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*BankCard Central  
105 East 5th Street, 5th Floor  
Kansas City, Missouri 64106*

*800.331.8882  
[www.bankcardcentral.com](http://www.bankcardcentral.com)*

*A BCC Company  
[www.bccmerchantsolutions.com](http://www.bccmerchantsolutions.com)*



***Sell Without Limits***

**BANKCARDCENTRAL.COM**

# Our Customers Tell the Story

Since 1992, thousands of merchants have trusted BankCard Central with their most sensitive business needs. Our continued success is based on countless referrals and many loyal customers.

## What Makes BankCard Central Different?

### 1 We Do More for Your Business

Unlike other merchant service providers, we service your business from payment acceptance to bottom line profits. We provide custom payment solutions combined with business intelligence, capital funding and marketing support.

### 2 We Strip Away Limitations

We deliver the latest in wireless, mobile and internet payment technology while meeting the highest standards for transaction security. You are given the freedom to sell anywhere, anytime, anyplace.

### 3 "Get It Done" Customer Service

Over the years, we have built a reputation for relentless customer service. We address issues quickly and follow through until you are satisfied. Our philosophy is simple – Do whatever it takes to get the job done.

## Lightning Speed Service When I Needed it Most

*“Not only did BankCard Central speed me through the application process, they calmed my nerves through a very tight situation. My account rep even called me on the weekend to make sure I was ok and doing fine!*

*Their no hassle, no stress customer service was among the best of any business I have worked with. In a world where customer support is just a computer recorded voice, they really go the extra mile to take care of people.”*

– Jack Elfrink, KRDC Inc.



# Electronic Payments

BankCard Central is a leading provider of secure payment processing solutions. From retail merchants to international corporations, customers depend on us for straight-forward answers and personal service.

## Service the Way it Should Be

We promise the most genuine and up-front service in the industry. You will never find hidden costs or questionable pricing tactics. Once you're a customer, we will walk you through your first statement, explain every detail in simple terms and check in with you on a regular basis.

## Services Include:

- ▶ Credit and Debit Card Processing
- ▶ High Risk Merchant Accounts
- ▶ Electronic Bill Payment Suite
- ▶ Debit Bill Payment
- ▶ PCI Security Insurance
- ▶ Chargeback Insurance
- ▶ Check Recovery
- ▶ Check Guarantee
- ▶ Dynamic Currency Conversion
- ▶ Gift Cards
- ▶ Loyalty Cards
- ▶ Franchise Programs
- ▶ Association Programs
- ▶ Petroleum / Pay-at-the-Pump Processing

## Advantages of Choosing BankCard Central:

**Uninterrupted Stream of Payments** – We are in control of your payments from submission to the time the funds are deposited in the bank.

**Security** – We meet or exceed all Visa and MasterCard Payment Card Industry (PCI) security standards.

**Fast and Easy Account Set Up** – Our team is focused on your timeline and getting it done right the first time.

**Online Reporting** – Detailed account activity and business intelligence tools right at your fingertips.

**No Hidden Contract Fees** – Everything is explained up front and in complete detail.

**24/7 Customer Service and Tech Support** – when you need us, we are there.

**Flexible Equipment Options** – We support, supply and lease equipment to fit any situation including terminals, point-of-sale systems and payment software.

## Security for You and Your Customers

Cardholder data security and credit card fraud are among the most dangerous liabilities you face as a merchant. It can cost thousands of dollars in fines and stir negative word-of-mouth. Bankcard Central has been on the leading edge of protecting merchants from such risk.

We help you become compliant with Payment Card Industry (PCI) data security standards and provide a secure system to process transactions. You will also have unlimited access to employee training tools and an online information center.



**No Risk  
No Hassle  
No Obligation**

*We stand behind our service to every new customer with a No Risk, 100% Satisfaction Guarantee. If you are not fully satisfied with your experience in the first 90 Days, we will waive your cancellation fee, void your contract and help you find a new merchant service provider.*

# e-Commerce

Doing business on the internet can be challenging, dangerous and sometimes overwhelming. That is why merchants turn to BankCard Central. We simplify the entire process and put you on the fast track to success.

## Eliminate Finger Pointing

One of the most time consuming and costly efforts in operating an online business is dealing with multiple vendors.

**How do you integrate multiple applications and programs?**

**Who do you call when something goes wrong?**

**How will everyone work together for the best interest of your business?**

## The Answer:

Use BankCard Central as your single ecommerce service provider. From payment gateway and shopping cart integration to credit card processing and alternative payment brands, we eliminate the finger pointing by handling the entire process with one point of contact.

