

BUSINESS SOLUTIONS

For your unique business needs!

DESIGNED TO GROW YOUR BUSINESS

One of the nation's leading providers of merchant processing services and electronic transactions, Electronic Merchant Systems has been helping businesses such as yours realize their full potential for over 23 years.

Headquartered in Cleveland, Ohio Electronic Merchant Systems currently operates in over 100 U.S. cities. EMS provides trouble free deployment of customizable applications that will increase your profitability. Our solutions are tailored to businesses in all stages of growth, giving you an important advantage in a rapidly changing marketplace.

To ensure maximum return, EMS will educate you, the merchant, on the best techniques and methods to accept non-cash forms of payment. To help protect your bottom line, we provide, at no cost, suspicious transaction assistance and chargeback assistance.

CREDIT/DEBIT PROCESSING

- Accept All Major Cards Through One Provider
- Multiple Point-of-Sale and Processing Options
- Debit/Check Card Processing benefits
- Offer Customers More Choices in Making Payments
- Improve Cash Flow
- Increase Sales Through Higher Average Tickets
- Minimize Exposure to Fraud Losses

LOYALTY & GIFT CARDS

- Custom Designed Cards
- Low Minimum Card Order
- Customized Loyalty Programs benefits
- Increase Customer Retention and Attract New Customers
- Generate Incremental Sales
- Increase Security
- Increase Control and Visibility



Electronic Merchant Systems | Card Services
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BUSINESS SOLUTIONS

TOTAL TOUCH

Inventory Management
Customer Database Management
Pre-Authorize Bar Tabs

BENEFITS

Open Table Management/Mapping
Gift Cards & Loyalty Programs
Employee Time Tracking with
Integration into ADP
Counter or Table Service

CUSTOMER SERVICE

24x7x365 Support
Highly Trained Support Staff
Multiple Ways of Contact

BENEFITS

Confidence if Problems or Questions
Arise
Quicker Resolution of Issues
One Single Source of Resolution; No
Bouncing from Source to Source
Less Stress

MERCHANT FUNDING

ADDITIONAL WORKING CAPITAL FOR:

Equipment Purchases
Advertising
Purchasing Additional Inventory
Cash Flow for Seasonal Businesses
Renovating or Remodeling
Opening New Locations
Buying Out Business Partners
Funding Payroll
Emergencies

MOBILE PROCESSING

Process Credit Cards Directly From
Your Current Mobile Carrier

Lower "Retail" Rate On Each Credit
Card Transaction

100% Secure Transactions

Detailed Reports

BENEFITS

Save Money With Every Swipe
Password protected
Phone Never Stores Any Credit Card
Data
Minimize Exposure to Fraud Losses

SURCHARGE PROGRAM

Allows Merchants to Pass Along the
Processing Fees Associated With
Accepting Credit Cards

Simplify Your Merchant Compliance

A Straight-Forward Solution for
Accepting Payments Face-to-Face

Eliminate the Customary Fees
Associated with Accepting Credit
Cards

Up & Running in No Time

WIRELESS PROCESSING

Accept All Major Credit Cards

Eliminate Bad Checks

Can be Used Anywhere in Wireless
Network

BENEFITS

Expandable Payment Customer Base
Reduce Fraud
Increase Sales

CHECK SERVICES

Higher Percentage of Checks are
Approved & Guaranteed

Merchant Will Not Be Charged the
Discount Fee on Transaction If Check
Declined

Online Reporting of Activity through
MOST

ACH Lockbox

BENEFITS

Increase Sales by Accepting All Types of
Checks (Including Out-of-State)
Eliminate Bad Checks
Quicker Availability of Funds
Choose from Multiple Options

PARTNER PROGRAM

WHO CAN BE A PARTNER?

Financial Institutions
Chambers of Commerce
Trade Associations
Franchises
Web Professionals

WHY CHOOSE EMS?

Professional Customer Care
Personal Touch for Both your Clients/
Members/Franchisees and your
Organization
Wide Array of Products & Services
Earn More Revenue for Your
Organization
Strong Track Record of Sending
Business(Cross-Referrals) Back to our
Partners
A Partner instead of a Vendor