



# Training Manual

## SECTION 14: SALES FLYERS



**Merchant Service Group, Inc.**  
With every transaction, every service,  
every product, we put your needs first!

Merchant Service Group, Inc. | 6901 Jericho Turnpike, Suite 240, Syosset, NY 11791  
Toll Free: (866) 403-0294 | Fax: (800) 861-1442 | Email: [agents@gomsgagents.com](mailto:agents@gomsgagents.com)

# OPEN A MERCHANT ACCOUNT

## Free Application! Fast, Free, and Simple

- Guaranteed Low Rates
- No Hidden Fees
- Free Rate Quotes
- Reliable Service & Support
- No Annual Fees
- Approval in 48-Hours

**Do you accept credit cards?** Accepting credit cards with a merchant account can increase your sales potential by 75 million customers.

Credit Card Processing reports by the "Nilson Report" found that over 90% of all online transactions are done via credit cards or debit cards. You can apply for a FREE Merchant Account Today!

**Our Retail Merchant Accounts can be tailored for special situations like the following:**

- Special Rates for Government or Corporate Cards
- Special Rates for High Volume Merchants
- Special Rates for Debit Card Processing
- Nearly 99% Approval for retail Merchants
- Special Programs for Seasonal Merchants
- Quick Service Restaurant (QSR) Processing
- We Can Beat Any Rates - Interchange Plus Pricing
- Same Day Approval & Set Up Possible



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**We're here to help your retail business grow. We handle both the "mom and pop" retail business as well as the million-dollar retail company.**

The ability to set low rates based on your type of business

Access to innovative risk management, fraud control and chargeback reduction techniques that set the retail merchant account industry standard.

Long-term relationship with banks that understand and welcome your retail business -- that take a neutral position in evaluating your retail venture.

No bait and switch, games or rate increases just because we want to make more money off you.

24-hour merchant help line and voice authorization system.

# CARD PROCESSING BASICS

## How Does Accepting Credit Cards Work?

When a customer pays for products or services with a credit card at your business establishment, the card information is recorded.

The information is recorded either by manual entry, a card imprinter, point-of-sale (POS) terminal, or virtual terminal—and then verified so that the merchant can receive payment for the transaction.

### This process involves the following parties:

**Cardholder:** the owner of the card used to make a purchase

**Merchant:** the business accepting credit card payments for products or services sold to the cardholder

**Acquirer:** the financial institution or other organization that provides card processing services to the merchant

**Card association:** a network such as VISA® or MasterCard® (and others) that acts as a gateway between the acquirer and issuer for authorizing and funding transactions

**Issuer:** the financial institution or other organization that issued the credit card to the cardholder



The flow of information and money between these parties—always through the card associations—is known as the interchange, and it consists of a few steps:

**Authorization** - The cardholder pays for the purchase and the merchant submits the transaction to the acquirer. The acquirer verifies with the issuer—almost instantly—that the card number and transaction amount are both valid, and then processes the transaction for the cardholder.

**Batching** - After the transaction is authorized it is then stored in a batch, which the merchant sends to the acquirer later to receive payment (usually at the end of the day).

**Clearing and settlement** - The acquirer sends the transactions in the batch through the card association, which debits the issuers for payment and credits the acquirer. In effect, the issuers pay the acquirer for the transactions.

**Funding** - Once the acquirer has been paid, the merchant receives payment. The amount the merchant receives is equal to the transaction amount minus the discount rate, which is the fee the merchant pays the acquirer for processing the transaction.



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# QUALITY. VALUE. SERVICE.

## Accept Credit Cards & Increase Sales!

- Guaranteed Low Rates
- No Hidden Fees
- Free Rate Quotes
- Reliable Service & Support
- No Annual Fees
- Approval in 48-Hours



**Why choose us? There are many reasons why buying decisions are made; but primarily, people buy from people.**

We offer exactly what you need: a consultant who will be accessible, one call service, one call resolution of problems / issues, and excellent processing rates. Sound too good to be true? Call our clients and ask them about us. Our reputation is this: we are there when you need us. We either save you money, or tell you if we can't.

