: Move is latest futile effort to end practice...CBS MarketWatch - USA ... 24, PayPal, the online payment service owned by eBay, will fine users of its payment system \$500 for any use related to gambling, pornography or illegal drugs. ...

<http://cbs.marketwatch.com/news/story.asp?guid=%7BE296244A-A4E2-4091-B865-E546D796F23B%7D&siteid=google&dist=google>

AUCTIONBYTES Book Review: PayPal Wars...Auctionbytes - USA... eBay's attempt to fight back by introducing BillPoint and ultimately losing the battle of the online payment services and acquiring PayPal. ...

<http://www.auctionbytes.com/cab/abu/y204/m09/abu0127/s04>

KYOCERA, Panasonic, and MercadoLibre's e-Payments...The Inquirer - England,UK... I used this opportunity to denounce what I perceive as lack of willingness to serve the local market in current e-payment services like Paypal. ...

<http://www.theinquirer.net/?article=18672>

E-Payments

This is the last big section I will do on E-Payments. Like stored value and the Patriot Act, it is just too repetitive. But the sheer number of new companies and schemes was notable this week. We must get a handle on regulating this sector, before it is too late....it is scary to think that we are still scratching our heads over how and whom to regulate. –ed.

PAYING it smart...Newsday - Long Island,NY,USA... However, as convenient as users find these cards, which they obtain with a \$50 deposit and an initial stored value, they aren't available in this country. ...

http://www.newsday.com/business/ny-bzcov19_0_4880405.story?coll=ny-business-big-pix

HIP-HOP tycoon jumps into banking...San Francisco Chronicle - San Francisco,CA,USA... Tom Mizejeski, vice president of research at Pelorus, goes so far as to call stored-value cards the fifth major revolution in currency (the earlier ones being ...

<http://www.sfgate.com/cgi-bin/article.cgi?f=/c/a/2004/09/19/BUG578QH9N1.DTL>

PAYROLL cards have pluses, minuses for workers...Naples Daily News - Naples,FL,USA other public interest groups have urged federal regulators to clarify liability limits and error resolution procedures for payroll and other stored-value cards ...

http://www.naplesnews.com/npdn/business/article/0,2071,NPDN_14901_3185817,00.html

TOKEN effort against online fraud...Australian IT - Australia... The spokeswoman said security focused mainly on the online bill payment service, as the same kinds of fraud threats did not apply when customers paid their ...

<http://australian.news.com.au/articles/0,7204,10825712%5E15336%5E%5Enbv%5E15306-15316,00.html>

MARSHALL buys Bankfirst...Pioneer Press (subscription) - St. Paul,MN,USA... Bankfirst Corp. of Sioux Falls, SD, to expand into the lucrative and fast-growing area of plastic payment systems. The purchase ...

<http://www.twincities.com/mld/twincities/business/9725086.htm>

AOL offers extra layer of security...Baltimore Sun (subscription) - Baltimore,MD,United States... difficult to use. This summer, HSBC Bank USA began requiring a second password to use its bill-payment services. That password is ... <http://www.baltimoresun.com/business/bal-bz.aol21sep21,1,4128680.story?coll=bal-business-headlines>

EU urged to rethink e-government...ZDNet.co.uk – UK..... "Harmonisation at the European level of the conditions, relating to the right to provide payment services to the public, and establishment of the principle of ... <http://news.zdnet.co.uk/business/legal/0,39020651,39167443,00.htm>

MOBILE Payments: Death of Cash and the Credit Card?..Wireless Developer Network - USA... that the content industry has created the need for new payment methods over ... the user's life by delivering a wide range of compelling mobile services that are ...

<http://www.wirelessdevnet.com/news/2004/sep/24/news3.html>

[FASTCHARGE.COM Surpasses \\$300,000,000 in Secure Online Payment](http://www.emediawire.com/releases/2004/9/emw160789.htm) Emediawire (press release) - USA... Fastcharge.com provides a full suite of payment services including a free e-commerce shopping cart, free recurring billing functions and complete fraud ...

<http://www.emediawire.com/releases/2004/9/emw160789.htm>

ONLINE firm, under attack, cites extortion...Boston Globe - Boston,MA,USA... "We are working diligently to minimize their effect on our payment services," said Glen Zimmerman, a Lightbridge spokesman. "We ... http://www.boston.com/business/articles/2004/09/23/online_firm_under_attack_cites_extortion

LONDON company buys Phoenix gift-card firm....Arizona Republic - Phoenix,AZ,USA... Magex provides electronic-payment services for clients including MasterCard International and Britain's NatWest Bank, but it did not have a card offering until ..

