

Who Is Total Merchant Services?

Total Merchant Services was founded in 1996 and is one of the fastest-growing credit card merchant account acquirers in the nation. We've 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.

Our customers include:

- Retail storefronts
- Restaurants
- Hotels
- Service businesses
- Mail order and telephone order businesses
- Home-based businesses
- Internet-based virtual storefronts

We've established business partnerships with a number of leading vendors so that we can provide our customers with the highest-quality and most reliable services available.

- Total Merchant Services is a Member Service Provider (MSP) of HSBC Bank USA (NYSE Symbol: HBC), one of the largest banks in the world.
- For back-end settlement of merchants' daily and monthly transactions, and for chargeback and retrieval processing, Total Merchant Services works with Global Payments, formerly NDCecommerce (NYSE Symbol: GPN).
- Total Merchant Services works with a number of front-end authorization networks including NDC East, NDC Central (formerly MAPP), NDC West, Visanet, and Paymentech.
- For Internet merchant accounts, we work with several Internet gateway providers including Verisign, Authorize.Net™, and Plug 'n Pay Technologies Inc.™
- For wireless merchants, we work with the leading wireless service providers including Cingular (RAM network) and US Wireless Data (CDPD and Motient networks).



Service and Support

We've grown by offering our account holders world-class customer support and services that meet virtually any need, all at rates that are among the most competitive available.

- **Sales Offices.** Total Merchant Services works with more than 200 independent merchant bankcard sales consultants, so you'll have a personal contact for your business. Whether you are a new business or already have a merchant account, our consultants can work with you to make sure you have the authorization system you need.
- **We work with virtually any equipment.** Because Total Merchant Services works with a number of front-end authorization networks, we can work with virtually any type of point-of-sale (POS) equipment in use today. So, if you already have a credit card authorization terminal, cash register, or other POS device, we can simply reprogram it to work with your new Total Merchant Services merchant account.
- **Training for you and your employees.** We'll call you to make sure you know how to operate your authorization system. We'll take you through how to complete a sale, issue a refund, void a transaction, settle a batch, and other operations.
- **Ongoing support.** If you have questions, need to replace broken equipment, or need additional supplies, our terminal help desk is there to provide any assistance you need to keep your point-of-sale terminals up and running at all times.
- **World-class customer service.** Our customer service is designed to make credit card processing easier, more convenient, and more productive for you. With knowledgeable customer service representatives available via telephone 24 hours per day, seven days per week, you'll always be able to get the answers you need, when you need them.

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