Looking ahead.
TOGETHER.

Merchant Services
Payment Solutions for Your Business
Products & Services

Highlights

Processing Solutions
- VISA, MC, Discover, JCB, Diners, American Express, China UnionPay
- Multi-Currency
- Cross-Border
- Dynamic Currency Conversion

Specialized Solutions
- Stored Value/Gift Cards
- Electronic Check Service
- Payment Navigator
- talech Tablet POS Systems

Delivery Solutions
- Software & Internet
- Mobile Devices
- VirtualMerchant Mobile
- EMV/NFC Terminals & Peripherals
- Custom & VAR Interfaces
- Bill Presentment & Payment

Reported Solutions
- MerchantConnect
- Online Case Management
- Dashboard Management
- Online Lead Tracking

Vertical Market Solutions
- Healthcare
- Small Business & eCommerce
- Hospitality /Travel & Entertainment
- Public Sector

Security Solutions
- PCI & Security Consulting
What is EMV?

EMV stands for Euro Card MasterCard Visa and refers to a card acceptance global standard that was first introduced in Europe in 1994 to address card fraud.

How does it work?

Instead of swiping a credit card through a machine, as most consumers do today, they will insert an EMV chip card into an EMV capable terminal. In some instances a consumer may wave or tap their card or payment device in front of a contactless reader. The terminal then reads the chip and combined with the PIN entered will determine if the card is valid.
## EMV Capable Terminal Solutions

### Next Gen Solutions – EMV / Contactless / NFC

<table>
<thead>
<tr>
<th>Model</th>
<th>Features</th>
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</thead>
<tbody>
<tr>
<td>iCT250</td>
<td>• Countertop&lt;br&gt;• Dual Comm.&lt;br&gt;• Internal PIN Pad&lt;br&gt;• MSR&lt;br&gt;• EMV/Contactless/NFC</td>
</tr>
<tr>
<td>iWL250G</td>
<td>Mobile – GPRS – 3G&lt;br&gt;Internal PIN Pad&lt;br&gt;MSR&lt;br&gt;EMV&lt;br&gt;Contactless / NFC</td>
</tr>
<tr>
<td>iWL220B (Q2 ’14)</td>
<td>• Portable – Short Range Wireless / Bluetooth&lt;br&gt;Dual Comm. Base&lt;br&gt;Internal PIN Pad&lt;br&gt;MSR&lt;br&gt;EMV/Contactless / NFC</td>
</tr>
<tr>
<td>iCT220</td>
<td>• Countertop&lt;br&gt;• Dual Comm.&lt;br&gt;• Internal PIN Pad&lt;br&gt;• MSR&lt;br&gt;• EMV</td>
</tr>
<tr>
<td>Vx520</td>
<td>• Countertop&lt;br&gt;• Dual Comm.&lt;br&gt;• Internal PIN Pad&lt;br&gt;• MSR&lt;br&gt;• EMV&lt;br&gt;• Contactless / NFC</td>
</tr>
<tr>
<td>iPP320</td>
<td>• Customer Facing PIN Pad&lt;br&gt;Compatible with iCT220 or iCT250 Countertop&lt;br&gt;• MSR&lt;br&gt;• EMV/Contactless/NFC</td>
</tr>
<tr>
<td>Vx820</td>
<td>• Customer Facing PIN Pad&lt;br&gt;• Vx520&lt;br&gt;• MSR&lt;br&gt;• EMV&lt;br&gt;• Contactless / NFC&lt;br&gt;• Touchscreen Interface</td>
</tr>
<tr>
<td>PP220</td>
<td>• Customer Facing Pin Pad&lt;br&gt;• iCT220&lt;br&gt;• Contactless / NFC</td>
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Bill Payment Portal

Allows businesses to upload and electronically present bills through an easy-to-use online portal for consumer initiated payments

- Ideal for small to medium sized businesses that regularly send invoices to consumers
- Improves cash flow: speeds receivables by eliminating postal delays
- Increases efficiency and reduces costs by:
  - Encouraging timely payments
  - Making online payments easy and secure
  - Offering flexible payment options: one-time, installment, or recurring using credit/debit card or ACH
  - Eliminating expenses and fees for printing/handling mailed payments
- Customizable/unique URL per customer
- No software to install or maintain

Target Verticals:
- Healthcare (doctors practices, dental, chiropractic)
- Membership Organizations (health clubs, auto clubs)
- Schools (field trips, lunches, music lessons, etc.)
- Professional Services (CPAs, legal)
- Home Services (lawn care, pest control)
- Charitable organizations (donations)
- Insurance companies
- And others (any business that sends a bill)
eCommerce Solutions

An industry-leading, cloud based solution for face-to-face, mail order/telephone order and e-commerce business customers.

