



# Electronic Payment Processing

*Newtek's Electronic Payment Processing Program is a full service electronic payment processing organization with sales and service centers located throughout the United States.*

## **Newtek's Electronic Payment Processing Program**

enables merchants, including retail, mail-order and Internet businesses, to accept all major credit cards as well as debit and ATM cards for payment. Newtek Representatives can introduce you to a wide variety of valuable electronic payment solutions.

## **Every Merchant Needs To Accept Electronic Payments**

It has been proven that customers spend more per transaction when they use credit cards. Every business today needs to be able to accept multiple forms of non-cash payments.

## **Why Newtek Electronic Payment Processing?**

Newtek Electronic Payment Processing guarantees the highest quality service throughout your relationship with us. All technical support personnel are courteous, professional and will work to address any concern. Our sales representatives train you on how to efficiently operate our electronic payment systems and reduce fraud, as well as help you reconcile your deposits, understand your account statements, and answer questions about rates, fees, chargebacks and retrievals.

## **Customer Payments Options**

Newtek can customize a program best suited to fit your specific business needs. You can choose from one or more of the following options:

### **Credit and Debit Card Acceptance**

Accept MasterCard®, Visa®, American Express®, Discover®, PIN-based debit cards and signature-based debits cards. Systems are easy to install and operate. In addition, you can monitor your transactions with Internet reporting.

## **Electronic Check Services**

Accept paper checks with convenience and confidence. At the point-of-sale, you can convert paper checks into electronic transactions. A verification service searches for your customer in a national database of bad-check writers. A guarantee service will reimburse you if a verified customer's check bounces. This service enables you to settle payments in 1-2 business days.

## **Electronic Gift and Loyalty Program**

Create a compelling reason for your customers to come back to your business. Gift cards act as mini-billboards in your customers' wallets and allow your customers to prepay for goods and services, as well as earn points towards rewards. Gift cards also enable you to refund store credits rather than cash, track customer behavior and history, and replace hard to manage paper-based gift certificate and loyalty programs.

## **eCommerce Services - NewtPay™ & NewtPay™ Pro**

Conduct business online through a secure internet payment gateway with no setup fees. This service enables you to equip your website with a shopping cart as well as inventory, order management and consumer billing support capabilities.

## **Newtek Advantage Club**

The Newtek Advantage Club is a merchant club that provides its members with discounted supplies, 24-hour emergency replacement on equipment, online reports, and emailable batch reports available 24/7/365.

## **Mobile Processing**

Start accepting credit cards anywhere you go with your smartphone. This payment solution is a downloadable application which supports iPhone, Android and Blackberry devices with an electronic signature capture to help you gain an edge over your competition.