<http://www.azcentral.com/arizonarepublic/business/articles/0921giftcard21.html>

BANKING Partnership for Payments...Financeasia.com - Hong Kong... Conventional payment products include accounts with cheque payment services, cashier's orders or manager's cheques, foreign currency-denominated demand drafts ... <http://www.financeasia.com/articles/1958C998-9027-7E17-4BF0DD186649BB97.cfm>

PAYCHEX, Inc. Reports Record First Quarter Results...Business Wire (press release) - San Francisco,CA,USA... As of August 31, 2004, 89% of all clients utilized the Company's tax filing and payment services and 63% utilized employee payment services. ...

http://home.businesswire.com/portal/site/google/index.jsp?ndmViewId=news_view&newsId=20040921005874&newsLang=en

THE Potential Profitability of Prepaid Services...Billing World - Westminster,CO,USA... should allow for plug-in rules that establish how much non-payment risk the ... interface to CDMA, TDMA and GSM

switches and manage products and services based on ... <http://www.billingworld.com/archive-detail.cfm?archiveld=7604&hl>

PAYSTAR'S GLOBALCash signs Agreement with Online Company Records...PrimeZone (press release) - Los Angeles,CA,United States...21, 2004 (PRIMEZONE) -- PayStar Corporation (Pink Sheets:PYST), one of the nation's growing providers of stored value debit cards, announced today the signing ... http://www.primezone.com/newsroom/news_releases.mhtml?d=64129

Company News & More E-Payments

GLOBAL Payments Inc. gains on Q1 results...Investor's Business Daily (subscription) - USA ... contributions from two acquisitions: DoIEx, an Arlington, Texas, electronic money transfer company; and Muzo, a provider of payment systems services in Prague ... <http://www.investors.com/breakingnews.asp?journalid=23221825&brk=1>

TSYS Signs Spira de Mexico, Grupo Uno and Invex Joint Venture, forBusiness Wire (press release) - San Francisco,CA,USA..... TSYS (NYSE: TSS) brings integrity and innovation to the world of electronic payment services as the integral link between buyers and sellers in this rapidly ... http://home.businesswire.com/portal/site/google/index.jsp?ndmViewId=news_view&newsId=20040923005030&newsLang=en

GRUPO Reforma Integrates Todito Card as Payment Option to AccessYahoo News (press release) - USA... In addition to Grupo Reforma, current Todito Card Payment Partners include Todito TV, Mediating (the biggest VOIP service providers operating in Mexico), an ... http://biz.yahoo.com/prnews/040923/mxth001_1.html

WESTERN Union eyes on China's market potentials...China Business Weekly - Beijing,China ... growth and the rapidly rising number of international travellers have contributed to the fierce competition, in China, between the world's money transfer giants ... http://www.chinadaily.com.cn/english/doc/2004-09/23/content_377001.htm

MONEYGRAM International Increases Full Year Guidance...Business Wire (press release) - San Francisco,CA,USA... The company's major products and services include global money transfer, money orders and payment processing solutions for financial institutions and retail ... http://home.businesswire.com/portal/site/google/index.jsp?ndmViewId=news_view&newsId=20040922005840&newsLang=en

ATM Machine is based on Windows. Intel. XScale platform.Product News Network ...September 24, 2004Through-the-wall Model FT5000 incorporates TCP/IP-based network communication and revenue generation features like couponing and advertising. It complies with ADA regulations including text-to-speech audio capabilities, and has encrypting PIN pad for compliance with MasterCard's® Triple DES mandate. Fully weatherized unit has 10.4...prepaid wireless, and Western Union Money Transfers®. The FT5000... <http://www.rsicopyright.com/redirect.html?article=http%3A%2F%2Fnews.thomasnet.com%2Ffullstory%2F27906%2Frsi&pid=6198>

WESTERN Union matching public donations in support of Red Cross ...

CNW Telbec (CommuniquÃ©s de presse) - Canada

... Beginning immediately and continuing through Sept. 30, Western Union has reduced its

current service fees by \$5.00 CDN on money transfer to those countries(*). ...
<http://www.cnw.ca/fr/releases/archive/September2004/17/c0945.html>

LA Petite Academy, Inc. Selects First Data's TeleCheck(R) PayItYahoo News (press release) - USA... The PayIt service enables more than 600 La Petite Academy locations to convert checks for payment received in the mail or via a drop-box into electronic ...
http://biz.yahoo.com/prnews/040921/latu116_1.html

FAST-FOOD eateries increasingly accept plastic money...Billings Gazette - Billings,MT,USA ... a \$20 bill" and make change, said Gregory Holmes, senior vice president of First Data, the Denver company that offers electronic commerce and payment services.
<http://www.billingsgazette.com/index.php?id=1&display=rednews/2004/09/19/build/business/60-fast-food-plastic.inc>

EXPANDING HORIZONS for food service and point-of-sale systems...Contactless News (press release) - Aldie,VA,USA... credit card. We've gotten away from the stored value concept. Basically, the money gets added to their account," said Mr. Tatham. And ...
<http://www.contactlessnews.com/library/2004/09/26/expanding-horizons-for-food-service-and-pointofsale-systems>

FIRST Data Announces Closing of \$1 Billion Senior Notes...PR Newswire (press release) - USA DENVER, Sept. 17 /PRNewswire-FirstCall/ -- First Data Corp. (NYSE: FDC), a global leader in electronic commerce and payment services, today announced that ...
<http://www.prnewswire.com/cgi-bin/stories.pl?ACCT=109&STORY=/www/story/09-17-2004/0002252331&EDATE=>

PLUG'N Pay Announces Completion of The MasterCard RAMP Review...Business Wire (press release) - San Francisco,CA,USA... the payment industry's processing centers which allows them to provide their on-line payment solutions to any and all customers. Plug'n Pay's services can be...
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