



Your Payment Processing Partner

ADDRESSING THE PAYMENT NEEDS OF COMMERCIAL CLIENTS

Partner with Vantage to attract and retain business banking customers with full service payment processing services.

Vantage Card Services is the payment partner of choice for community banks, trade associations, franchises, and other organizations where clients demand member value and quality support. Vantage offers a wide range of payment system consulting, providing your team with a resource for educational, consultative and advocacy based merchant services.

Quality vendor relationships are important in providing the variety of business banking services required by your commercial customers. Understanding the differences between service providers is critical when determining who to select as your partner.

The Vantage Partner program is designed specifically to meet the needs of Community Banks and offers comprehensive, low cost, value added, payment services without the underwriting risk associated with processing for merchants.

We encourage you to broaden the criteria for selecting a partner beyond bank revenue. Consider:

- ▶ Not just the Bank agreement with the provider but also pay close attention to the terms and conditions of the merchant agreement. You may negotiate that the Bank can terminate its agreement with a partner that you are not happy with only to find that your clients are trapped in a three-year term with expensive early termination fees.
- ▶ Their marketing message—is it a one size fits all, “rates as low as” approach that will reflect poorly on the bank?
- ▶ Their pricing model—Do they promote an introductory rate loaded with fees? Do they charge your clients mid & non-qualified fees, batch closing fees, annual fees, etc? Do they sell terminal “Leases” costing your clients thousands of dollars for equipment they could have purchased for a few hundred? You should insure restrictions to prevent these practices.
- ▶ Is the provider a sales or service organization—meaning do they outsource all enrollment, deployment and service functions.
- ▶ Do they offer a full array of solutions to meet the needs of your diverse commercial client base?

Vantage features the best value package of price, terms, service, solutions and incentives available in the payments industry. Vantage is a full-service provider. From sales, to deployment and implementation, to ongoing support, our account relationship team is all under one roof. And—Vantage provides a personal point of contact verses the standard mass call center approach to service found throughout the industry.

Our passion is providing high quality payment processing solutions that exceed our clients' expectations. We are continuously working on improving our programs, technology and service offerings to provide the best value available anywhere in the payment industry. We welcome the opportunity to be of service.

- Cash Advance
- Credit Card Processing
MasterCard, Visa, American Express, Discover
- PIN Debit Processing
Star, Interlink, Maestro, Pulse, NYCE, etc.
- Trade Credit Express
- Check Guarantee & Conversion
- Gift & Loyalty Card Services
- Visa Payroll Cards
- Contactless Payments
- Emerging Payments
- eCommerce Payment Gateways
- Corporate & Government Payments
- Wireless & IP Solutions
- Electronic Bill Presentment
- Merchant Services
- Terminal Management Services

“As credit and debit card acceptance has become increasingly widespread, the need for a professional consultative approach to help business owners evaluate payment processing costs and solutions has never been greater.”



Vantage is your Payment Processing Resource ▶▶▶

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