We provide an excellent product, nationwide support, friendly, immediate, and accessible service. We'll monitor your account to be sure your savings are actually accomplished.

We provide payment acceptance consultative services to high volume businesses and organizations directed at reducing overall expenses associated with tracking and balancing, thereby increasing profits.



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**More Sales:** Studies show that credit card customers spend 2 1/2 times more than customers who only carry cash.

**Impulse Buying:** Credit cards give customers freedom to spend for previously unplanned purchases.

**More Expensive Merchandise:** Credit cards entice customers to purchase more expensive merchandise than they had originally planned to buy.

**Competitive Weapon:** Credit card customers are often less conscious of slight price differences and will seek out businesses that offer credit card payment options.

**Enhanced Advertising:** Since customers are more likely to shop at businesses where they have credit card acceptance, they tend to look for and read those ads first.

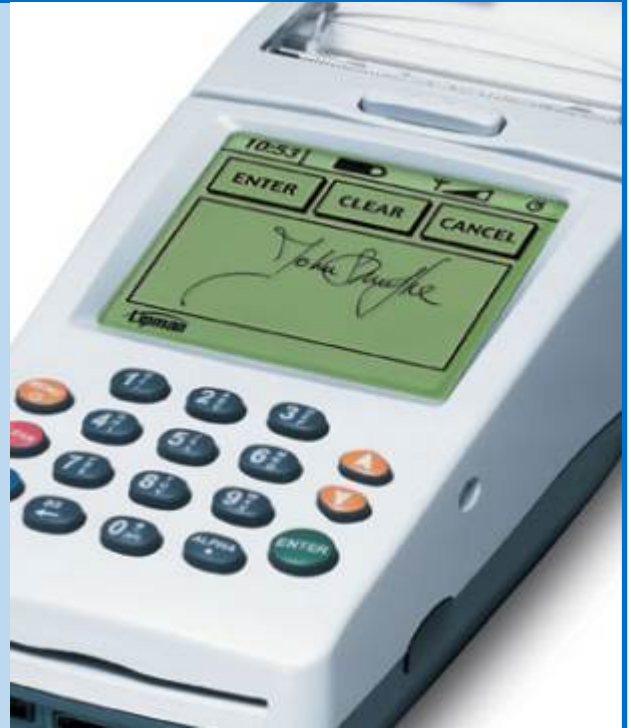
**Steadier Sales:** Credit smooths out business peaks. Cash shoppers buy heavier on paydays and just before holidays; credit card customers buy whenever the need arises.

**Customer Loyalty:** Research shows customers who spend more on credit tend to return to the same business again.

# FREE EQUIPMENT OFFER

## Free Nurit 8000 Wireless Terminal

- \$995.00 Value, Free!
- Free Shipping Included!
- Free Application
- No Annual Fees
- Approval in 48-Hours



As you know, selling wireless solutions had its problems in the past. But, GPRS solved the “service” problem, since it actually works, reliably, everywhere your cell phone does.

Some terminal makers tried to solve the “price” objection by coming up with a cheaper alternative, but these options are small, awkward to carry, and frankly, embarrassing to present to your valued merchants.

So, we’ve decided to actually solve both the “service” and “price” issues for you and our merchants by offering the “real thing” — the new Nurit 8000 GPRS Secure terminal — for FREE. The Nurit 8000 is not some clumsy-looking BlackBerry or cell phone with a mag strip and a separate printer.

It’s the real thing! No annual fees. No markups on the service fees — When we say, “No Catches,” that’s exactly what we mean. **It’s truly free, truly wireless, and truly works!**

There are many reasons why buying decisions are made; but primarily, people buy from people.

We offer exactly what you need: a consultant who will be accessible, one call service, one call resolution of problems / issues, and excellent processing rates.

**Sound too good to be true?** Call our clients and ask them about us. Our reputation is this: we are there when you need us. We either save you money, or tell you if we can’t.

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# FREE EQUIPMENT OFFER

## Free Omni 3740 Transaction Terminal

- \$795.00 Value, Free!
- Dual Comm IP Terminal
- Thermal Printer
- Integrated PinPad
- Free Shipping Included!



