



From simple terminal to integrated point of sale solutions, your customers define their payment acceptance needs - and Transcom provides the solution.

Our best-in-class terminal and software applications allows us to deliver a broad range of solutions for each unique merchant need.

## The Solutions

### Point of Sale Terminals

Transcom supports all Vital Class-A certified terminals, printers, and pin pads from industry standard manufacturers such as Verifone, Hypercom, Nurit, Lipman, Dassault, and more.

### Integrated terminal applications

for all payment types, (online and offline credit, online and offline debit, EBT, private-label, chip-based smart cards, and electronic checks), save valuable counter space while ensuring customers can pay the way they choose, enhancing customer loyalty.

### Internet/eCommerce Processing

Transcom supports all of the major secure gateway solutions for real-time eCommerce transaction processing via the internet, including Authorize.Net and Verisign.

### PC Solutions

Transcom supports PC payment processing solutions including POS Partner, PC Charge, IC Verify, and other Vital Class-A certified third-party solutions.

### Virtual Payment Terminal

From any internet browser, merchants can access the secure Virtual Payment Terminal to authorize and settle credit card payments.

### Flex-Pay Installment Billing

Merchants can expand their payment options by offering installment plans to their customers. Merchants will indicate the amount and number of installments and the software manages the billing and collection of the remaining payments.

### Automated Recurring Billing

Merchants with monthly, quarterly or annual service fees will enjoy Transcom's automated recurring billing solution. Set up customers to be billed one time - and the software manages future billing to customers accounts. This optional feature is available through the Virtual Terminal or PC Interface.

## The Benefits

### Compatibility

Seamless integration enables a smooth conversion process, so new merchants and locations are up and processing quickly, and upgrades and enhancements are easily implemented.

### Support of major payment cards

MasterCard® and Visa®, American Express®, Discover®, Diners Club®, Carte Blanche®, JCB®, ATM/Debit, CheckCards, Stored Value Gift and Loyalty, and Electronic Benefits Transfer (EBT) cards.

### Fast and Reliable Transaction Processing

Ensures that merchants can provide their customers with a positive check-out experience, allowing them to focus on customer service instead of payment processing.

### Next Day Funds Transfer

Bankcard proceeds for retail batches settled before 9PM CST are sent via ACH to the merchant's designated checking account. Fees are debited at month-end for ease in reconciliation.

### On-Line Reporting

At their convenience, customers can log onto our secure web site and access complete historical transaction history, chargebacks, and monthly reports. Or, choose any date range and create customized reports.

### Relationship Management

Implementation/training, point-of-sale (POS) supplies and equipment management, system integration, full service processing as well as online information management services.

### Experienced Technical Support

In addition to a designated account management team, merchants also have access to our experienced technical helpdesk experts 24/7. They are always on duty to help, no matter when you need them.

simple. fast. reliable.

**transcom**  
PAYMENT SERVICES®  
How Payment Processing Should Be.™

Direct: 1.877.500.6860

## Sometimes, it all comes down to relationships.

It's not what you do, it's how you do it.

A great majority of Transcom's success is directly attributed to relationships. And, not just the relationships with their customers, but the relationships shared throughout the company.

Transcom is more than a payment processing organization. It's a team.

A team of dedicated payment solutions professionals whose main focus is to recommend and implement the best solutions for their customers, while providing best-in-class service and support.

When your customers are dealing with Transcom, rest assured. Transcom's aim is to exceed your customers expectations - and yours.

Guaranteed.



## Customer Viewpoint

*"Transcom's staff has been very knowledgeable and responsive to our needs. We appreciate their expertise and answers to our operational and technical questions, and we enjoy Transcom's proactive approach in servicing their customers."*

Industry: Mfg./Supplier of Lithographic Printing Inks  
Location: Birmingham, AL

*"Our rep knows the true meaning of 'service' and sees that we get it no matter what question we ask her, and we have also found Transcom's staff to be very responsive and knowledgeable."*

Industry: Interior Landscape and Maintenance of Tropical Plants  
Location: Riverwoods, IL

*"Transcom, and especially our local rep, have significantly reduced our discount rate - but the real savings has come from the help of our local rep helping us to understand how to reduce our non-qualifying fees. They are now practically zero! I also appreciate having a local rep who doesn't forget about our company once we have signed up. Our last rep was never heard from again once we signed a contract. Thanks!"*

Industry: Supplier of Hardware Parts to Manufacturers  
Location: Birmingham, AL

*"We are very pleased with our Transcom Rep . . . so much that we recommended him to other business owners. Thanks to Transcom, we didn't miss a step in our conversion from a credit card terminal to an integrated POS system."*

Industry: Restaurant - Seafood  
Location: Slidell, LA

### Dedicated Relationship Management

Transcom will dedicate a relationship manager to work directly with your customer. From choosing the best payment processing solution through implementation and training - Transcom will be there every step of the way.

