

# THE BUSINESS PAYMENT PROFESSIONALS

## Card Not Present - Payment Solutions

### When experience matters . . .

Card Not Present payments - especially continue to be the fastest growing segment of the bankcard industry. More companies are empowering their purchasing team with MasterCard and Visa Commercial and Procurement cards (P-Cards) to acquire non-capital purchases; a process which is more efficient than traditional purchase orders.

As the use of commercial and procurement cards increases, MasterCard and Visa's requirements to qualify card payments for the lowest interchange rates continue to evolve. Interchange fees can account for 80-85% of your total cost of card acceptance.

### . . . it's the right partnership that counts.

At MLS Direct, we are experts when it comes to Card Not Present payment solutions. We have the experience to navigate MasterCard/Visa operating regulations and their impact on your card acceptance practices and bottom line. We'll help you stay ahead of the curve by providing you with regulation and rate updates when there is any potential financial impact to your business.

Today there are hundreds of categories of payment cards issued in the U.S. alone. The number of Business, Commercial and Purchasing card categories have been increasing annually. Each category carries a different cost which is ultimately passed onto your business. We can identify the types of payment cards you accept and work with you to implement solutions to minimize costs and maximize profitability.

### Enjoy the benefits.

#### Payment Processing solutions for:

- eCommerce Merchants
- Mail/Telephone - Direct Mail/Catalog
- Recurring Payments - Membership/Insurance

#### PCI Compliance

Maintaining annual PCI Compliance certification is simple with our user-friendly, web-based PCI Questionnaires and network scanning tools. Need assistance? No problem. Our knowledgeable compliance team is here to help.

#### Web Reporting/Funding

Gross funding of your MasterCard, Visa, Discover and American Express proceeds. Month-end debiting of fees for ease in reconciliation. With our web-based reporting you can view settled batches, transaction history, and monthly statements at a glance, anytime.

#### Business & Commercial Card Support

You'll love our integrated Level 2/3 enhanced data support for business and commercial card payments. Now, you can rest assured your card payments will qualify for the lowest interchange rates - with no additional data entry or administrative work on your end.

#### Virtual Terminal/Gateway and API Solutions

Take advantage of our PCI Compliant Virtual Terminal and Gateway Solutions with features like:

- Secure, encrypted storage of customer payment information
- Gateway/Shopping Cart support for eCommerce orders/invoice payments
- API integration with available card tokenization. With tokenization, customer payment data is stored securely on our servers, and linked to a 'token' stored in your Advertising/Circulation Software. Tokenization is a PCI Best Practice solution for protecting customer payment information.

**I'm ready to put my 25+ years of payment processing experience to work for you.  
 Call or email me today for a free, confidential analysis of your payment solutions and costs.**



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