Whether you have a retail storefront, restaurant, hotel, or a service business, your customers expect you to accept credit cards. We can help you easily set up a merchant account to take credit cards. The entire process will take just minutes of your time and you'll be up and running in a matter of days.

The acceptance of all major credit cards is a key factor in the satisfaction of your customers. We will provide your retail storefront with processing solutions to accommodate them.

We offer the widest selection of credit card processing products and solutions. We will provide the services necessary to meet your needs no matter your size or industry.



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**The VeriFone Omni 3740-4M/DC gives you the option of using a broadband or dial-up connection and supports a wide variety of value-added services.**

- Fast, efficient transaction processing and receipt printing.
- Can be used with broadband and dial-up connections
- ATM-style interface with helpful training and demonstration modes makes training employees easy
- Built-in PIN pad enables PIN-based debit and EBT transactions
- Compact design with card reader, PIN pad, and thermal printer all-in-one can be handed to customers easily for convenient PIN entry
- Built-in printer features easy, drop-in paper loading to prevent jams
- Supports up to 10 individual merchant profiles, so there's no need for multiple phone lines or separate equipment
- Supports value-added services such as gift cards, prepaid cards, check guarantee and check conversion
- Can run up to 4 value-add applications in addition to standard credit, debit, and EBT processing
- Compatible with external PIN pads, check readers, and check imagers

# FREE CHECK IMAGER

## Free CR1000i Check Imager

- \$995.00 Value, Free!
- Free Shipping Included!
- Free Application
- No Annual Fees
- Approval in 48-Hours



### Why Do You Need Check Guarantee?

In 2000, consumers wrote nearly 19 billion checks at the point of sale. Checks represented approximately 51% of all transactions. What this means to merchants is that checks are a labor intensive and expensive proposition. In 2000, merchant check handling costs and losses totaled more than \$23.2 billion dollars. And whether you are a high volume retailer or a small shop, your business shared in this expense. electronic

Hundreds of thousands of merchants are plagued each day by bounced checks, unrecoverable merchandise and bank NSF fees. Our products include basic Check Guarantee, Check Verification and Electronic Check Conversion which enables merchants to accept checks just like a credit card.

In addition to the check value itself being guaranteed against insufficient funds, the actual transaction itself is electronically processed and deposited into the merchants bank account of choice.



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**Conversion of paper checks into an Electronic Transaction. This service (ECC) essentially turns a traditional paper check transaction into an electronic transaction just like a debit card.**

When your customers give you a check, the check is processed through an electronic system that captures their bank account information and the amount of the check.

Once the check is processed, your customer signs a receipt and you each get a copy for your records. Then you present the processed check information to us electronically, and the funds are transferred into your checking account electronically.

- 100 % Guarantee on all approved and processed checks. You are notified immediately of declines and will be able to secure another form of payment!
- No more runs to the Bank. All cards and checks are electronically deposited.
- No more Losses on checks or bank fees!
- Minimizes Reconciliation Efforts!
- Speed and convenience of faster checkout.

# RETAIL MERCHANT ACCOUNT

## Omni 3750 Terminal And Thermal Printer

- Accept major credit cards
- Debit/ATM and EBT Cards
- Check Guarantee
- Electronic Check Conversion
- Gift and Loyalty Cards
- Equipment warranty program



Whether you have a retail storefront, restaurant, hotel, or a service business, your customers expect you to accept credit cards. We can help you easily set up a merchant account to take credit cards. The entire process will take just minutes of your time and you'll be up and running in a matter of days.

The acceptance of all major credit cards is a key factor in the satisfaction of your customers. We will provide your retail storefront with processing solutions to accommodate them.

We offer the widest selection of credit card processing products and solutions. We will provide the services necessary to meet your needs no matter your size or industry.



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### Service Benefits

Fast credit and debit card authorizations

Dependable quality service and technical support

Flexible platform options, including stand-alone, networked, PC, or integrated systems.