## One Company One Relationship Unlimited Options

Imagine working with one company to start, manage and market your entire ecommerce business. That can be a reality with Bankcard Central.

### Choose From:

- Domain Registration
- Website Hosting
- Website Optimization
- Shopping Carts
- SSL Certificates
- Merchant Account Set Up
- Secure Payment Gateway
- Website Security (HackerSafe)
- Payment Processing
- PCI Scanning
- Online Gift Cards
- Customer Loyalty Program
- Internet Marketing



VerePay is a suite of eCommerce payment solutions. It allows you to accept secure transactions and offer customers a variety of payment options.

### VerePay Includes:

- › Secure Internet Payment Gateway
- › Payer Authentication
- › Alternative Payment Brands
- › Debit Bill Payment

Verified by **VISA** **MasterCard**  
**SecureCode.**

**PayPal** **NetCash**

The VerePay internet payment gateway is independently compliant with the Payment Card Industry (PCI) Data Security Standards to protect sensitive cardholder data and merchant information.



## Solutions

*“Thank you to everyone at BankCard Central for helping us with solutions that no other provider could. You have been fantastic with our technical issues. This is a first rate company that provides first rate service.”*

– Michael Huang, Lucky Cigars

*Thank you for going out of your way to find a solution for me. You went above and beyond when you could have simply said no. More companies should have values like yours.*

– Mike, Chinese date.org

# Business Capital

Many businesses will fail due to the lack of cash for critical and immediate needs. BankCard Central helps you turn future credit card receivables into immediate cash. Our merchant cash advance program provides quick access to capital without the headaches of a bank loan.

## How Much Can You Get?

Cash advance amounts are based on your average monthly credit card sales and need for capital. Our application process is easy to complete and many businesses are able to receive funding within 5 days.

## Who Can Qualify?

Qualified businesses are those with solid monthly credit card sales. You must have at least 4 months of credit card sales that show a minimum of \$4000 per month.

## Cash Advance Funding is Ideal For:

- Business Expansion
- Remodeling
- New Equipment or Inventory
- Marketing and Ad Campaigns
- Inventory or Invoice Payments
- Taxes

## How Cash Advance Compares to Other Funding Options

*(For a typical funding of up to \$150,000)*

	Cash Advance	Bank Loan	SBA Loan	Credit Cards	Home Equity Loan
Low Documentation	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cash in 10-14 Business Days	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
No Tax Returns Required	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
No Late Fees	<input checked="" type="checkbox"/>				
No Fixed Payments	<input checked="" type="checkbox"/>				
No Personal Collateral	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Terms Align with Your Cash Flow	<input checked="" type="checkbox"/>				

## Example: A week's worth of Credit Card Sales and the resulting payments

Day of the Week	Daily Credit Card Sales	Percentage	Daily Payment
Monday	\$474	18% of Credit Card Sales	\$85.32
Tuesday	\$493	18% of Credit Card Sales	\$88.74
Wednesday	\$407	18% of Credit Card Sales	\$73.26
Thursday	\$469	18% of Credit Card Sales	\$84.42
Friday	\$515	18% of Credit Card Sales	\$92.70
Saturday	\$419	18% of Credit Card Sales	\$75.42
Sunday (closed)	\$0	18% of Credit Card Sales	Nonea

## Responsive

*“Your team has been a pleasure to work with. We had to work with a lot of other vendors and government officials to get our enterprise started. Your company was the quickest, most responsive and attentive to our needs at that crucial time.”*

— Michael Thornton, Honkerbean's LLC

*“In today's world, customer service seems to be a thing of the past. Not so with Bankcard Central. I rarely have a problem, but when I do, I am always able to get through to someone who can solve my problem quickly.”*

— Steve Wiegart, Clean Air Pros

## Why do Merchants Choose BankCard Central?

### Service

*“Thanks to BankCard Central for all of your help over the years. When they say ‘I’ll get it done’ simply put, that means they will.”*

– Tom Caponetto, Car Credit, Inc.

