



# The Green Sheet

The Financial Services Industry Source for Education, Inspiration and Actionable Advice

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## It's Been Quite a Year

As 2002 draws to an end, I wanted to take a few moments and share with you some of the highlights of the past year and our plans for 2003. Although I have played many roles in the industry since the 1970s, this was the first year in which this publishing company was my sole focus as an entrepreneur. Next year, we will celebrate our 20th anniversary as a publication.

We've grown from a one-sheet mimeograph in 1983 to a 72-page magazine. From an expense-line item on the AMCOR P/L to a profitable publishing company with \$3 million in sales revenues projected for 2003. From a one-man show to a rapidly growing organization with a satellite office in Myersville, Md.

The Green Sheet grew out of my desire to communicate regularly with a national sales force of independent agents. Our database now contains approximately 20,000 records; however, only 70% are active at any given time. Because of the constant movement of personnel within the industry, we process address changes on 3% of the database monthly. Our total distribution numbers continue to increase; actual growth in the mail distribution is 3% per month.

Online readership continues to increase at 13% per month. As of November 2002, we average 1 million hits (43,000 visits) monthly on the Web site. When combined with mail distribution of 7,400 copies, or 22,000 readers when pass-along readership is included, this brings our total monthly distribution to more than 65,000 readers.

It's been exciting and challenging to bring the right stuff to the right people in the right way. I'm grateful that we have been supported by the contributions from freelance writers, such as Lisa Dowling, Eric Thomson, Contributing Editor Patti Murphy, and our active Green Sheet Advisory Board. We've peppered our Advisory Board with e-mail questionnaires in order to develop a number of the articles you've read in The Green Sheet and GSQ publications this year.

The breadth and depth of this group has continued to develop. I'm pleased to announce six new members:

- **Marc Gardner**, President, North American Bancard
- **Javier Ledesma**, Director, Financial Market Support, VeriFone, Inc.
- **Michael McMackin**, AmericaOne Payment Systems

- **Anthony Ogden**, Bank Card Law
- **David Press**, President, Integrity Bankcard Consultants, Inc.
- **Charles Salyer**, President/CEO, GlobalTech Leasing

**Anthony Ogden** brings a legal perspective to our Advisory Board. Bank Card Law was first mentioned in The Green Sheet in 1997, and he since has written a number of articles for us. BCL is supervised and directed by Anthony, a duly licensed California attorney. He is a 1991 graduate of the prestigious Georgetown University Law Center in Washington, D.C., and has had a practice concentration in the area of business transactions since 1994.

**Marc Gardner** is President of North American Bancard, a multifaceted payment solutions provider. As a registered MSP/ISO for more than a decade, he has the expertise needed to perform and excel for his customers. North American Bancard is dedicated to providing the latest technology as well as committing to the highest service levels.

**Javier Ledesma** is responsible for driving VeriFone's initiative to reconnect with ISOs and merchant sales representatives. The Financial Market Support organization that he leads supplements the efforts of VeriFone's strategic account representatives by providing field-level product training and sales support to processors, acquirers and ISOs. The group showcases new VeriFone products and educates ISOs on how to sell the products to gain a competitive edge in the market.

Javier has successfully held sales and management positions for more than 20 years and has a consistent track record with a blend of experience. He has held positions in a variety of industries, including pharmaceutical sales. He served as an officer in the United States Army. He holds a bachelor's degree in biology, chemistry and education from the University of Arizona, and a master of arts in management from Webster College in Oklahoma.

**Michael McMackin** is the President and co-founder of AmericaOne Payment Systems, Inc. a privately held, customer service-focused credit card processing company located in Cupertino, Calif., in the heart of Silicon Valley. David has successfully held executive-level management positions for more than 20 years and has extensive

experience in business, banking and the merchant services industry. David has worked with numerous top-tier financial institutions, merchant acquirers and bankcard technology companies in the credit card industry. His bankcard areas of expertise include capital procurement, marketing, product development, and risk management and fraud detection.

**David Press** is the President and founder of Integrity Bankcard Consultants, Inc. David has more than 22 years' experience in the credit card business. He has worked with numerous financial institutions and has extensive experience working with local, state and federal law-enforcement agencies. David began his career at Barnett Bank and Southeast Bank in the early 1980s working with a combined Metro-Dade Police Department and the U.S. Secret Service counterfeit credit card task force in South Florida. Their teamwork resulted in more than 120 convictions.

In the 1990s he was a manager with Peach Tree Bancard, Harbridge Merchant Services and First Interstate Bank in the areas of underwriting, compliance, chargebacks, collections, security and investigations. He has attended numerous Visa and MasterCard training seminars. At IBC, his work has concentrated on the minimization of portfolio risk, bin transfers and advising startup ISOs in the development of vendor(s) and member-bank relationships, including proper registration with Visa and MasterCard.

**Charles Salyer's** professional experience includes more than 26 years in the equipment-leasing industry with a primary focus on developing and managing customer service-based finance organizations for manufacturers. Charles has been directly involved in the

planning, creation and management of customer finance/leasing organizations for Digital Equipment Corp., Philip Morris and Steelcase, Inc.

Charles became involved in the credit card equipment leasing industry in 1997 when he was appointed COO of Global Finance & Leasing in Michigan. He took over management of Global as President in 1998, tripling sales revenues over the next two years. In 2001, he organized the sale of Global to CIT, where he became part of the management team as Vice President, Sales and Strategic Initiatives. In August 2001, he left to form GlobalTech Leasing, Inc., a privately held, customer service-focused credit card equipment leasing company based in Ventura County, Calif.

The Green Sheet Advisory Board now has more than 60 members. Each of them contributes as time allows, offering personal insight and experience. I look forward to sharing their wisdom with you as we work together to strengthen the payment-processing industry.

In 2003, you will continue to see a more robust Green Sheet, our in-depth GSQ reports and our continually expanding Web site. I would love to hear from you. Please write and let me know what you would like to see us cover in GS and GSQ. What are we doing well and what could be improved? What information do you need to create wealth as an ISO?

**Good Selling!**

Paul Green

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