Electronic Payment Processing Solutions

Customized
Efficient
Profitable
Your business is unique and so are its challenges. Do you need fast, safe transactions? Customized purchasing solutions? Industry-specific technology? U.S. Bank® Merchant Payment Services already has the tools you need to answer the challenges your business faces regardless of your industry. When you take advantage of our experience and expertise, you build customized purchasing solutions that optimize your business by focusing on four key areas: Profitability; Efficiency; Fraud Protection; and Customer Relationships.
When you partner with U.S. Bank® Merchant Payment Services, your business is backed by the strength of U.S. Bancorp®, and supported by our expertise in electronic payment services. For over 30 years, we have specialized in developing flexible and cost-effective electronic payment solutions to grow with your business. When you leverage our experience and wide range of payment and industry-specific services, you instantly give your business a competitive advantage.

- Travel and Entertainment: Restaurants, airlines, lodging, travel
- Retail: In-store, Internet, mail and phone order
- Government: National, state, and local governments and utilities
- Organizations: Non-profit and for-profit associations, colleges and universities
- Medical: Veterinary, dental, personal and professional medical services
- Business-to-Business: Manufacturers, wholesalers, and distributors

More and more consumers use credit and debit cards as their primary purchasing tools for Internet, catalog and traditional face-to-face purchases. According to industry statistics, an average credit card sale exceeds a check purchase by 204% and surpasses a cash sale by 20%. In a few years, electronic payment options will be a strategic requirement for business success. Take advantage of this profitable purchasing trend. Whatever your industry, you’ll find the electronic purchasing solutions you need in our wide variety of products and services.

- Visa®, MasterCard®, Discover®, Diner’s Club®, JCB®, American Express®, Carte Blanche®
- Purchasing/Procurement Cards
- Business/Corporate Cards
- Gift Cards (single use and reloadable)
- Debit/Check Cards
- EBT (Electronic Benefits Transfer)
- Electronic Check Processing (consumer only)
- Internet and E-commerce Transactions
When you process the majority of your business electronically, you streamline operations and reduce administrative costs. With U.S. Bank® Merchant Payment Services, you get same-day credit and next-day access to funds in your U.S. Bank® checking or savings account. The result is faster access to your money, reduced accounts receivable activity, and fewer time-consuming administrative functions.

- **Electronic Payments**: Same-day credit. Next-day availability.
- **Electronic Check Processing**: Streamline deposit, funding and collections processes with fewer physical items.
- **Operational Efficiencies**: Reduce collection and accounts receivable expenses.

Is this credit card stolen? Is this Internet purchase secure? Is this check good? Your business needs safe, secure ways to accept a variety of payments. Protect your customers and your business by using one or more of U.S. Bank® Merchant Payment Services’ secure processing solutions.

- **Address Verification**: Check billing addresses when cards are not present to receive the best interchange rate.
- **Card Authenticity**: Protect against fraud and counterfeiting using industry card verification technology.
- **Secure Internet Payment Services**: Protect your customers and your business during E-commerce transactions.

Electronic processing increases efficiency, optimizes your cash management system and streamlines reporting. Transactions are automatically recorded and information is provided in a variety of reporting formats. Manage your business with monthly statements containing a breadth of account information through Merchant C.A.R.E., our online reporting system.

- Review or download online historical account information and billing statements.
- Check transaction qualification, retrieval and chargeback information online.
- Consolidate all locations into one itemized monthly statement without sacrificing location detail.
Whether you have 5 or 5,000 locations, U.S. Bank® Merchant Payment Services will help you create a flexible network solution that works with your current system. Collect, store and consolidate transaction activity from all remote terminals into your PC. Integrate online applications with your existing financial systems and minimize the disruption to your business. And we stay on top of technological advances so you have the functionality and information necessary to use the newest industry applications.

- Customized Software and Software Updates
- Network Solutions
- Industry-Specific Terminal Applications
- Value-Added Resellers (VARs)
- Visa® Access Points (VAPs)
- Integrated Online Applications
- Direct Data Transmission
- Enhanced Data Capture (Level II and III)

Flexible Solutions that are Cost-Effective

Acquire the equipment your business needs without excessive upfront costs, through our flexible purchase and lease programs. Take advantage of our competitive “cost-plus” pricing and never be surprised with hidden fees. Select the exact services you need — not a bundle of services you do not — to create a cost-effective electronic payment solution specific to your business.

- No Annual Fees
- No ACH Fees to your U.S. Bank® Checking or Savings Account
- Discounts Assessed Monthly, Not Daily
- “Cost-Plus” Pricing — No Hidden Fees
- Flexible Purchase and Lease Programs

We Provide More than the Service — We Provide the Support

No matter how advanced the technology, it will not work if your associates do not know how to use it. U.S. Bank® Merchant Payment Services provides extensive customer support services so your business runs smoothly, no matter where or when a question arises.

- Dedicated Customer Service
- 24-hour Online and Telephone Customer Service
- Day-to-day Specialized Account Management
- Software Certification Assistance
- Training to Meet Your Needs
U.S. Bank® Merchant Payment Services has provided electronic payment solutions to merchants for over 30 years. This specialized experience helps us accurately build purchasing solutions to optimize your business.

• Top 10 Processor Nationwide
• Strategic Resource to Fortune 2,000 Companies
• Over 120,000 Merchants Nationwide
• Significant Industry Board Representation

U.S. Bank® Merchant Payment Services is backed by the strength of U.S. Bancorp®, the eighth largest U.S. banking organization with $160 billion in assets and a broad range of financial products. Let our combined size and strength be a strategic element in your successful business plan.

• 2,242 Branch Locations in 24 States
• Comprehensive Financial Solutions:
  - ATM & POS Processing
  - Business, Corporate & Purchasing Cards
  - Cash/Treasury Management
  - Corporate Trust Services
  - Employee Benefits
  - Financing
  - International Banking
  - Investing

For more information, contact U.S. Bank® Merchant Payment Services at 1-800-432-9413 or send an e-mail to merchant@usbank.com.