The fastest-growing segment of credit card use today is in "card-not-present" transactions in which a customer is not physically present at the merchant's location, but instead makes his or her purchase by mail order or telephone order (MOTO), by facsimile, or via the Internet.

If you want to process "card-not-present" transactions in your business, you'll need a special merchant account that is specifically designed for that purpose. Total Merchant Services can help you easily establish such a merchant account, and the entire process will take just minutes of your time. You'll be up and running in a matter of days.

- **Apply online.** Applying for your merchant account is easy with our online application. Simply complete the application online, print it, sign it, and fax it in.

- **Approval guidelines.** If your business meets our liberal approval guidelines, your application will be approved, regardless of your personal credit history.

- **Credit cards or online e-checks.** You'll be able to accept all major credit cards and electronic check payments.

- **Fast transfer of funds.** You'll get your money quickly with a merchant account from Total Merchant Services. Transactions are settled on a daily basis, and money can be transferred into any checking account you choose.

- **Low rates and fees.** Our rates for Internet/MOTO accounts are the most competitive in the country.

Internet Transactions

Almost two-thirds of all Americans age 12 or older – or more than 130 million people – have Internet access and nearly half have purchased a product or service online. With no other convenient way to pay, accepting credit cards is essential if you want to do business via the Internet.

To complete an authorization for an Internet purchase, a website sends credit card information to an Internet Payment Gateway/Virtual Terminal. The gateway passes the information on to the credit card processing network and then forwards the approval back to the virtual terminal in real time. When configured properly, the entire process takes just seconds to complete.

You can also use your virtual terminal to perform all the same functions of a physical credit card terminal. Through Internet access and a secure website, you'll be able to manually process credit card transactions from orders received offline, issue credits, void transactions, and view your online list of transactions, from any computer in the world.

- **Your choice of gateway providers.** We work with the leading Internet gateway providers – Verisign's Payflow Link™ and Payflow Pro,™ Authorize.Net™, and Plug 'n Pay™.

total merchant services
payment solutions for your business

- Virtual terminal software. We'll provide you with easy-to-use virtual terminal software for any device that can access the Internet, including PCs using Microsoft Windows, Apple Macintosh computers, or even a wireless Palm personal digital assistant.

- Security. You can be sure your customers' credit card data is safe because all information is transmitted through a secure gateway that uses the latest Secure Socket Layer (SSL) encryption technology.

Mail Order/Telephone Order Sales

With a "card-not-present" merchant account from Total Merchant Services, you'll be able to process your customers' orders quickly and easily. You can use a virtual terminal or point-of-sale credit card processing software for credit card processing. Or, you can manually enter transaction data through a traditional point-of-sale (POS) terminal. No matter what you choose, we'll make sure that you get set up quickly and easily.

Why A Separate Account?

Because you never take physical possession of a credit card so that you can swipe it through a magnetic strip reader, both Visa and MasterCard use different criteria for evaluating risk and have different fee structures for card-not-present transactions.

Competitive Rates, World-Class Customer Service

In addition to offering you rates that are the most competitive available, Total Merchant Services will provide customer service via telephone 24 hours per day, seven days per week. Our representatives will help you with questions about transfers of money into your designated checking account, monthly statements, chargeback and retrieval requests, and other issues that face merchant account holders every day.

Fast and Easy Enrollment

It's easy to establish a merchant account with Total Merchant Services. It's as easy as completing our online application form, printing it, and faxing it in. You'll be quickly approved, and we'll have you up and running in a matter of days.

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