

Is Your Credit Card Terminal Legal?

On January 1, 2005 all credit card terminals in Illinois are required to remove all but the last 4 digits of a credit card number and the expiration date from the sales receipt. Following are examples of a truncated and an un-truncated credit card receipts.

Truncated Receipt.

Acct# - ** * 9999**

Exp ****

Un-truncated Receipt.

Acct# - 1234 5678 9000 0000

Exp 00/00

If the receipt resembles the example on the bottom, or the expiration date is printed on the receipt, then the receipt is not being truncated.

Why is Truncation Important?

Truncation is important to protect the customer from losing their credit card number if they lose their receipt. It protects both the merchant and the customer by not allowing the credit card number to be printed. The truncation assists in avoiding fraudulent use of credit card numbers.

Why Should I be Truncating?

Illinois Public Act 93-0231 (adopted 7/22/2003) requires truncation by credit card processing terminals prior to January 1, 2005.

In addition to severe financial penalties from Visa/Mastercard, there are federal and state penalties that may also be collected.

All it takes is one dissatisfied customer or credit card company agent to report an un-truncating establishment and the business can be penalized and shut down, and the merchant may be placed on the Terminated Merchant File, which will prevent them from accepting credit cards in the future.

What can I do to ensure that I am Truncating?

ISVMA has sponsored TransFirst Health Services to provide a merchant services program for ISVMA members. TransFirst Health will be happy to review your credit card processing to ensure compliance with the State law. You may call TransFirst to determine if your current machine is truncating or if it has the ability to truncate. Many processing machines can still truncate if properly programmed.

If you would like more information on Credit Card Truncation, would like to purchase a compatible machine or would like to start a merchant account, please give Dorothy Svedman from TransFirst a call at (847) 259-9576. TransFirst sells only 100% truncation compatible machines - and TransFirst will likely save you money on your credit card processing!

Register Online for the ISVMA Spring Seminar!

The Illinois State Veterinary Medical Association (ISVMA) is proud to offer an excellent continuing education seminar designed to develop vital communication skills essential for each member of your practice team. Nationally acclaimed consultant Karyn Gavzer will present: **"It's Not What You Say; It's How You Say It – Tips and Strategies for Effective Client Communications."**

Karyn Gavzer is a practice management consultant specializing in marketing and training. She has worked in pet health care sales and marketing for over 15 years and served as director of marketing for the American Veterinary Medical Association. She has spoken on practice management and marketing at veterinary meetings around the world. Gavzer has an MBA and is a certified veterinary practice manager. She serves on the board of the Association of Veterinary Practice Management Consultants and Advisors.

ISVMA encourages teams to attend this program together in order to maximize the benefits of the exciting and challenging growth opportunity. The seminar is designed to assist veterinary practices improve client relations, patient medical compliance and the practice's bottom line!

Register at www.isvma.org/springseminars.htm

REGISTER EARLY TO GUARANTEE AVAILABILITY!

*There are only 150 spaces available at each of three regional locations for this very popular and useful program.

ISVMA thanks Fort Dodge Animal Health



for their generous sponsorship of this important continuing education program. Their support allows ISVMA to offer **"It's not what you say; it's how you say it -- Tips and strategies for effective client communications"** at a substantially reduced registration rate.

Students at UI-CVM and ISVMA Survey State's Veterinarians on Externship Programs

As many of you know, community practice is the route that most veterinary students take post-graduation. In order to further help its students prepare for their future careers, the University of Illinois, College of Veterinary Medicine and the ISVMA are working together to establish an organized externship program for veterinary students. This program would match students with practices in their area of interest throughout the State of Illinois. Each externship will be anywhere from 2-12 weeks in duration, and will have basic requirements set up that the student and the practice would each have to fulfill in order to ensure a positive experience for both.

We know that the veterinary students at the University of Illinois are anxious to learn about private practice from veterinarians all over the state. What we would like to find out is how much interest there is in the veterinary community in helping future veterinarians learn about the profession in the real world.

If your practice would consider being involved with this program, please fill out the form at www.isvma.org/extsurvey.htm. Your participation in this survey is most appreciated.

UI-CVM / ISVMA Job Fair

UI-CVM fourth year students are quickly preparing themselves for their first jobs in the veterinary profession. They are acquiring useful experiences in their long-awaited rotations and they are studying for their licensure exam when they have moments free to do so. At long last, the reality that they will be employed next year as doctors of veterinary medicine has hit home! It is time for their preparation to meet opportunity and the UI-CVM and ISVMA are jointly promoting a Job Fair to match prospective employers with these well-educated and well-prepared veterinarians to be.

As a result of the ISVMA Annual Convention date changing to November 2005, this will be the only organized opportunity for employers to meet with the College of Veterinary Medicine Class of 2005.

If you will be looking for a new employee, please register to be a part of the **Job Fair at the College of Veterinary Medicine on Saturday, January 29, 2005 between 10:00 a.m. – 4:30 p.m.** There will be tables available in our Atrium for you to display information about your employment opportunities. Between 10:00 a.m. and Noon there will be a sign up arrangement to provide you with a chance to actually hold initial interviews with students. These interviews will be set on a half hour appointment basis from 1:00 p.m. to 4:30 p.m.

This new format will provide a great opportunity for students to meet you and to engage in some initial interviews. For both employer and potential employee, half an hour is really only long enough to get some sense there might be interest in having a longer conversation. However these short appointments allow for many contacts in one afternoon and we assume any follow up visits would be more effective at the employment site.

As has been the case at ISVMA Conventions, there will be student resumes to review. We will have two books of resumes. One book will be students who will be available for initial interviews at the Job Fair. Another book will hold resumes of students who may be tied up with clinic responsibilities but would be interested in making an arrangement to interview at another time. We will assist you in every possible way to get in touch with students who seem to have potential to fit the employment opportunity you are presenting.

During the entire day our Jobs Database will be available (including helpful support staff) for input of your job opportunities so graduating veterinarians from across the nation will have access to your information.

Register for the UI-CVM/ISVMA Job Fair on-line at www.isvma.org/jobfair.htm

We look forward to seeing you at Job Fair 2005.

About the Bird in This Issue...

This juvenile, female Snowy Owl was seen and photographed in Springfield, IL during the first week of December 2004. Unfortunately, it was later euthanized after it was found with severe fractures in one of its wings. Many migratory birds are killed by cars, dogs, telephone lines or buildings. This is especially true of species found outside of their normal range (i.e. a Snowy Owl in Central Illinois). These extra-limital birds are often pushed outside of their normal range by hunger and are already feeling the effects of malnourishment. Also, they are often unfamiliar with the aforementioned hazards and are more prone to accidental death than resident species.

Contact Us

Please feel free to forward this issue of the E-SOURCE to veterinarians that are not receiving ISVMA's electronic newsletter. Any ISVMA member may subscribe to the E-SOURCE for free:

If you wish to add your name to the recipient list, send an e-mail to info@isvma.org and ask to receive the E-SOURCE newsletter.

Use the same procedure if you wish to unsubscribe from the recipient list.