



total merchant services

payment solutions for your business



Total Merchant Services (TMS) is a Member Service Provider for HSBC Bank USA



Doing What's Best For Your Business

Total Merchant Services can provide the services you need at rates that are among the most competitive available.

It's easy to establish a merchant account with Total Merchant Services.

- *If you meet our liberal approval guidelines your application can be approved quickly and simply. In most cases, we can tell you in minutes if your application will be approved and can complete the entire process in a matter of days.*
- *Total Merchant Services accepts almost all types of businesses and we can approve accounts no matter how long you've been in business or regardless of your personal credit history.*
- *Applying for an account is easy with our online application. Just complete the application online, print it out, sign it and fax it in. There's no need for original signatures and no expensive overnight deliveries. If you prefer, you can apply in person or over the phone with one of our sales consultants.*

Total Merchant Services continues to work with you after your merchant account is approved to make it easy-to-use and cost effective.

- *We can deposit the money from your credit cards sales into any bank account you choose. You won't have to move your existing business or personal checking accounts to a new bank just to get a merchant account.*
- *Our fully trained consultants will provide you and your employees with the training you need to operate your credit card authorization terminals or software.*
- *We provide world-class technical and customer support, 24 hours per day, seven days per week.*
- *Our rates are among the most competitive available.*



Whether you operate a retail storefront, restaurant, hotel, service business, or an online e-commerce business, you need to accept credit cards. According to the U.S. government, nearly 75-percent of American families have one or more credit cards and many consider them their preferred method of payment. The fact is, if you don't accept credit cards your customers will likely go to someone who can.

www.totalmerchantservices.com

Total Merchant Services offers a comprehensive line of payment solutions for virtually any type of business including:

- Credit card acceptance – including Visa, MasterCard, American Express, and Discover, Diners Club/Carte Blanche.
- Debit cards.
- Check payments.

If you need to accept payments in person, take mail or telephone orders, use a wireless terminal for use in the field, or need real time credit card processing on the Internet, we'll work with you to create a custom-fit solution that best meets your needs.



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Partnered With Industry Leaders

We work with a wide range of POS terminal equipment and software providers as well as the largest credit card processors and banks in the United States to provide you with the hardware, software and services that best meets your needs for fast, accurate credit card processing.

- *Front-end authorization of credit card sales including Visa, MasterCard, American Express, Discover and Diners Club/ Carte Blanche.*
- *Back-end settlement of your daily and monthly transactions.*
- *Chargeback and retrieval services.*
- *Terminal help desk.*
- *Supply fulfillment.*
- *Any support you need to resolve funding and billing issues.*

To learn more about Total Merchant Services or to establish a merchant account, contact your local Total Merchant Services representative.



Who Is Total Merchant Services

Founded in 1996, the Colorado-based Total Merchant Services is one of the fastest growing credit card merchant account acquirers in the nation. The company has quickly become a leader in the merchant bankcard business by providing innovative and cost-effective solutions to merchants who accept credit cards for the payment of their goods and services. Total Merchant Services' customers include retail storefronts, restaurants, hotels, wireless terminal merchants, mail order/telephone order businesses, service-oriented businesses, home-based businesses and Internet-Based virtual storefronts.



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