

# PAYMENT PROCESSING SOLUTIONS

## Increase sales with Adams County National Bank and Elavon



Your business is unique, and so are its challenges. In today's competitive marketplace, you must balance good customer service with efficient cash management and risk control. You're in good company with Adams County National Bank and Elavon; we support businesses just like you.

So no matter your business – retail, restaurant, health care, service, mail order, e-commerce – we have the solutions you need to optimize your payment processing.

### CREDIT AND DEBIT CARDS

Elavon's end-to-end processing network is one-of-a-kind in the industry. Our payment processing solutions help you improve cash flow, minimize your collections risk, and better serve your customers, all while meeting stringent security standards to protect cardholder data.

Elavon provides authorization, settlement, funding, and support, giving you one point of contact for your credit and debit card transactions. In addition, we process the following over our network:

- PIN debit transactions
- Electronic Benefits Transfer (EBT)
- Corporate purchasing cards
- Fleet cards

### VALUE ADDED SERVICES

#### **Electronic Check Service (ECS)**

With Elavon, accepting checks has never been so convenient and cost-effective. ECS converts all paper checks – consumer and business – into electronic transactions that are processed safely and efficiently with the speed and ease of credit card transactions. Gone are manual check reconciliations, time-consuming trips to the bank, and the hassles of check collections.

#### **Electronic Gift & Pre-paid Cards**

Electronic gift cards increase revenue and attract new customers. They also reduce the fraud and labor associated with paper gift certificates. Our program allows you to select the card design and processing features tailored to your business needs.

#### **Dynamic Currency Conversion (DCC)**

DCC converts international Visa® and MasterCard® credit card purchases into the cardholder's home currency at the point of sale and rebates a portion of the conversion fee to your business. We manage the entire conversion process – from direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding, and support.

### POINT-OF-SALE SOLUTIONS

#### **Payment Terminals**

Stay in compliance with the latest cardholder security standards with Elavon's broad range of dial, Internet enabled and wireless terminals and peripherals.

#### **Software & Internet Products**

Turn any PC with an Internet connection into a powerful processing solution for face-to-face and card-not-present transactions with a choice of secure hosted and distributed software solutions.

### REPORTING TOOLS

#### **MerchantConnect.com**

Monitor your account around the clock from any Web browser through MerchantConnect.com. This convenient online site allows you to view recent deposits, review chargebacks and retrieval requests, access customer support, and much more.

#### **Automated Customer Service (ACS)**

ACS is an advanced reporting and account reconciliation tool. With ACS, you can view detailed reports from across multiple locations, including transaction activity, statement detail, and card type history – all through this desktop application. Data can even be integrated with your accounting systems.

### SUPPORT/OPERATIONS

#### **Risk Management & Fraud Control**

Elavon has built-in fraud monitoring and control features to protect your business and your customers' card data. A robust set of risk management and fraud prevention tools are provided.

#### **Customer Service & Voice Authorization**

Customer support is available whenever you need it. A dedicated and well-trained staff of service professionals operates a 24/7 call center for voice authorization and client assistance.

#### **Already accepting credit and debit cards?**

Let us give your Merchant Account a thorough check up! We'll review your current account to see if we can save you money. You have nothing to lose but higher charges!

FOR MORE INFORMATION, PLEASE CONTACT:

Debra Sites

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