

Merchant Services

Are you paying too much to accept credit cards at your business?

Sierra Pacific Federal Credit Union is pleased to offer Merchant Services through NXGEN Payment Services!

This business-friendly program features:

- Highly competitive pricing and low start-up costs
- Fast transaction processing with 24/7 availability
- Options that help your business grow
- 24/7 superior support
- 24/7 access to payment processing data (batches, deposits, etc.) at no charge

REDUCE YOUR COSTS WHILE INCREASING & IMPROVING CASH FLOW

NXGEN Payment Services is a leader in the processing industry, providing:

Credit / Debit Card Acceptance

- Retail, Mail / Telephone Order, E-commerce, Wireless and Smartphone processing options
- Debit and Credit Card Acceptance: VISA, MasterCard, Discover & American Express
 - NXGEN's One-Point statement includes American Express transactions – and deposits are all made within 48 hours. One statement; one deposit!
- Integration with your software application and QuickBooks™

ABOUT OUR PROCESSOR & MERCHANT SERVICES PROVIDER

Elavon is the second largest processor in the U.S. Elavon designs, delivers and supports payment processing solutions for merchants of all sizes and industries that ensures security and reliability. And **NXGEN Payment Services** is Elavon's leading merchant services provider.

Let us provide you a **FREE ANALYSIS** of your current Merchant Services program. We promise you ...

- Complete understanding of your current charges and potential savings
- A review of the latest technology and options for your business

Submit your information today using [clicking here](#), contact us at xxx-xxx-xxxx, or stop by one of our convenient branches.

Electronic Check Processing

Improve Cash Flow with Quicker Deposits

For most retailers, check acceptance is a necessary, but expensive and cumbersome part of conducting business. With Electronic Check Processing, you can continue to offer your customers the option of paying by check, while dramatically reducing the risk associated with checks.

ECS turns paper checks into safe, efficient electronic transactions that are processed with the speed and ease of credit card transactions, and funds are typically available within 24-48 hours.

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Personalized Gift & Loyalty Cards

The most profitable square foot in your store!

Merchants of all sizes are launching profitable gift card programs every day. And the most successful are using their card systems for much more.

- 57% of gift card recipients spend more than the value of the card.
- 75% of consumers say they would like to receive a gift card as a gift.
- 12% of gift cards are never redeemed.
- Gift Cards outsell paper gift certificates 1000 to 1.

Now you can join the big national retailers in using electronic cards to grow your sales.

We provide every ingredient necessary for you to reach your sales potential:

- Premium-quality card production
- In-store displays & merchandising
- Real-time transaction processing
- Complete program activity reporting

And you can run several card programs with one system:

- Gift Cards
- Loyalty/Reward Cards
- Prepaid Cash Cards
- Promotional Cards
- Merchandise Returns
- Electronic Coupons

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ATMs

On-site ATMs allow your customers to access all of their available cash from bankcards, credit cards, etc. Studies show that customers they spend 20–25% of the cash withdrawn in your store!

Merchant Cash Advance

The Smart Choice for Immediate Working Capital

If you accept credit cards and need some working capital, you may qualify for a Cash Advance of \$2,500 to \$150,000. Your monthly transactions must be at least \$2,500. Approval takes only 7 business days. Repayment is through a percentage of your future VISA/MasterCard receipts. You pay back your cash advance only when you make a sale.