



# Payment Processing Solutions

End-to-End Solutions to Meet Your Specific Needs.

## Payment Solutions from a Trusted Partner

Your business is unique, and so are its challenges. In today's competitive marketplace, you must balance good customer service with efficient cash management and risk control. You're in good company with Elavon; we support more than one million small business merchants worldwide. So no matter your business – retail, restaurant, health care, service, mail order, e-commerce – we have the solutions you need to optimize your payment processing.

### Positive Cash Flow

You can't afford to limit customer payment options or delay access to funding. From credit and debit card processing to our unique Electronic Check Service, we make it possible for you to access your funds within 24 – 48 hours. And our Electronic Gift Card solution helps generate new business and keeps loyal customers coming back. Whatever your business needs, Elavon delivers the right tools to get the job done.

### Credit & Debit Card Payments

Elavon's end-to-end processing network is one-of-a-kind in the industry. Our payment processing solutions help you improve cash flow, minimize your collections risk, and better serve your customers, all while meeting stringent security standards to protect cardholder data.

Elavon provides authorization, settlement, funding, and support, giving you one point of contact for all your Visa®, MasterCard®, American Express®, Discover® Network, JCB, China UnionPay and Diner's Club International® credit and debit card transactions. In addition, we process the following over our network:

- PIN debit
- Electronic Benefits Transfer (EBT)
- Corporate purchasing cards
- Fleet cards

### Dynamic Currency Conversion (DCC)

DCC converts international Visa and MasterCard credit card purchases into the cardholder's home currency at the point of sale. Elavon rebates a portion of the conversion fee to your business. We manage the entire conversion process – from direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding, and support.



## Choose Elavon Today

### 1 One Source for Payment Processing

Elavon is responsible for front-end authorizations, back-end settlement, and all customer support functions. You have one source for all your payment processing needs.

### 2 Flexible Payment Options

You can count on Elavon to deliver value-added processing services like corporate purchasing cards, PIN-based debit, fleet cards, electronic gift cards, and electronic check conversion.

### 3 Superior Customer Service

Get the support you need 24/7, online or from an experienced professional in our customer support center.

### 4 You're in Good Company

Elavon processes over 2 billion transactions annually for more than one million merchants worldwide.



# One Source for Payment Processing

## Value-Added Solutions

### Electronic Check Service

With Elavon, accepting checks has never been so convenient and cost-effective. ECS converts all paper checks – consumer and business – into safe, efficient electronic transactions that are processed with the speed and ease of credit card transactions. Gone are manual check reconciliations, time-consuming trips to the bank, and the hassles of check collections.

### Electronic Gift & Pre-paid Cards

Electronic gift cards increase revenue and attract new customers. They also reduce the fraud and labor associated with paper gift certificates. Our program allows you to select the card design and processing features tailored to your business needs.

## Point-Of-Sale Solutions

Elavon understands the way you accept payments varies greatly depending on your business and point-of-sale (POS) configuration. That's why we offer a wide variety of processing solutions to meet the needs of all environments, from bricks-and-mortar to mail-order/telephone-order and e-commerce. Whatever your business needs, count on Elavon to deliver.

### Payment Terminals

Stay in compliance with the latest cardholder security standards with Elavon's broad range of dial, Internet-enabled and wireless terminals and peripherals.

### Mobile Products

Transform virtually any mobile device or Smartphone into an affordable secure payment terminal. Elavon's mobile applications allow you to leverage your existing mobile device and wireless carriers or connections to easily and affordably process credit and signature debit card transactions – anywhere and anytime.

### Software & Internet Products

Turn any PC with an Internet connection into a powerful processing solution for face-to-face and card-not-present transactions with a choice of secure hosted and distributed software solutions.

### VAR Interface Solutions

Integrate processing with our POS platform with solutions from hundreds of value-added resellers and software providers.

## Reporting Solutions

### Online Reporting & Support Tools

MerchantConnect is our free online reporting tool that allows you to securely monitor your account from any Web browser at any time of day. With MerchantConnect, you can display recent deposits, view chargebacks and retrieval requests, access customer support, and more.

## Support/Operations

### Risk Management & Fraud Control

Elavon's network has built-in fraud monitoring and control features to protect your business and your customers' card data. A robust set of risk management and fraud prevention tools are provided.

### Customer Service & Voice Authorization

Customer support is there whenever you need it. A dedicated and well-trained staff of service professionals operates a 24/7 call center for voice authorization and client assistance.

