

# ASCCA

## What You Need To Know Report



Automotive Service Councils of California  
Professionals in Automotive Service ~ Since 1940

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### April 2006

#### ASCCA GENERAL BUSINESS

##### ASCCA June Team Weekend

Date: June 10-11

Location: Hilton San Diego-Mission Valley, San Diego

More information on this Team Weekend event will be emailed to your Chapter Representatives in May. For questions, please contact Elizabeth Hicks at (800) 810-4272 or elizabeth@ascca.com.

##### New ASCCA Logo

The 2006 ASCCA Board of Directors voted during their March Team Weekend held on Sunday, March 19, 2006 at the Embassy Suites, Sacramento – Riverfront Promenade, to approve an edgy new logo for ASCCA! (See top left corner of this communication piece.)

To read more about the logo change, visit [www.ascca.com](http://www.ascca.com).

#### COMMITTEE SESSIONS

##### Education, Information and Training

ASCCA's "On Tour Training" is back on the road in May! Larry Moore and Cecil Bullard's AMI Management Training course is scheduled to visit Chapter 23 – Peninsula on May 23<sup>rd</sup>, Chapter 16 – East Bay on May 24<sup>th</sup> and Chapter 25 - Fresno on May 25<sup>th</sup>. Keep your eyes peeled for course and registration information in the coming weeks!

##### Endorsements

No updates at this time.

##### Bylaws, Policies and Procedures

No updates at this time.

##### Membership

- Presented its final two logo versions to the Chapter Representatives Committee at the March Team Weekend in Sacramento for a vote and the Committee chose the red, white and blue logo.
- At the Board of Directors meeting the next day, Membership Committee Chair, Allen Pennebaker, presented the red, white and blue logo to the Board for a formal vote. The Board voted to accept the new logo as presented.

##### Government Affairs

- Working to get clarification on recent regulations as to who can sign and authorize repairs.
- We are engaged in proposed regulations regarding the listing of parts and labor, which differ from current practice to ensure that we don't run into unintended consequences that would unnecessarily complicate your lives.
- The BAR Advisory Group continues to meet on a bi-monthly basis and the meetings are being held in different areas of the state, not just Sacramento. Please see the schedule in the *Independent* or on the BAR website, [www.smogcheck.ca.gov/stdhome.asp](http://www.smogcheck.ca.gov/stdhome.asp), and join the meeting if it is in your local area.
- The 15 year/150,000 mile warranty task force continues to meet on a regular basis.
- ASCCA Executive Director, Shelly Nolder, recently met with David Howe, the Enforcement Monitor for the BAR, to offer our continued assistance to him in his efforts to investigate and make recommendations on certain aspects of the BAR's operations.



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## Certification Task Force

A Certification Task Force has been established and is being chaired by Dan Biggs. ASCCA has hired a consultant who is familiar with setting up industry run professional certification programs. We have had one introductory phone call and our first face to face planning meeting will be in May with committee members, consultant and staff.

The task force is investigating certification, as opposed to licensing, as a way to raise the bar for independent shops. This leaves it in the industry arena so that ASCCA is setting the standards, not the government. If ASCCA is successful with raising the bar, the government will begin to accept our standards as the "norm." Licensing may be a pursuit we engage in later, but only after certification is successful.

As the program is developed, more information will be available.

## Governance Task Force

The ASCCA Board of Directors voted to accept the recommendations made by the Governance Task Force at the 2006 March Team Weekend. The proposed bylaws changes must be submitted to the ASCCA General Membership for their vote and approval. The vote of the ASCCA General Membership must be 50% + 1 in order to accept the final bylaws revisions and implement the governance change.

The recommendations are as follows:

- *Recommendation # 1:* The ASCCA Board of Directors be reconstituted to consist of one director elected from each chapter in accordance with that chapters rules and voting procedure.
- *Recommendation #2:* A. Separate the ASCCA Executive Committee from the Finance Committee. B. Redefine the Executive Committee role so that it acts as a true subcommittee of the board. All actions taken by the Executive Committee would be subject to ratification or reversal by the full ASCCA Board of Directors at the next ASCCA Board of Directors meeting.
- *Recommendation #3:* The ASCCA Executive Committee would be charged with interviewing, hiring and reviewing work done by independent auditors. This recommendation also provides that the ASCCA President would serve as first point of contact for any staff members who discovered any serious financial misconduct and who may be afraid to report it to the Executive Director.

