

Agent Bank

Sometimes banks do not have the time or resources to enter into merchant account services. **Merchants' Choice Payment Solutions ("MCPS")** has an agent bank program designed to allow your bank to offer merchant services to your commercial customers while we manage the program behind the scenes. Now your bank can retain the business banking relationship while MCPS manages the merchant payment processing account.

Benefits of the Agent Bank Program

- Only one (1) competitive discount buy rate, instead of multiple schedules based on transaction size, volumes, type of business, and card type;
- Guaranteed profit margin - but flexibility to accommodate important commercial customers at lesser rates;
- Agent Bank bears no acquiring liabilities;
- Comprehensive package of merchant services - including credit card processing, T&E card processing, debit card processing, competitive equipment leases and sales, check verification, check guarantee, and check conversion;
- 24-hour application turn-around and merchant number issuance;
- Special packages for retailers, restaurants, inns/hotels, mail order/telephone order businesses, service industry, internet advertisers, home-based businesses, and start-up businesses;
- Innovative processing that requires no terminals. Customers can obtain authorizations, capture transactions, and have funds automatically ACH-ed to their DDA account using only their touch-tone or cellular phone;
- Free merchant applications and sales brochures customized with your bank's name and logo;
- Round-the-clock technical support, as well as in-house risk and underwriting department;
- Fast and efficient merchant conversions that require no involvement of bank personnel;
- Exceptional customer service;
- Increased customer loyalty and retention.

Now your bank can offer payment processing to all of your commercial customers in all types of industries.

- Retail
- Restaurant
- Government
- Supermarket
- Convenience Store/Gas Station
- Mail Order/Telephone Order
- eCommerce
- Wireless



Merchants' Choice offers the following payment options to service your customers:

- Visa/MasterCard
- American Express
- Discover
- Debit
- Cash Advance
- JCB
- EBT
- Check Guarantee
- Check Conversion
- Voyager/Wright Express
- Pay at the Pump
- Gift/Loyalty Cards
- Scrip
- Age Verification



Not only can MCPS provide payment solutions, but we also have unmatched service.

Although we process merchant accounts nationally, we give your merchants the feeling of localized, customized service to match their business needs.

Unlike other payment processors, our **customer service** department is part of our company, on-site and working 24 hours a day, 7 days a week to ensure your payment processing runs smoothly during business hours. We have a team on hand to provide help at your most critical moments or when you just need to get a question answered. **Merchants' Choice Payment Solutions** is here for you.

**When you need additional payment options, see our other products and services:
Contact us at: 800.380.9060 for a merchant account or more information**