

it's
about
payment
partnerships



Merchant Services

Grow your revenue by expanding
your payment possibilities!



acquire

new account holders

grow

your merchant portfolio

retain

your commercial customer base

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Your Electronic Payments Partner™

Experience a custom fit with MCPS

Merchants' Choice Payment Solutions

Merchants' Choice Payment Solutions is a full-service provider of debit and credit card processing. They work closely with our partners to provide the most complete suite of processing platforms of any acquirer and can provide interfaces to the most custom of POS solutions. MCPS has all the economies of scale to offer you competitive pricing, yet also possesses the agility to respond to your unique needs. Most importantly, they treat their financial institutions like true partners. The MCPS Program for Banks and Credit Unions empowers financial institutions to grow their portfolio while strengthening their relationship with their commercial customers.

MCPS is one of the top 25 merchant acquirers in the U.S., delivering card processing services to more than 50,000 merchants and 1,000 bank locations in 17 states, processing over \$5 billion in sales volume annually.

Primary Program Objectives

- Offer competitive credit card processing services to your merchant customers
- Eliminate the bank's liability for this service while generating ongoing fee income
- Assist personnel with overseeing the day-to-day operations of a merchant program
- Take advantage of the latest trends and technology
- Increase bank portfolio through employee training & marketing materials

Products and Services

Debit & Credit Card Processing

Merchants' Choice offers transaction authorization and settlement of Visa, MasterCard, Discover, American Express & JCB. A provision of monthly statement, ongoing telephone support, chargeback and retrieval handling, quick and reliable settlement to your financial institution is a guarantee. MCPS also offers authorization and settlement of most major PIN-based debit transactions.

Electronic Check Processing

MCPS's Electronic Check Transfer (ECT) program combines the benefits of paper checks with the speed, ease and safety of electronic processing. It's just like accepting a credit card or debit card at the point-of-sale. Combined with Check Guarantee, this service delivers a streamlined check acceptance process that eliminates returned checks and returned check fees, while reducing paperwork and trips to the bank.

Voyager & Wright Express Fleet Cards

Companies nationwide rely on service providers that accept Voyager and Wright Express cards for the products and services that keep their fleets running. Accepting fleet cards is a simple way to increase your profits and customer base. Typical users of Voyager and Wright Express Fleet Cards include Government agencies, delivery services (UPS, FedEx), and trucking companies.

The Merchants' Choice Advantage:

- True partnerships
- Revenue sharing programs
- Complete suite of processing platforms for any type of business
- Online application and 24-hour approval process
- Multiple underwriting options
- Unsurpassed customer support
- On-site employee sales training
- Tailor-made marketing materials
- Seamless portfolio conversion
- Zero liability for financial institutions
- Free residual and monthly reporting
- No miscellaneous fees



Gift & Loyalty Card

With Gift Cards from MCPS, your customers pre-pay for products or services to present as a gift. Gift Cards create a better sales experience for both merchants and their customers. But most importantly, they provide a substantial return on investment. Loyalty card programs can improve customer loyalty and increase profits. Business surveys confirm it is much more cost-effective to market to current customers than to reach out to new ones. A customized loyalty program can help a business not only retain its customers, but increase spending and frequency of visits as well.

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Merchant Cash Advance

MCPS's Cash Advance Program is designed specifically for the small and mid-sized business and gives your merchants immediate access to working capital. If your merchants are seeking alternate avenues for resources, they can benefit from this program with immediate working capital within several business days. Your merchants will gain the freedom to run their business the way they want with the money they need.

eMerchant Support

eMerchant Support offers direct access to your merchants' account reports. MCPS makes managing their business easy by providing a fast, secure and convenient way to access card payment processing data anytime. Robust reporting features combined with easy navigation offers a detailed accounting of all merchant activity, down to an individual transaction. Complete access is at the customer's fingertips, with new enhanced features such as daily batch reports, transaction details, past account activity, deposit history and chargeback data.

Merchants can also access data reporting features, which include reconciliation tools designed to help your customers stay in accordance with federal regulations. They will have the opportunity to fill out a W-9 form online, receive their 1099K electronically, navigate their 1099K breakdown and view gross monthly volume. These reporting features, provided at no additional cost to your customers, would have a value of up to \$200.00 per year if it were to be provided by a Certified Public Accountant!

Customized Marketing Support

Marketing support through MCPS is a completely complimentary service to financial institution partners. A wide variety of options are available at your fingertips to market card payment processing to your commercial customers, including everything from lobby signs to statement stuffers. Not only will your logo be used on all marketing materials, we also tailor all verbiage and design to match your bank's look and feel. Merchants' Choice Marketing Support also involves working with Financial Institutions to develop unique strategies for selling Merchant Services, such as sales incentive programs and sales training sessions for bank employees.



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