

# Bank of America Merchant Services

Payment processing solutions at work for you.



Bank of America Merchant Services is a market leader with a powerful commitment to the merchant business. We offer industry-leading products and world-class technology solutions in an expansive worldwide marketplace, processing transactions for 380,000 merchant relationships with 12.9 billion transactions annually and capabilities in 66 countries. We have served businesses since the launch of BankAmericard® in 1958. Today, we are here to help clients succeed through secure, convenient and cost-effective payment processing solutions they expect from an industry leader.

Our comprehensive suite of innovative payment solutions, for in-person or online transactions, includes credit, debit, check, gift and incentive card, paycard, internet and telephone payments, terminals and point-of-sale solutions, eCommerce payments and merchant loyalty programs.

To enhance the customer experience, we offer payment choices based on customer preference and innovation. We provide tools that enable merchants to drive increased traffic and sales and support the merchants' strategies in customer loyalty and retention, while providing merchants the systems and tools for increasing security, minimizing fraud and complying with PCI compliance.

We deliver industry expertise to help our customers navigate the changing payments landscape, with one statement and one funding source for most payment transactions.<sup>1</sup> We serve and advise clients of any size, supporting them as they grow and change in complexity.

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Our card acceptance solutions are brought to you through long-standing relationships with the world's most respected credit card companies.



<sup>1</sup> Some conditions apply on combining Discover® Network and American Express® on one statement. Call for details.

# Innovative. Fast. Secure. Intelligent.

Payment processing solutions at work for you.

## Merchant Services for Small Business

### Innovative

Products and services that push the boundaries of transaction processing and create new opportunities to grow your business:



Point-of-sale payments offering credit, debit and check acceptance



Internet and phone payments that supports business-to-business internet payments



Terminals and point-of-sale solutions including integrated systems and virtual terminals



Gift and incentive solutions offering merchants branded gift cards that heighten merchant brand awareness



Paycards and general purpose reloadable (GPR) cards enabling payroll distribution services



Mobile commerce enabling payments from a handset to a payment acceptance device



Loyalty programs including real time and prepaid rewards through merchant incentives

### Fast

Next-business-day access to your credit card funds through your Bank of America business checking account as soon as the next business day<sup>1</sup>

Transaction speed is increased with rapid authorization response times of two to three seconds and as little as one second with mobile payment options

Efficient payment solutions that allow you to focus on your customers and increase sales

Reduced paper and time saved through paperless payment options such as gift cards and pay cards

Proven system uptime that exceeds 99.999%; provides dependable support and service even during the busiest times of year

### Secure

Security expertise through our solutions and tools that provides cutting-edge capabilities to many of the largest merchants in the U.S.

Fraud protection solutions and prevention tools that proactively minimize credit card and check fraud like the MOD-10 Product Digital Add Routine that detects fake cards and uses an algorithm to identify invalid cards

Payment Card Industry Data Security Standard (PCI DSS) experts that assist with real-time fraud detection and reduce identify theft, protecting your valuable customer relationships

ClientLine<sup>®</sup> reporting tool that can proactively notify you of suspicious activity

TeleCheck<sup>®</sup> ECA<sup>®</sup> turns checks into electronic transactions at the point of sale and uses the latest risk management tools to help prevent fraud

### Intelligent

Contactless payments that allow your customers to wave or tap their cards in front of an authorized reader at the point of sale without having to swipe the card — and in many instances they don't have to sign a receipt

Innovative reporting tools that provide 24/7 web-based and paper reporting solutions that assist you in managing your payment processing activity through comprehensive and easy-to-share options

Loyalty solutions with predictive analytics and decision management tools that let you evaluate data from multiple sources and understand your customer at the highest level to drive decision-making across the customer life cycle

Multi-level functionality with retail and restaurant solutions — replace your cash register and add multi-function software to maximize control and focus more on your customers

<sup>1</sup> After deposit of transactions. Must have a Bank of America Business Checking account. Only valid on Visa<sup>®</sup>, MasterCard<sup>®</sup> and Discover<sup>®</sup> Network transactions. Exceptions may apply.

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