



# RESTAURANT SOLUTIONS

## Your Recipe for Payments Success

Competition for consumers' dining and entertainment dollars is fiercer than ever. To be successful, you have to offer customers appealing food, a pleasing experience and competitive prices. While you take care of your customers, let NOVA serve your business with payment processing solutions to help you meet the unique challenges of the restaurant business:

- Competition for consumer dollars
- Varied and demanding customer base
- Fluctuating supply and operating costs
- Cash flow constraints
- High staff turnover
- Long hours

**NOVA's Restaurant Payment Solutions** deliver a full plate of payment processing tools that enable your restaurant to achieve greater control of your cash flow, minimize your collections risk, and offer customers a wide variety of convenient payment options. Why deal with multiple payment vendors when NOVA can deliver solutions to meet all your needs, and provide service and funding from a single source?

### NOVA'S RESTAURANT PAYMENT SOLUTIONS

#### Credit Card Processing

Customers can pay with their VISA®, MasterCard®, American Express®, and Discover®.

#### Debit Card Processing

Customers can pay with ATM/Debit cards and your business saves with lower transaction fees.

#### Electronic Check Service (ECS)

You can electronically image and process checks through the same system as credit and debit cards, significantly lowering your time and costs involved with processing checks, while accelerating your cash flow.

With your restaurant's extended hours, ECS can be a great tool to speed closing out the registers at the end of the day. You'll value the time saved by not sorting and endorsing paper checks, and be glad to avoid late night deposits at the bank.

ECS enables you to process both business and consumer checks, whether presented in person, or through the mail. If your business receives numerous corporate checks for catering or corporate parties, ECS can speed access to those funds.

ECS is not a "one-size-fits-all" solution. Choose from flexible verification and guarantee services that meet your business's specific needs.





### Dynamic Currency Conversion (DCC)

People from all over the world flock to the U.S. for vacations and business trips, while foreign nationals reside in the U.S. part time. No matter what brings them here, these consumers shop, sightsee and dine. If your restaurant serves numerous international patrons, you may benefit from NOVA's Dynamic Currency Conversion.

With DCC, international customers can use their foreign credit card to pay, and the charge is converted to their home currency right on their receipt. This conversion at the point of sale allows the customer to know exactly what their costs are, and your business receives a portion of the conversion fee as a rebate on your monthly processing statement.

### Electronic Gift or Prepaid Service Card (EGC)

Whether you use gift cards to replace your paper gift certificate program, as in-house promotions to attract new customers, or sell them as pre-paid cards to regular customers, gift cards represent a new revenue opportunity for your restaurant. Gift cards make great corporate gifts too; local businesses can purchase them as employee incentives, and you get the business. Use of gift cards promotes customer loyalty, and offers you another way to keep your customers coming back.

	Credit	Debit	ECS	DCC	EGC
Improve Cash Flow	✓	✓	✓	✓	✓
Reduce Risk	✓	✓	✓		
Consolidate Funding & Reporting	✓	✓	✓	✓	✓
Attract More Customers		✓			✓

### DELIVERY PLATFORM

NOVA's Restaurant Payment Solutions can be delivered on a variety of POS terminals, or via a PC or hosted software solution. Payment solutions can often be integrated into your point-of-sale system via a VAR interface, depending on your business configuration.

### SERVICE AND SUPPORT

Not only does NOVA offer a suite of payment processing solutions designed to help you better manage your business, but we back them up with around-the-clock customer support and online access to your account information.

With NOVA, customer support is available whenever you need it. A dedicated and well-trained staff of service professionals operates a 24/7 call center for voice authorization and client assistance.

MerchantConnect, NOVA's free online support tool, allows you to quickly and easily monitor your account around the clock from any Web browser. This convenient online site allows you to display recent deposits, view chargebacks and retrieval requests, access customer support, and much more.

