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Value Added Solutions

At Meridian, we want to be more than just your merchant processor. We want to help you grow your business by saving you time and money and improving your bottom line. We have a variety of solutions that could assist with retention, increase consumer spending and solutions that will provide you with convenience.

RETENTION. You work hard through advertisements, specials and other promotions to get consumers into your store, so why not encourage a second visit by offering a loyalty program. Loyalty programs can be implemented with or without a gift card program and can even be cardless. You would also have the ability to access a loyalty member data base to do additional marketing.

INCREASE SPENDING. It's a fact – 61% of consumers who are using a gift card to make a purchase will spend more than the gift card is actually worth! Now is the perfect time to sign-up for a gift card program before the busy holiday season is upon us.

CONVENIENCE. We all have a long to do list and papers stacked up on our desk which makes finding time to run to the bank that much harder. With a variety of check solutions available, we offer several different ways to process checks that can either eliminate trips to the bank or reduce your risk of bounced checks saving you time on collection efforts. One of these solutions is called Remote Deposit Capture. *(Turn to page 2 for information on our upcoming webinar about this particular solution.)*

Meridian's Value Added Solutions

- Gift & Loyalty Card Programs
- Remote Deposit Capture
- Checks By Phone
- Check Guarantee
- Electronic Check Processing
- Mobile Payments
- ATM's
- Cash Advance

For more information on our value added solutions, please contact our office at 877.794.5729.

Remote Deposit Capture Webinar

Remote Deposit Capture (RDC) is the simplest, fastest – most secure way to deposit checks. Meridian Merchant Services invites you to attend a **FREE** 30 minute web conference on **August 24th, 2011 at 10am EST**. Learn more about how RDC can save you time and money while making your accounts receivable process more efficient. This session is focused on providing you with the benefits RDC will bring your establishment.

Some Benefits of Remote Deposit Capture:

Convenient

Enjoy next day availability of your funds, later deposit cut off times, and eliminate trips to the branch. Deposit into up to 10 different accounts.

Save Money and Increase Office Efficiencies

Cut resource time allocated to prepare checks for deposit. Simply Deposit eliminates the need to complete deposit slips, copy checks, endorse checks and drive to the branch. Checks are deposited in just a few minutes instead of hours.

Streamline your Accounts Receivable process through the Applied Payments module. Applied Payments automates the posting of checks to QuickBooks, Peachtree and many other accounting applications.

Easy to use

Little to no training is needed to use the intuitive Simply Deposit® web software and seamlessly integrated scanner. Get detailed

reports, track deposit history, access images of checks.

Safe

Remote Deposit Capture (RDC) is the safest way to deposit checks. Also minimizes your liability related to sending an employee to the branch during work – employees drive time is your liability.

Environmentally Friendly

Remote Deposit Capture is better for the environment because it reduces the use of natural resources like paper, boxes and envelopes.

Conference Agenda

- What is Remote Deposit Capture/Check21?
- What type of businesses can benefit from RDC?
- Key benefits of RDC?
- How will RDC help me save money and get money faster?
- How will RDC make my company more efficient?
- Live Product Demonstration of Simply Deposit
- Question and Answer

To register for the webinar on **August 24th**, simply email service@meridianmerchant.com with RDC in the subject and the names and email addresses of those attending. The week of the webinar, each attendee will receive a WebEx Invitation via email which will have a URL, meeting number and conference number. **Registration must be received by August 10th.**

American Made Matters

Meridian Merchant Services is a sponsor of American Made Matters. The mission of American Made Matters is to educate consumers on the importance of buying US-made products.

Contact Denise Shomo at 610.898.1435 if you are interested in becoming a member. You may also preview the member benefits page on the American Made Matters website.

www.americanmadematters.com

You can also search for members that sell to consumers and businesses on the "Buy American" tab.





Insider Tips: Address Verification Service (AVS)

AVS serves two important roles. First and foremost, it is designed to help confirm the billing address with the card issuer to reduce the chance of fraud when taking credit card orders over the phone or through the mail. This also potentially reduces fraud related chargebacks. It is also used as extra protection when accepting a purchase in person when the magnetic stripe of the card is unreadable. The second benefit of using AVS is that it may lower your discount rate.

It is important to remember that whenever you swipe a card through the terminal and the magnetic stripe is unreadable, you MUST manually imprint the customer's card with a manual imprinter (aka knucklebuster!) and have the customer sign the manual sales draft, otherwise you automatically lose your chargeback rights if there is a customer dispute or retrieval request. Having a response other than W, X or Y will also have the same impact.

One of the following AVS Codes will be returned to the merchant indicating the issuer's response to the AVS request.

Code	Description	Action
A	Address	Address matches – zip does not. Verify zip code. Accept at your discretion.
E	Edit Error	Address information failed edit check. Accept at your discretion.
N	No	Address and zip do not match. Verify. Accept at your discretion.
R	Retry	System Unavailable. Accept at your discretion.
S	Service Not Supported	Issuer does not support address verification at Visa, INAS or the issuer processing center. Accept at your discretion.
U	Unavailable	Address information is unavailable. Accept at your discretion.
W	Whole Zip	9 digit zip match. No action required.
X	Exact	Address and 9 digit zip match. No action required.
Y	Yes	Address and 5 digit zip match. No action required.
Z	Zip	5 digit zip matches, address does not. Verify. Accept at your discretion.

Referral Rewards

Don't forget about our referral rewards program!

Receive \$50.00 for any business who signs an agreement with us.

Simply email service@meridianmerchant.com with Referral in the subject line.

Include the business name, contact name and phone number.

~OR~

Submit the information via our website's Contact Us page.

www.meridianmerchant.com

We will take care of the rest.



Meridian Marketplace

Terminal Supplies

Printer 250

- Single Ribbon - \$4.60
- 6 Ribbons - \$24.95
- 10 paper rolls - \$16.75
- 50 paper rolls - \$65.50

Printer 900

- Single ribbon – \$4.90
- 6 ribbons - \$28.75
- 10 paper rolls - \$16.75
- 50 paper rolls - \$65.50

T7P-Friction/T460

- Single ribbon - \$4.60
- 5 ribbons - \$21.75
- 10 paper rolls - \$16.75
- 50 paper rolls - \$65.50

Omni, Nurit & T7P-Thermal

- 10 paper rolls - \$13.80
- 50 paper rolls - \$61.00

Miscellaneous Supplies

Decals

- Visa/MC/Disc – Free
- Visa/MC/Disc/Amex – Free

Imprinter/Supplies

- Imprinter - \$35.00
- Imprinter plate - \$2.50
- Sales drafts (100) - \$4.50

Cords/Outlets/Adapters

- 7 Outlet Surge Protector - \$19.99
- Terminal powerpaks – call for pricing
- 3' pinpad cord - \$9.50
- 6' pinpad cord - \$15.75

*Prices listed do not include tax and shipping.