Electronic Payment Processing
One key strategy to your success is how you accept payments. After all, small and mid-sized businesses need the same range of payment options as large market corporations; they just do not need the costly infrastructure. Whether you want to affordably accept credit cards, reduce check fraud or expand into e-commerce, U.S. Bank® and the NOVA Network can provide you with the electronic processing solutions that fit your business’ goals; leaving you with time to focus on your valued customers.
More and more consumers rely on credit and debit cards. According to a recent study, consumers already use them for 25% of their spending. Industry statistics also show that consumers spend more using a credit card than with cash or checks because they are not limited to what they have on hand. Add in simple administration and you will quickly discover that credit and debit cards become more than convenient, they help you build an even more profitable business.

- Increase sales by increasing the average total sale
- Simplify payment processing and speed up transaction time
- Decrease time and costs associated with cash and check payments
- Reduce accounts receivable and collection expenses

For more than 30 years, U.S. Bank Merchant Payment Services has specialized in providing electronic processing tools to small and mid-sized companies. Today, U.S. Bancorp’s wholly-owned subsidiary, NOVA Information Systems is the third largest payment processor nationwide and has the industry’s most reliable network*. This combination means you receive the best products and services in the industry and can count on them meeting the specific needs of your business.

- Choose from a wide array of customizable products and services
- Count on 24-hour customer service and support
- Select value-added products to answer changing business demands

Connect to the Most Reliable Network

Power your business with the premier payment processing network. Ranked number one for authorization speed and availability in a recent MasterCard Survey, the NOVA Network’s technologically advanced system lets you instantly expand your processing capabilities. Two fully scalable systems and two telecommunication networks ensure your transactions go through.

- Supports more than 650,000 merchant locations
- More than $100 billion in credit card transactions processed annually
- Fully-redundant primary and backup systems

* MasterCard Survey
Delays cost more than time; they cost money. That is why our products are supported by 24 hour-a-day/7 day-a-week Customer Service, Terminal Help Desk and training teams. We go the extra mile to guarantee exceptional service, complete accuracy and rapid response so you can get back to running your business.

- Dedicated Customer Service
- 24 hour online and telephone customer support
- Terminal shipping and maintenance
- Downloadable software upgrades
- Training and certification assistance

Until recently, only large businesses could afford rapid processing. Now, U.S. Bank and the NOVA Network put the fastest processing technology into the hands of small and mid-sized businesses. With our advanced technology comes the speed to process more orders, save time on every transaction and even get faster access to your funds.

- Electronically process and authorize transactions in seconds
- Build customer relationships with secure payment processing
- Accept a wide range of payment methods

Work with a company you can trust. Our affordable rates and services let you confidently accept any cards your customers hand you.

- Visa®, MasterCard®, Discover®, Diner’s Club®, JCB®, American Express®, Carte Blanche®
- Purchasing/Procurement cards
- Business/Corporate cards
- Debit/Check cards
- EBT (Electronic Benefits Transfer)
Choose Tools

Designed for Your Industry

U.S. Bank knows that small and mid-sized businesses require products and capabilities that work with their specific industries. In fact, generic services may cost you more time than they are worth. That is why we have developed a range of industry-specific applications designed to keep you highly competitive in your particular marketplace.

- Retail: In-store, Internet, mail and telephone order
- Travel: Resorts, lodging
- Entertainment: Restaurants, nightclubs, theaters, amusements
- Medical: Veterinary, dental, personal and professional medical services
- Government: State and local governments and utilities
- Organizations: Non-profit and for-profit associations, colleges and universities
- Business-to-Business: Manufacturers, wholesalers, distributors
- Recurring Payments: Insurance, health clubs, subscriptions

Use Gift Cards to

Market Your Business

An industry survey reported that 45% of consumers used an electronic gift card in 2000. On average, they also spent more than the value of the card 61% of the time. Put durable gift cards in consumers' wallets and you do two things: give them a can’t-miss reason to return to your business and increase your total sales.

- Stop giving cash back for partially used paper certificates
- Increase customer traffic and loyalty with reloadable cards
- Reduce fraud and shrinkage by activating cards at point of purchase
- Choose turn-key branded or fully customizable gift cards

Unique Boutique

A Gift For You

The Corner Bistro

Congratulations

Good Day Café

The Bookshelf
Whether you need new equipment or expanded functionality, we have the specific tools you need to build and manage your business. Our proprietary, industry-specific software works with point-of-sale terminals from the industry leaders, PC applications and all major credit cards. We also can support a wide range of terminals, printers, PIN pads and other peripherals.

- Terminal Products: Improve your current processing speed and increase reliability
- PC Products: Tailor-made solutions for face-to-face, telephone or mail order transactions
- Web: Put the power of the Internet to work with software that integrates with your existing system
- Wireless: Conduct business when traditional phone lines are not available

Turn Checks into Secure Electronic Transactions

According to a 2001 Federal Reserve System study, consumers spend more than $47.4 trillion using checks. Now you can safely tap into this market by instantly converting checks into electronic transactions. A compact check reader quickly validates funds availability, processes the sale and records the transaction. It is a straightforward way to protect your business.

- Validate and process checks in seconds
- Reduce check fraud and collections
- Use consolidated reports for fast reconciliation

Protect Your Business and Your Customers

True security involves more than just fraud protection. The NOVA Network protects your business and your customers by investing in the latest technology to support all your processing capabilities. We make sure your information is backed-up and secure and that the systems you rely on are fully operational when you need them.

- Two fully-redundant systems maximize uptime
- Address verification confirms remote transactions
- Built-in fraud protection for almost any payment type
- Fully-encrypted, proprietary processing services

Select the Exact Technology and Equipment You Need
No more late nights in the back-office pouring over paper reports and receipts. The reporting tools provided by U.S. Bank and the NOVA Network automatically record your daily transactions so you can quickly review them. Then, go beyond bookkeeping by using powerful reporting tools to quickly create and analyze reports on your business.

- Efficiently monitor transaction qualification, retrieval and chargeback information
- Improve profitability with historical, trend and forecasting tools
- Choose scalable online, browser-based or Windows-based systems for panoramic or drill-down views of your entire company

Contact Us Today!

We will set you up quickly with the processing tools and training you need.

Call 1-800-432-9413 or e-mail us at merchant@usbank.com.
U.S. Bank® Merchant Payment Services has provided electronic payment solutions to merchants for more than 30 years. This specialized experience helps us accurately build processing solutions to optimize your business.

- Strategic Resource to Fortune 1,000 Companies
- 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 $170 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.

- More Than 2,100 Branch Locations in 24 States
- Parent company of NOVA Information Systems, Inc., the third largest payment processor nationwide
- 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 email to merchant@usbank.com.