Enhanced features like no-show flag, one-key re-authorization, and networking

Comprehensive-reporting packages customized for the retail industry

Innovative value-added solutions for all types of retailers

Integrated payment services and support for all your information management systems

# RETAIL MERCHANT ACCOUNT

## Nurit 2085 Terminal And Thermal Printer

- Accept major credit cards
- Debit/ATM and EBT Cards
- Check Guarantee
- Electronic Check Conversion
- Gift and Loyalty Cards
- Equipment warranty program



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# INTERNET, MAIL, PHONE ORDER

## PC Charge Pro Computer Software

- Accept major credit cards
- Debit/ATM and EBT Cards
- Check Guarantee
- Electronic Check Conversion
- Gift and Loyalty Cards
- Equipment warranty program



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

If you want to process credit cards for Internet, mail, or phoned transactions, you'll need a special merchant account specifically designed for that purpose. Because you never take physical possession of a credit card so that you can swipe it through a magnetic strip reader, we have different criteria for evaluating risk and have different fee structures for card-not-present transactions.

We can help you easily establish such a merchant account and the entire process will take just minutes of your time and you'll be up and running in a few days.



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From the operating system to point-of-sale payment and value-added applications, to back-end deployment, terminal management systems and an integrated virus scanning engine, we have advanced software solutions to meet the specific needs of merchants and acquirers everywhere.

PCCharge, ICVerify, and other software make it simple for any business to support PC-based payment processing. It turns any PC into a payment-accepting device, without interfering with other programs.

The Windows-based applications offer intuitive menu screens with action buttons that guide you step-by-step through the program.

PCCharge payment software from VeriFone turns any PC into a powerful payment-accepting device. This easy-to-use, Windows-based software enables U.S. businesses of any size to process credit cards, ATM/debit cards, EBT cards, checks, and gift/loyalty cards on their PCs.

PCCharge supports a wide range of peripherals, making it easy for you to accept all payment types, including credit, debit, EBT, check processing, gift/loyalty and more.

# RESTAURANT/QSR SOLUTIONS

## Restaurant/QSR Payment Solutions

- Increase Sales
- Increase ticket size
- Speed up service
- Lower transaction fees
- Improve convenience

**Get ready to "take a bite" out of monthly processing costs and fees & "super-size" your sales!**

The QSR market is a fast growing industry, with more than 117,000 stores representing the top 50 QSR chains. Customers love having more payment options with added convenience. Many of them have found that when a customer can pay with a credit/debit card, they tend to purchase more, which means an increase in total revenue for your business!

Our processing terminals and equipment are being installed and used at some of the largest QSR chains in America. Even take-out and drive-thru windows are now able to accept debit or credit using our processing terminals.

- Tips can be added after authorization occurs
- A bill from the bar can easily be added to ones dinner bill for a simple single transaction
- Tracking of transaction activity and tips by a tracking number or name
- Creation of a large range of reports and documentation that will make it easier to track your business activity.



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### Convenience of Paying With Plastic

Consumers expect the convenience of plastic everywhere they go—to the supermarket, gas station, drug store, department store, upscale and family restaurants, and specialty retailers.

Now, one of the last bastions of cash-only payment is about to crumble as Quick Service Restaurants hungrily drive up to the payment takeout window. In the past, there have been significant obstacles to card acceptance in the QSR market—an average ticket amount that is often \$12 or less and the need to move consumers through the line as swiftly as possible.



# ECOMMERCE PROCESSING

## Ecommerce Solutions Build. Promote. Sell.

- Website Design
- Shopping Cart Systems
- Payment Gateway Software
- Website Hosting
- Email Accounts
- SSL Certificates
- Internet Merchant Account



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### Virtual Terminal

The virtual terminal is a secure, browser-based interface that enables businesses to authorize, process and manage credit card transactions from any computer that has an Internet connection and a Web browser.

### For Your E-Commerce Website

Automate credit card transactions directly from your website by integrating to the payment gateway via our html weblink or shopping cart integration tools.

### Online ACH Checks

ACH Checks is a payment solution that enables online and traditional merchants to accept and process electronic check payments directly from their web site's storefront or through the virtual terminal.

### Recurring Billing

Membership dues and subscription fees are examples of products and services that are typically billed on a recurring basis. Recurring billing can also be used to offer installment billing plans for products.

### Shopping Cart Software

Our account managers can recommend a shopping cart software for your business that is compatible with our gateway software.