- Payment information is hosted and stored by Elavon, minimizing your data security concerns
- Integrates with multiple shopping cart applications for e-commerce environments
- Accommodates an unlimited number of users
- Full Range of Payment Types
  - Credit
  - PIN-based debit
  - Electronic Benefits Transfer (EBT)
  - Electronic Check Service
  - Stored Value / Gift Cards
  - Dynamic Currency Conversion (DCC)
  - E2E Encryption, Tokenization, Multi-Currency

**Benefits At-A-Glance**
- Accept a full range of payment types
- Multiple processing environments
- Stay in compliance with the latest industry security standards and regulations.
talech

A next-generation iPad point of sale solution for small and medium sized businesses. talech’s simple interface combined with its rich analytics helps customers run their business better.

Benefits At-A-Glance

- Increase sales
- Reduce costs
- Improve consumer loyalty
- Incorporates Card Processing, Payroll and Accounting
- Cloud-based; allows access anytime, anywhere
mPOS Solutions

Transforms virtually any mobile device or smartphone into an affordable secure payment terminal. It allows businesses to leverage their existing mobile device and wireless carriers or connections to easily and affordably process credit and signature debit card transactions – anywhere and anytime!

Key Features:

- Tip and Tax Calculations functionality
- Supports Purchase and Pre-Authorization transaction types to support traditional sale and delayed delivery environments.
- Flexibility to email either Text only or HTML transaction receipts
Healthcare – Payment Navigator
Increase Payment Volume and Patient Value

Online Payment Portal
- 15-20% of patient payment volume
- Self service offers convenience
- Patients can save payment on file
- Capture more post-service payments

Electronic Bill Presentment
- HFMA Patient-Friendly Billing Standards
- Reduce statement costs and administration
- Email notifications drive payments
  - Up to 40% of consumers will pay the same day

The only payment solution to receive the HFMA Peer Review designation for 4 consecutive years
Multi-Currency

Elavon’s proprietary international processing platform supports authorization in over 90 currencies to help you realize financial efficiencies, improve your bottom-line and accommodate your international customers.

Dynamic Currency Conversion (DCC)

Service option which converts international card purchases into the cardholder’s home currency at the point-of-sale.
Electronic Check Services

Reduces risks and costs of accepting checks for merchants. Paper checks are turned into electronic transactions with the speed of credit card transactions. You’ll eliminate efforts and receive next-day funding.

- Process Any Type of Check
  - Consumer
  - Business/Corporate
  - Convenience
  - Treasury
  - Money Order

- Presented Any Way
  - At the point of sale (POP)
  - Through the mail/drop box (ARC)
  - Back Office Conversion (BOC)

- With the Proper Risk Mitigation/Protection
  - Conversion with Guarantee
  - Conversion with Verification and Collections
  - Conversion with Verification
  - Conversion Only

- Through the Appropriate “Rail”
  - Direct DDA Access
  - ACH Conversion
  - Check Replacement Document

Benefits At-A-Glance
- Faster access to funds
- Reduced cost and labor
- Single depository relationship
- Minimized risk
- Improved reporting
Value Added Solutions

First to market an integrated Loyalty, Rewards, Offers, Closed-Loop Gift Card, and Analytics Solution

Solution offering for small businesses:
- Real-time loyalty rewards
- New customer acquisition
- Special offers and promotions
- Gift cards

With Fanfare, customers get:
- a frictionless customer experience on virtually future-proof terminals
- demonstrable bottom-line impact
- at-a-glance dashboards, analytics and reports
- built-in customer database
- Member and non-member sales tracking
- Create email campaigns
MerchantConnect Basic and Premium

*Online tools allowing customer access to information on their account.*

- Online statements
- Current batch detail
- Chargebacks / Retrievals
- Detailed reports at the business chain or portfolio level
- Dashboard reporting

To learn more information about this product please contact your local branch.
Thank you.