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November Referral Rewards

You already know Meridian offers great customer service with competitive rates, so why not recommend us to a friend?

For the month of November, our Referral Rewards program just got even better. For a limited time only, you will be able to pick your incentive. Your choices include: free upgrade of your terminal, free PCI Certification¹ for a year, or \$100 cash in your pocket.

Simply send an email to service@meridianmerchant.com with 'Referral' in the subject line and include the business name, contact person and phone number in the body of the message. We will contact them and complete a complimentary analysis. When they sign with us, we will notify you and you will be able to pick your incentive from the choices listed above.

The referral must be received by November 30th in order to qualify for this offer. For more information, please contact our office at 877.794.5729.

¹ Scanning not included



New IRS Reporting Requirements Reminder

Effective January 1, 2011, the IRS is now requiring banks and merchant service providers to report the annual gross payments processed by credit and debit cards for each merchant.

Due to this new requirement, merchants must provide their processor with accurate information in regards to their business – **full legal name of the business, current address, and tax payer identification number**. If the information transmitted to the IRS does not match, the merchant will be subject to backup withholding at a rate of 28% of their payments.

We have already submitted a list to the IRS to proactively catch any mismatches and have reached out to those merchants who exceptioned out. We will be running the list a second time in November to make sure all updates were made to ensure a smooth process and prevent any possible back-up withholdings.

'Tis the Season – don't be strapped for cash

It's that time of year when everyone is looking to stretch every dollar. Let us help give your business some breathing room and lighten the burden.

It's time to look outside the box of traditional bank loans and explore the option that is available to you as a valued merchant. Whether you are looking to cover payroll, pay taxes, expand inventory, or even open a new location, we can help you obtain the funds you need. Our alternative to the traditional loan is called a CASH ADVANCE. A cash advance will allow you to obtain funds based on your monthly processing volumes.

HOW IT WORKS...

After reviewing the last four (4) months of your Visa/MasterCard volumes, we will determine the average of your credit card receipts. That amount can then be funded to you in as little as 7 business days. Repayment is simple – a small percentage of your daily Visa/MasterCard sales are deducted to pay back the advance.

QUALIFYING CRITERIA...

- Current with suppliers
- Good standing with your Landlord
- Not in or about to file Bankruptcy
- Visa/MC volume of 5K+

No tax returns, financials, personal guarantees or collateral needed. There are also no closing costs and no fixed monthly payments to worry about.

We have several Cash Advance companies that we work with to allow us to find the best match to meet your business needs. For more information, contact a Meridian Relationship Manager at 877.794.5729.



Holiday Hours of Operation

Please make note of the following changes to our hours of operation for the upcoming holiday season.

November 23rd: 8:00am to 2:00pm EST

November 24th: CLOSED

November 25th: 9:00am to 2:00pm EST

December 23rd: 8:00am to 2:00pm EST

December 26th: CLOSED

December 30th: 8:00am to 2:00pm EST

January 2nd: CLOSED



Emergency, on call technical support will be available by calling our main office number and selecting option 1. After hours support will continue to be available as well.



Insider Tips: Voice Authorization Instructions

If you receive a call ND response or your phone lines are down, follow these instructions to obtain approvals and process transactions.

VOICE AUTHORIZATION NUMBERS		
Visa/MasterCard	1-800-944-1111	2740000XXXX
Discover	1-800-944-1111	6011XXXXXXXXXX
AMEX	1-800-528-2121	XXXXXXXXXX
MERCHANT SUPPORT		
Merchant Support (8am to 5pm – Eastern Time)	610-898-1435 877-794-5729	2740000XXXX
After Hours Help Desk (5pm to 8 am – Eastern Time)	800-705-2559	2740000XXXX

VOICE AUTHORIZATION EXAMPLE (Visa/Mastercard/Discover)

(to only be used when normal processing cannot be completed - \$1.50 per authorization)

1. Call appropriate voice authorization number for card type
2. Select option for credit card with address verification
3. Enter bank number (067600) and press #
4. Enter merchant number found on your receipts or side of terminal (example: **2740000XXXX01**) and press #
5. Select option for either retail or mail phone order sale
6. Enter customer's credit card number and press #
7. Enter credit card expiration date(MMY) and press #
8. Enter amount and press #
9. Will recite amount – if correct press #
10. If response is **APPROVED** – **record the approval number**
11. Enter transaction in the terminal by following the forced or offline instructions

If you do not have instructions for entering forced or offline transactions, please contact our office and we will be happy to provide them to you.

When calling for a Voice Authorization, be sure to listen to and follow prompts as they do change. Always be sure to record the approval number given as it is necessary for you to receive credit for the transaction when entering it into your terminal. Please contact Merchant Support with any questions.

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.