### Success

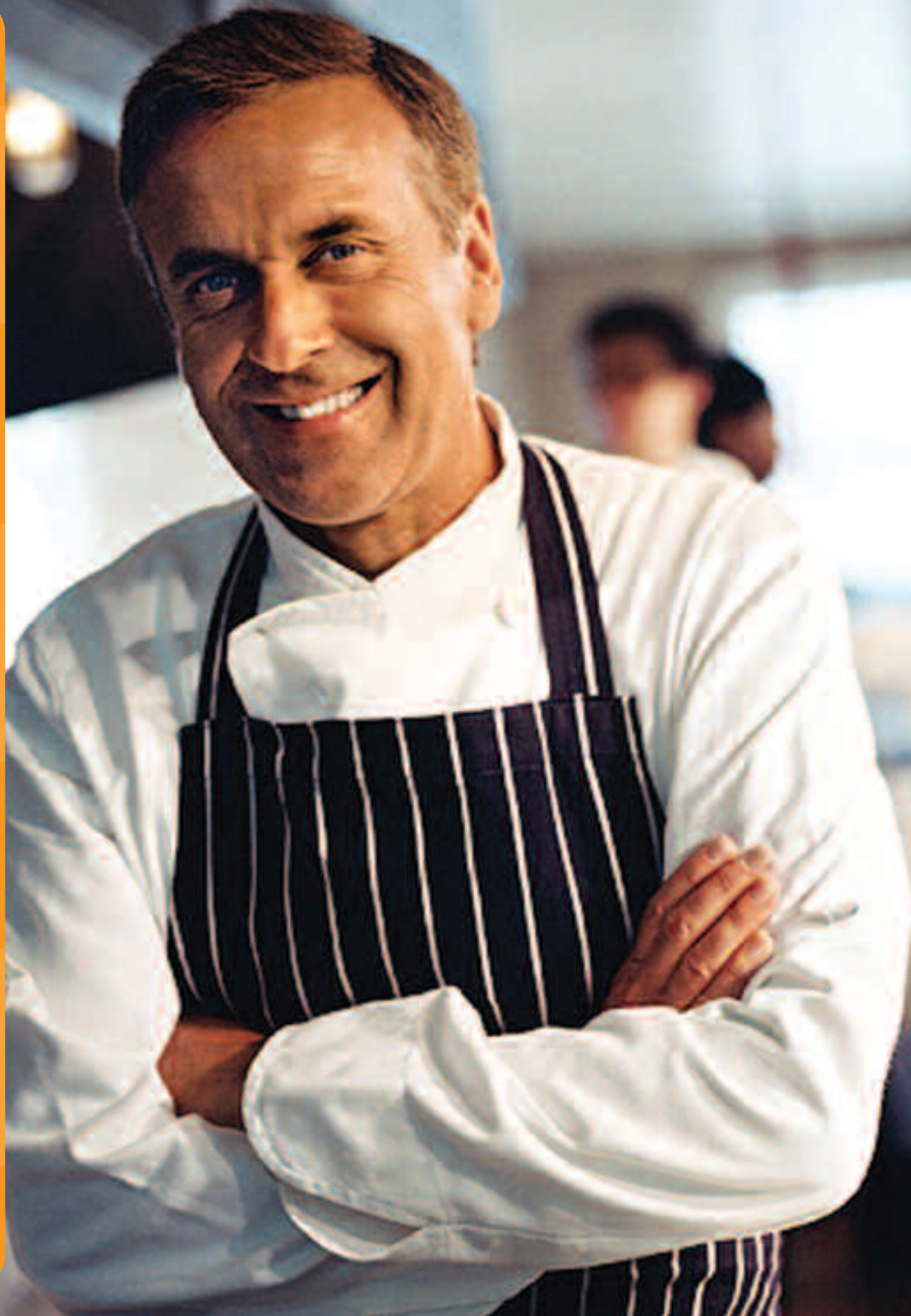
*“I just wanted to thank BankCard Central for the great job they have done for us over the years. They have helped choppers apparel.com become what it is today!*

– David Golder, Choppers Apparel

### Professionalism

*“Thank you for your GREAT customer service. I can’t tell you how much I appreciate someone who actually listens and does what they say they are going to do. It feels great to work with professional, caring people.*

– Robbie Carnes, Carnes & Company



### Dependability

*“Simply put, the people at BankCard Central know exactly what they are doing. They provide the most dependable service and answer any questions I have. I feel safe and calm knowing they are there. They make it easy.”*

– Yekaterina Lushpenko, MarieBelle Chocolate

### Above & Beyond

*“I have truly enjoyed working with BankCard Central. It was hard for me to find a good merchant service provider with good rates AND good service. BankCard Central works with me until the job is done. The staff goes out of their way to make sure my business transactions are taken care of.”*

– Hurt Porter III, Ashitaka’s Legacy

### Integrity

*“Setting up my merchant account with BankCard Central was a refreshing change from other credit card processing providers. Everything was explained to me upfront with more honesty than I had ever expected. It goes to show there are still companies out there that value integrity and really do care about their customers.”*

– Ross, RK Productions