

# BUSINESS SOLUTIONS

Designed to grow your business for your unique needs!



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 EMS currently operates in over 100 U.S. cities.

Electronic Merchant Systems 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



by **CIO** Outlook TOP 10   
**Retail Mobility**  
Solution Providers-2017

**440.835.2406**  
[www.emspaymentsolutions.com](http://www.emspaymentsolutions.com)

# BUSINESS SOLUTIONS

## Web Solutions

- Turnkey Web Store Solutions
- No Programming Required
- Mobile Optimized Site Included

### benefits

- Multi-channel Sales
- Reduced Selling Costs
- Market to the Affluent Web User
- Open All Night

## 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
- 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 and cellular carrier
- Lower "retail" rate on each credit card transaction
- 100% secure transactions
- Detailed reports are available

### benefits

- Save money with every swipe
- Password protected incase phone is ever lost or stolen
- Phone never stores any credit card data
- Minimize exposure to fraud losses

## ConvenuPAY

- Allows institutions to pass along the processing fees associated with accepting credit cards
- Simplifies your merchant compliance
- Provides your institution with a straight-forward solution for accepting payments face-to-face, over the phone, or from your website
- Offer Customers More Choices in Making benefits
- Convenience for your consumers to make apayments with a credit card
- Works to eliminate the customary fees associated with accepting credit cards
- EMS can have you 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 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
- Eliminating Bad Checks
- Quicker Availability of Funds
- Merchant can Choose from Multiple Options

## Partner Program

- Financial Institutions
- Chambers of Commerce
- Trade Associations
- Franchises
- Web Professionals

## why choose EMS

- Professional Customer Care
- Personal Touch with 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