### Major Account Management Team

For larger payment processing merchants, Transcom will also assign a major account manager to provide additional team assistance.

The Transcom Major Account Manager will provide additional account monitoring and support to your customer, and will work to support your customers in conjunction with their dedicated relationship manager and the rest of the Transcom team.

### 24/7 Customer & Technical Support

In addition to a designated account management team, your customers will have direct access 24/7 to Transcom's experienced customer service and technical helpdesk experts. Always on duty to help, no matter when they are needed.

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## The greatest reward for doing, is the opportunity to do more.

Choosing Transcom as your payment processing service partner will be financially rewarding for you and your customers.

Sometimes however, it is the intangibles that can be equally rewarding. That's where Transcom takes relationship banking to a whole new level.

For your customers, Transcom boasts some of the most attractive merchant processing rates in the industry. Combine this with proactive transaction monitoring to ensure data compliance and best rate qualifications, and quarterly newsletters with best practice and cost savings tips, and you've got a sure-fire recipe for long term relationships . . . and profits.

Satisfied Transcom customers, are satisfied banking customers.

And, you will enjoy benefits like:

### Zero Investment

There is no up-front financial investment required for Transcom to provide payment processing services to your customers.

Transcom provides all sales and marketing resources as part of their standard service.

### Zero Liability

Transcom will work directly with your customers to complete the merchant application process. Once the initial application has been received, Transcom will perform a thorough credit and risk assessment of the account.

Your customers agreement will be directly with Transcom. They will manage and assume all of the risk-liability associated with the merchant processing account, including bad-debt and chargebacks.

In the event that Transcom becomes aware of an adverse risk situation once the merchant is actively processing, and it is determined that your bank may also be adversely affected, you will be notified immediately.



### Product Marketing

Transcom will assist your bank in actively marketing payment processing services to your existing commercial DDA accounts. Transcom will manage the creative/printing of all marketing materials for programs like statement inserts, lobby advertising, etc.

### Revenue Sharing

Transcom will share a percentage of the gross income from all referral business with your bank on a monthly basis.

Your bank will receive a report each month listing the name of the business, discount rate, gross income and percentage of shared income.

Revenue sharing items include, Application Fees, Equipment/Software Purchases, Monthly Service Fees, Discount & Transaction Fees, & more.

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# PARTNERSHIP



## Enhance the value proposition of your commercial DDA relationships.

Transcom has developed a fantastic turn-key payment processing solution that your bank can utilize as a tool to enhance the value proposition of your commercial DDA customer relationships.

In partnership with Transcom, you can offer existing and prospective commercial banking customers the opportunity to take advantage of full- service credit/debit processing for their retail, wholesale, eCommerce or Direct Marketing business.

Transcom will dedicate a relationship manager to work directly with you and your customers. From choosing the best payment processing solution through implementation and training - Transcom will be there every step of the way.

## The Benefits of Partnership

### Additional Revenue Stream

Transcom will share a percentage of the gross income from all referral business with you on a monthly basis. As the portfolio of referral business increases, Transcom will increase the percentage of shared revenue with your bank.

### Strengthens Loyalty

Adds an additional level of value that you bring to your client relationship. The more value you bring to a client relationship greatly diminishes the opportunity for competition. Transcom is still servicing their first customer and has one of the lowest attrition rates in the industry.

### Instant Experience

As an extension of your services, you can rely on Transcom's relationship management team to add years of payment card acceptance experience to the table.

Transcom's team has hundreds of years of combined experience in Retail, B2B, Direct Marketing, and eCommerce payment card acceptance, and can recommend the best solutions for your customers.

### Zero Liability - Zero Investment

There is no up-front investment for your bank to participate in the Transcom referral program - and you assume zero liability for bad debt or chargebacks.

### Same Day Approvals

Transcom realizes the importance of payment card acceptance for businesses. That's why your customers will enjoy the Transcom Same Day Approval Guarantee.

Transcom boasts a 99% approval rating on all new business applications, and processes 'instant approvals' on additional locations for existing merchants.

Your customers will be up and running fast . . . and they'll associate this fast, easy turn-around and expedited service as just another extension of your banking relationship.

### Expand Marketing-Sales Force

A Transcom Partnership can expand your outside sales force, without adding additional expense. As our relationship managers call on new and existing businesses in your market, it's also an opportunity to promote your bank.

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