



# RETAIL SOLUTIONS

## Your Partner for Payment Solutions

As a retail merchant, you're in a competitive marketplace. To be successful, you've got to deliver high quality products and services at competitive prices. To be profitable, you've got to manage your overhead, and ensure continuous cash flow. That means getting paid in a timely, efficient and cost effective manner. Choosing the right payments partner can be critical to your bottom line. When compared to other payments processors, NOVA clearly delivers the most powerful combination of solutions, security and service in the industry.

When you think of electronic payments, chances are you may think solely of credit and debit cards. Yet today, NOVA's broad range of payment solutions has much more to offer you as a retailer.

**NOVA's Retail Payment Solutions** comprise a full slate of payment processing tools to help you achieve greater control of your cash flow, minimize your collections risk, and better serve your customers. Why deal with multiple payment vendors when NOVA delivers consolidated solutions, funding and service to meet all your needs?

### NOVA'S RETAIL PAYMENT SOLUTIONS

#### Credit Card Processing

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

#### Debit Card Processing

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

#### Purchasing Card Acceptance

Meet the needs of your corporate customers by accepting purchasing cards as payment. Purchasing card acceptance can be a means to attract more corporate clients to your business. NOVA's solution prompts you to enter the additional information required for these card transactions, enabling you to qualify for the lowest applicable interchange rates.

#### Electronic Check Service (ECS)

You can electronically image and process checks through the same system as your credit and debit cards, significantly lowering the time and costs involved with handling checks, while accelerating your cash flow. Both business and consumer checks can be processed, and checks can be accepted in person, or through the mail.

ECS is not a "one-size-fits-all" solution. Flexible verification and guarantee services can be mapped to the specific needs of your organization, and two versions of the product give it the versatility to address check acceptance issues in most environments:

**Point-Of-Purchase (POP) Conversion:** This process occurs in a check present/consumer present environment. ECS POP allows you to process checks from your walk-in customers with a greater assurance of payment.





**Accounts Receivable Conversion (ARC):** ARC is used for check present/consumer absent transactions. For example, if your store also offers merchandise through a catalog and you receive payments by mail, ARC enables you to electronically convert those checks, avoid hassles associated with processing paper, and get your funds faster.

### Dynamic Currency Conversion (DCC)

People from all over the world come to the U.S. for vacations and business trips, or to attend our universities. Some foreign nationals reside in the U.S. part time. No matter what brings them here, these consumers shop, sightsee and dine. If your business serves numerous international customers, you may benefit from Dynamic Currency Conversion.

With DCC, international customers can use their credit card to pay for goods and services, 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 establishment's paper gift certificate program, as promotional tools to attract new customers, or sell them as pre-paid cards for goods and services, gift cards represent a new revenue opportunity for your business. Use of gift cards promotes customer loyalty, and provides you an easy way to sell pre-paid services that keep customers coming back. Smart businesses even sell gift cards to corporations to use as employee incentives. Gift cards are also an ideal replacement for cash merchandise returns – give a customer a gift card, and the money stays in your store.

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

### DELIVERY PLATFORM

NOVA's Retail Payment Solutions are delivered on a variety of POS terminals, or via a PC or hosted software solution. Payment solutions can often be integrated into your business management software via a VAR interface, depending on your business requirements.

### 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.

