



# Merchant Services

Today's consumers demand more convenience at the point of sale (POS) than ever before. SHAZAM Merchant Services has both the products and the expertise to help your merchants meet those demands — and foster strong relationships with you.



From the time SHAZAM conducted the world's first PIN debit POS transaction in 1981, the company has been dedicated to providing affordable payment-acceptance options for merchants of all sizes. As a not-for-profit corporation, SHAZAM's primary financial interest is in helping community financial institutions compete. That means we can offer reliable merchant-processing services and leading-edge technology to financial institutions and merchants at the lowest possible cost.

Just look at everything SHAZAM Merchant Services offers you.

## More Payment Options

Our flexible plans and strong relationships with major networks allow your merchants to accept debit cards, credit cards, fleet cards, Electronic Benefits Transfer (EBT) cards, gift cards, mobile payments, e-commerce transactions, and more.

## Superior Efficiency

SHAZAM provides daily settlement with funds deposited directly to the merchants' account of choice.

## Greater Flexibility

Choose from two convenient options for managing your merchant relationships.

### Traditional Merchant Program — You're in control

SHAZAM provides a full range of cost-effective processing services, while you manage the merchant relationship. Our flexible pricing structure allows you to maximize your profitability.

### Referral Merchant Program — Let SHAZAM do the work

You refer local merchants to SHAZAM, then simply enjoy the benefits — a cash bonus for each successfully obtained referral, plus sales representation and monthly statements from SHAZAM.

## Multiple Connectivity Choices

Merchants can choose from a full range of POS terminals and processing software by major brands, all affordably priced with a variety of connectivity options — dial-up, wireless, or Internet.

## Increased Risk Control

SHAZAM offers a number of tools to help reduce the fraud risk to sponsoring financial institutions by monitoring processed transactions for unusual activity. Some of these include deposit amounts, large transactions, duplicate transactions, chargebacks, and more. Our staff can help you interpret reports and prevent potential issues.

## Reliable 24/7 Customer Support

At SHAZAM, customer service isn't just a department — it's the top priority of every employee. When you call, you'll talk to a knowledgeable professional in our building. More than 95 percent of all service calls to SHAZAM are resolved the same day.

Email SHAZAM Merchant Services at [merchantemail@shazam.net](mailto:merchantemail@shazam.net) to take advantage of the reliable, affordable merchant processing options from SHAZAM.