

RETAIL SOLUTIONS



PAYMENT PROCESSING YOU CAN COUNT ON



At Pivotal, we understand the pace at which your retail business operates and we are ready to provide you with a full suite of merchant services to ensure your success. Our advanced and affordable solutions include credit/debit card and electronic check processing as well as gift card programs, terminal lease and purchase options and other business services.



With years of experience providing cutting-edge payment processing services, Pivotal is unique in that we have developed merchant account solutions that are specifically designed to meet and adapt to the needs and challenges of retailers.

Features

- Process all major credit cards
- Fast, real-time processing
- Highly competitive rates
- Daily settlement
- Easy to use software and terminal applications
- Terminal purchase and leasing options
- Exceptional merchant support

Benefits

- ✓ Maximize payment options
- ✓ No processing down time
- ✓ Reduce costs
- ✓ Improve cash flow
- ✓ Makes day-to-day operations and training of new personnel a simple task
- ✓ More flexible turnkey options
- ✓ Peace of mind to grow your business



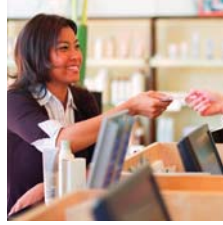


CREDIT/DEBIT CARD PROCESSING

Pivotal Payments supports all major payment types your retail operation will need including: MasterCard, Visa, American Express, Discover, Diners Club, Carte Blanche, JCB, stored value corporate cards and other emerging electronic payment options. Our rates are highly competitive and you get quick and reliable settlement to your financial institution.

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.



**LOW COST
LEASING
AND
PURCHASE
PLANS**



AFFORDABLE SOLUTIONS

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

VARIED TERMINAL INTERFACES AND FLEXIBLE PLATFORMS

All Pivotal software and terminal applications are easy to use, making day-to-day operations and training of new personnel a simple task. We can offer you many enhanced features as well as stand alone, networked or PC solutions. We can even integrate many third party retail management systems.

GIFT AND LOYALTY CARD PROGRAMS

At Pivotal, we know long term success for retail owners is repeat business. With our gift and loyalty card programs, you can increase traffic to your store and develop a loyal client base. Our pre-paid and gift cards feature your retail name and logo and 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.

CASH FLOW SOLUTIONS THROUGH ALTERNATIVE FINANCING

We offer solutions that help optimize store sales, like our convenient installment financing program that provides additional payment options for your customers. Also, turn your accounts receivables into instant cash with our Accounts Receivables Financing Program, designed to help you increase profitability through cash flow crunch periods, growing pains or slow collections.

ELECTRONIC CHECK CONVERSION SOLUTIONS

Check acceptance can become an integral component of operating your retail business. However, it does expose retailers to high costs and the risk of fraud. With Pivotal Payments Electronic Check Conversion, you can process checks just like a credit card. It's faster, more secure and costs significantly less than processing paper checks manually. The funding and security are similar to accepting credit cards and you provide a reliable and safe payment option to the check writer.

**For more information or in order to schedule a visit,
contact your local representative today.**