For a more complete description of the proposed changed and reasoning behind the recommendations, contact your Chapter Representative or read your Spring 2006 *Independent*, coming to your shop soon. Stay tuned for updates to this issue – we will keep you apprised of the situation.

## **ASC EDUCATIONAL FOUNDATION**

The 2006 ASC Educational Foundation Scholarship winners have been selected! Congratulations to:

- 1) Julia Johnson – Skyline College, San Bruno, CA
- 2) Johnathan Vallejos – Monrovia High School, Monrovia, CA
- 3) Karla Santos – Santa Ynez Valley Union High School, Santa Ynez, CA
- 4) Bernie Cortez – College of the Sequoias, Visalia, CA
- 5) Diana Fleenor – San Luis Obispo High School, San Luis Obispo, CA

Awards will be given to these students at their school or at an ASCCA local chapter meeting in the coming months. Be on the look out in the next issue of the *Independent* for information about each of these students. Congratulations!

## **OTHER INFORMATION**

### **Automotive Training Institute: Upcoming One-day Workshop**

*Taking Control: Car Count and Cash Profits*

Riverside, Mission Inn

Sunday, April 23, 2006

For details, or to register. call toll free (866) 389-7999.

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## Credit Card Acceptance

~ NOVA Network

Card acceptance is becoming a necessary part of doing business. More and more people are choosing to pay with credit or debit cards. But a merchant processing account can be complicated and confusing. NOVA Network, your ASCCA endorsed service provider, has put together some frequently asked questions to help you better understand your payment processing program.

### Why do I need to pay fees?

You pay NOVA fees for processing your credit card transactions. Those fees are designed, in part, to cover NOVA's expenses including the interchange fees paid to credit card issuers.

### What is Interchange?

Interchange fees are paid by the credit card processor/acquirer such as NOVA to the credit card issuer for transactions that are processed through interchange. The card associations (MasterCard and Visa) set the interchange fees. Interchange rates vary depending on the type of card presented, how it is processed and the type of merchant accepting the credit card. Credit card processors/acquirers also pay the card associations an assessment fee for each transaction. Typically each card association reviews its interchange fee structure twice a year at which time either or both card associations may make adjustments to its fee structure.

### How can I get the lowest interchange rate?

In order to qualify for the lowest processing fee for a particular transaction, make sure you swipe the card (i.e. cardholder is present) and deposit and settle daily. The processing rate will be higher for a transaction manually keyed or not deposited and settled through the terminal until the next day.

### Why do commercial cards cost more?

Commercial cards, also known as purchasing cards, business cards or corporate cards, are essentially a form of payment for companies that do business with other companies. Commercial cards look like ordinary Visa® or MasterCard® credit cards but are governed by a different set of regulations. Depending on the type, commercial cards require additional entries in the terminal at the time of the transaction beyond what is requested for a consumer card purchase. For example, when processing a purchasing card transaction the terminal will prompt for sales tax. Only when all the requirements are met at the time of purchase do you achieve the lowest possible interchange rate.

### What do I do if I am suspicious about a card or the cardholder?

Call the voice authorization center and request a "Code 10" authorization. By saying "I have a 'Code 10' authorization," you put the center on alert without letting the customer know you are suspicious. They will give you further instructions.

### Why do I need to get an imprint of a card that will not swipe?

Without an imprint of the card, you have no proof that the card was present at the time of the sale. If the customer chooses to chargeback the transaction, you will have nothing to submit to dispute the transaction.

### Why should I update my terminal?

Old equipment is less reliable than newer technology so precious time can be lost on downtime. Old terminals are costly to repair and replace and are getting more and more expensive to maintain. In fact there are some older models are no longer manufactured.

### What are the advantages of leasing equipment?

Leasing equipment requires a lower initial investment. You can spread your payments over 36, 48 or 60 months without paying finance charges.

For more information about this and other questions you may have, please contact ASCCA Headquarters at (800) 810-4272 or Barbara Martin at (800) 725-1243 ext. 8519 or [Barbara.martin@novainfo.com](mailto:Barbara.martin@novainfo.com).