

and the partner has to be a respectable organization, such as a private auditing company, so I'm looking for a partner. The first person to call me by seven o'clock tomorrow morning will be the partner that I will select.'

"It was a bold move, but I got a call at twenty to seven the following morning, from Price-Waterhouse Coopers. The head of IT there said, 'We want to work with you.' So we invested some money in training one of their staff, and we went out in the market with a different face because now we had the auditing company, Price-Waterhouse, fronting this whole thing. We were very happy to stay in the background, do the work, deliver the systems, and make the money in the background.

"And at the same time we started to be so successful that in about two or three years, we downsized almost 100 legacy systems to server-based applications. We were selling IBM computers from the Green Market in Miami, Florida – buying them a few at a time and bringing them back. We had gotten so successful that IBM turned around and asked us to become one of their dealers, locally. And that took place in 1990. Many other companies started to work with Price-Waterhouse, implementing the systems, and over time, those clients started to trust us and started to use us and that's how we gained our recognition.

"A lot has happened since, and a lot of growth has taken place in various directions. What has kept our business alive and growing is the outlook we had to recognize that PCs were going to become a commodity of a kind. We realized that this was not a long-haul process. We were so focused on expanding our technology base that in 1996, we decided that we would not sell PCs anymore. We would only sell PCs if we were delivering a complete end-to-end solution to a company. We didn't want to sell one PC or ten PCs, somewhere, because we could not provide the level of

service given the number of technical people we would have to keep on hand."

But during the six years that TSL was selling IBM PCs, the company was also learning about other emerging technologies. For example, in 1994, TSL became interested in the business of credit card transactions, and the machines, embossers, coders, and other equipment that banks used to produce, secure, and personalize credit and debit cards. It continued to upgrade and promote the Human Resource software that Galt had developed, and also began providing credit card terminals to banks.

The company did so well, that, in 1996, its provider, VeriFone, an American-based, multinational corporation that provides technology for electronic payment transactions and value-added services at the point-of-

