



Retail Storefront, Restaurants, Hotels

Customers expect you to accept their credit cards. In fact, it's the rare retail store, restaurant or hotel that does not accept credit cards.

There's more to accepting credit cards than just giving customers another way to pay. By choosing Total Merchant Services as your merchant account provider, you'll be joining with a company that provides:

- **Low rates.** Our rate and fee structure is the most competitive in the industry.
- **World-class customer service.** Our customer service is designed to make credit card processing easier, more convenient, and more productive for you. With knowledgeable customer service representatives available via telephone 24 hours per day, seven days per week, you'll always be able to get the answers you need, when you need them.
- **The best solution for your needs.** We work with a variety of equipment manufacturers and service providers. That means that we can put together a combination of point-of-sale (POS) terminals, software, and other services that best meets your needs.
- **Wide range of payment options.** You'll be able to accept Visa, MasterCard, American Express, Discover, Diners Club/Carte Blanche, and debit cards. In addition, you can also get check guarantee or check verification services if you need them.

With Total Merchant Services, you can:

- **Get set up up and running in a matter of days.** Our application process makes it easy to apply. You can submit an application online, by fax, or by meeting with a sales representative at your business location. Your application will be approved almost immediately, your account will be activated, and, if you're buying or leasing new equipment, it will arrive in just days.
- **Low prices on terminal equipment.** We work with all major point-of-sale (POS) terminal equipment manufacturers – including Verifone, Hypercom, Nurit and Dassault – and offer discounted pricing on any equipment you may need.
- **Use your existing equipment.** If you already have POS authorization terminals, we can reprogram them to work with a Total Merchant Services merchant account, saving you the expense of purchasing new hardware.
- **Telephone training.** Whether you purchase new equipment or use existing terminals, you'll get a call from one of our conversion/training specialists. They'll help you program your terminals and train you on how to use them in one 30- to 45-minute call.
- **Deposit your money into any checking account.** Total Merchant Services can deposit your money into any checking account you choose, so you won't have to switch banks to open a merchant account with us.

Retail Storefronts

When you open a merchant account with Total Merchant Services, you'll get a system that is customer-tailored to meet the needs of a retail business. Our retail storefront merchant accounts offer the following options:

- **Wireless or landline.** For most retail storefronts, traditional "landline" terminals are easy to configure and use. If you sometimes take your business on the road – to flea markets, trade shows, or festivals – or if you simply need to be able to move the terminal around in your store, we can set up a wireless authorization terminal for you that lets you get authorizations anytime, anywhere.
- **Hardware- or software-based.** Use stand-alone credit card authorization terminals or use PC-based software with magnetic strip readers for credit card processing.
- **Comprehensive reports.** Generate a wide range of reports that you can use to track your business more effectively.

Restaurants

Restaurateurs have special needs when it comes to their credit card authorization systems. Total Merchant Services can provide systems that meet all those needs, including:

- **Works with tips.** Our systems can approve restaurant transactions based on the amount of the meal plus the anticipated tip. The exact tip amount can be added after authorization.
- **Open and close tabs.** Track pre-meal spending at the bar and add it to the meal for a single transaction.

- **Transaction tracking.** Tracks transaction activity and tips by server name or identification number.
- **Comprehensive reports.** Generate a wide range of reports that you can use to track your business more effectively.

Hotels and Motels

A credit card merchant account from Total Merchant Services makes it easy to meet the needs of hotel and motel operators. With one of our merchant accounts, hoteliers can:

- **Provide payment options.** Accept all major credit cards and perform check verification and check guarantee.
- **Accommodate guarantees.** When your guests guarantee their stay with a credit card, our systems allow you to easily leave their room charges on the card they gave you during check-in. Or, you can transfer the charge to another form of payment.
- **Improve customer satisfaction.** Fast and efficient authorizations during check-in and check-out make your guests happier and more satisfied.

Services to Meet Your Needs

- If you need to start accepting and processing payments on the Internet, we can set up a separate secure Internet authorization account that is required by bankcard acquirers for online transactions.
- Total Merchant Services offers a warranty program that makes it easier for you to keep your POS terminals up and running whenever you need them. For a small monthly fee, you'll receive FREE replacement for your broken POS terminal.

To learn more about Total Merchant Services or to establish a merchant account, contact your authorized Total Merchant Services representative.