



PIVOTAL PAYMENTS – DEDICATED TO THE ONGOING SUCCESS OF YOUR BUSINESS

Varied Terminal Interfaces

Pivotal supports almost any type of POS environments and industry-specific terminal features and offers a large selection of reliable, durable and user friendly card processing and check verification terminals and peripherals. Our hardware platforms support industry leaders such as VeriFone®, Hypercom® and Lipman-Nurit®. We also reprogram existing terminals quickly and easily.

Internet Platform Integration

For merchant's expanding their business online, **Pivotal** also offers comprehensive, flexible and scalable Internet and mail order/telephone order credit card processing solutions.

Exceptional Merchant Support

At **Pivotal**, our support services are second to none and our merchants have access to our experienced technical helpdesk experts 24 x 7. Our support center will provide you with all the right tools and services needed to grow your business. Our dedicated technology and merchant care teams work closely with our merchants and are uniquely positioned to add value and experience to the relationship. Their cross training and excellent merchant service skills are what separate **Pivotal Payments** from other terminal management providers.

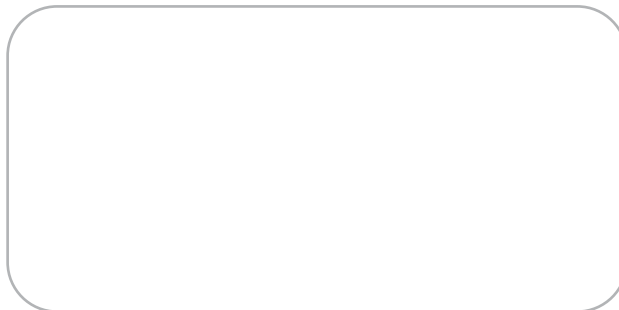


About Pivotal Payments

At **Pivotal Payments**, we understand the constantly evolving payment processing industry and are committed to providing merchants with the services that will ensure their business growth & success. An established company, **Pivotal** maintains a strong reputation for its complete range of payment processing services, scalable solutions and merchant focus.

We provide merchants with a full suite of services for card present as well as card-not-present environments including, nationwide credit & debit card processing, gift & loyalty programs, terminal management solutions as well as online credit card processing, virtual terminals and gateway solutions.

To schedule a visit or obtain more information, call your local representative today



www.pivotalpayments.com





MAXIMIZE PROFITS WITH OUR ADVANCED & AFFORDABLE CREDIT & DEBIT CARD PROCESSING

At **Pivotal Payments**, we understand that credit and debit card acceptance is a critical part of your business. Our card processing solutions are flexible and scalable and are designed to ensure your business success.

Complete and Affordable Card Processing

- Accept major credit/debit cards including Visa, MasterCard, American Express, Discover and Diners Club.
- Choose from our many flexible platform options including POS interfaces, stand-alone terminals and PC products for multi-terminal configurations.
- Benefit from our outstanding merchant support services and comprehensive reporting.

Affordable Solutions

Pivotal understands that merchants are constantly challenged to minimize their operating costs and we have developed our credit card processing solutions to provide the most comprehensive and reliable services at the most competitive rates.

Fast and Simple Application Process

Becoming a **Pivotal Payments** merchant is fast and easy with an approval rate of over 98%!

CHOOSE FROM OUR MANY MERCHANT SERVICES DESIGNED TO GROW YOUR BUSINESS

Electronic Check Processing

Accepting checks is a must, but processing traditional checks is expensive, time consuming and exposes merchants to fraud. The emergence of electronic check conversion and its major benefits to merchants has revolutionized check acceptance at point-of-sale. **Pivotal Payments** allows merchants to accept paper checks electronically, more quickly, more securely while significantly reducing the cost of processing.

- Improve checkout speeds.
- Reduce check fraud.
- Next day access to your funds.

Business Services

Pivotal Payments also offers various business solutions that can optimize your revenues. Through our convenient **Installment Financing Program**, you can provide additional payment options for your customers. You can also convert your accounts receivables into instant cash with our **Accounts Receivables Financing Program**, which is designed to increase profitability through cash flow crunch periods, growing pains or slow collections.

INCREASE CUSTOMER RETENTION WITH OUR GIFT AND LOYALTY CARD PROGRAMS

Pivotal offers both prepaid and gift card solutions. Available branded with your retail name and logo, our packages are available in an all inclusive solution with no up-front costs or in a customized program that is designed to suit the specific needs of your business.



Gift Cards Can Significantly Enhance Your Business

- Increase repeat business and customer loyalty.
- Generate more prepaid gift revenue.
- Boost brand awareness with your customers.
- Full cash value of card stays with your business with the cards "declining balance" feature.
- Eliminate fraud associated with paper gift certificates.
- Accurately track sales & redemptions.
- Use cards to increase the impact of your marketing campaigns.

