



FIS Merchant Solutions

Credit and debit cards are today's consumer currency. So, for businesses, accepting credit cards is no longer optional – your customers and vendors expect it.

FIS Merchant Solutions can help you meet those expectations with a range of full-service bank card processing choices that will help you improve customer service, reduce accounts receivable, increase profits and decrease operating expenses.

Merchant Solutions



**A total bank card solution
that your customers expect.**



FIS Merchant Solutions

FIS™ offers a wide range of full-service bank card processing alternatives designed to strengthen your customer relationships and improve your profitability. But there's so much more.

Flexible Pricing

Flexible, unbundled pricing allows you to qualify for the lowest interchange rates charged by Visa®, MasterCard®, or Discover® Network. And there are no hidden costs – what we tell you before you sign the contract is what you'll see in the contract and in your statement.

Reliable Technology

Fast, reliable and uninterrupted transaction processing is crucial to the success of your business. We deliver state-of-the-art technology and equipment – including purchasing and leasing options – so you can automatically accept Visa, MasterCard and Discover Network. Our terminals also can authorize other major cards, including American Express®, Diners Club International®, Carte Blanche®, JCB® and most debit networks.

Dedicated Customer Service and Support

Your local FIS Merchant Solutions representative works directly with you and your bank to ensure the smooth and efficient operation of your account. We offer a free comparison of your existing merchant fees, fast application turnaround, free programming of your existing terminal, and the deposit of funds into your current DDA account. We also offer in-depth, point-of-sale training so you know how to conduct transactions most efficiently. And, when you have a question or need information, our trained professionals will provide their experience and expertise, 24 hours a day, 7 days a week.

Rapid Availability of Funds

Funds from your credit and debit card transactions are deposited electronically into your business checking account within two business days following the settlement of your terminal.

The Protection of Risk Services

The integrity of the transaction is the foundation of your business and ours. Our risk analysts monitor daily deposit activity for thousands of merchants.

Using one of the most versatile and efficient risk management systems in the industry, our staff monitors retrieval requests, chargebacks, and card association reports to detect potential issues before they become problems.

Easy-to-Read Monthly Processing Statements

You won't need a translator to understand your monthly statements. Your statements will be condensed, easy to read, broken down by deposit and fee transaction type, and provided before fees are withdrawn from your account. This allows you to balance and reconcile monthly.

Let FIS Provide the Service Your Customers Expect

Accepting credit and debit cards is an integral part of the success of your business. The total bank card solution offered by FIS Merchant Solutions will help you meet your customers' expectations – helping you strengthen customer relationships and drive profitability.

For more information about FIS Merchant Solutions, call 800.552.5828 or visit fisglobal.com.



Gift Card Program

Whether you're just starting out or need a fully customized program, our Valutec® gift card and loyalty card packages are designed just for you. Options include cards personalized with your business name, advertising materials to promote your cards, and account setup, training, and user guides to ensure your program is running efficiently.

Special Offer!

Sign up for Merchant Services now, and you'll receive the following:

- > **FREE Virtual or POS Terminal – a \$400 value!**
- > **FREE Setup – a \$275 value!**
- > **Reduced Monthly Fee**
- > **Low Processing Rates**
- > **Four-Year Contract Commitment**

To sign up or learn more about how Merchant Card Processing can help you increase business and strengthen customer relationships, call FIS Merchant Solutions at **800.552.5828**.