

## MERCHANT CARD SERVICES



Efficient and cost-effective solutions for accepting card payments.

When your organization accepts all popular credit cards, you increase customer satisfaction and sales. Our merchant processing service for credit card transactions is supported by our local team of treasury management experts. Offered at highly competitive rates, the service features next-day deposit and availability of sales proceeds. Detailed reporting is available online 24 hours a day.

### Features

- Next day credit
- Electronic processing
- Audio Response Unit processing
- Supported locally by Minnesota Bank & Trust

You have the option to purchase or lease equipment directly from us or, in most cases, we can program your existing equipment. We also deposit MasterCard® or Visa® sales the day following the sale, not three or four days later as some processors do.

### Benefits

- Funds are automatically deposited into your checking account making your funds available the next day to pay bills, invest or pay down borrowings.
- Higher volume processing can be done quickly and easily using the electronic method of card swipe or keying program. You have the option of buying or leasing your equipment.
- Lower volume needs are met with our automatic ARU (telephone) method. No additional equipment is needed. Simply key in charges using your touch-tone telephone instead of the need to bring paper deposits to the bank.
- Easy access for questions and problem resolution.