



RADIANT PAYMENT SERVICES

Backed by Radiant Systems, a global provider of point of sale technology to the hospitality and retail industries, Radiant Payment Services helps businesses like yours safely and efficiently process customer transactions and leverage the information related to those transactions.

From the time a transaction is made through settlement of funds, we manage the entire transaction process. As a result, you have fewer points of contact with fewer opportunities for error – while benefiting from heightened security, competitive and transparent pricing and an integrated, end-to-end solution that is easier to implement and manage.



RADIANT PAYMENT SERVICES

CREDIT CARD PROCESSING

From authorization to settlement, Radiant Payment Services merchants have access to the most robust payment options available – including everything necessary to accommodate the nearly one billion credit cards now in the hands of American consumers. Radiant Payment Services provides access to all major credit card associations including Visa®, MasterCard®, American Express®, Discover® and JCB®

Radiant Payment Services utilizes a nationwide payment infrastructure backed by fully redundant data centers that use precise load-sharing technology to maximize your protection against processing downtime.

By accepting credit cards, you will attract more customers, increase your average sales and speed up the check-out process. Debit and credit cards also do a better job of protecting you as a merchant, allowing you to avoid potential losses associated with fraudulent checks and the risks of running your operations with large amounts of cash in your restaurant.

DEBIT CARD PROCESSING

Up to 40% of all card transactions are made with a debit card. By offering debit, your customers can still purchase goods and services without having cash or a checkbook handy – and without incurring debt by using a credit card. Your customers also have the added convenience of getting cash back on purchases, while you have increased protection against chargebacks.

HOW PIN SECURED DEBIT CAN AFFECT YOUR BUSINESS:

➤ Increase Profits

The average debit purchase is approximately 17% higher than cash purchases. Debit acceptance can also increase impulse purchases because customers do not need cash, a checkbook or a credit card.

➤ Reduce Fraud

Requiring the entry of a customer's secret Personal Identification Number (PIN) helps reduce fraudulent card usage.

➤ Improve Customer Flow-Through

PIN-secured debit cards do not require businesses to record driver's license and phone numbers, which can speed up the checkout process.

CHECK SERVICES

Consumers still like to write checks, so it's important that your business accept them. But how can you help protect your profits against fraud? By partnering with Certegy, a worldwide provider of premier check services, Radiant Payment Services offers your business protection against bad or fraudulent checks. You can more confidently accept checks while allowing your check-writing customers to use their preferred method of payment. Electronic Check Capture (ECC) also provides faster funding from checks. Out-of-state checks can take up to a week to fund, but using ECC these checks will be funded in 24-36 hours.

WEB PAYMENTS

Enabling a Web site with a shopping cart allows a business to accept credit card payments for online purchases.

RECURRING PAYMENTS

This Web-based service allows businesses to charge recurring payments to a customer's credit card or through ACH from a customer's bank account in set intervals. Business owners define the amount and number of payments in any interval they choose.

WEB-BASED TRANSACTION REPORTING

Radiant Payment Services recognizes that you need information to make sound management decisions. You want this information in ways that gives you the flexibility to use it, manipulate it and interpret it. Online reporting provides you with simple, flexible and secure ways to access your data for benchmarking and analysis. Through Web-based reporting, you can retrieve whatever processing records you need, then view and print them, or export them directly to your PC.

VIRTUAL TERMINAL

The presence of a traditional POS terminal isn't always desirable in certain business environments. We can provide customers the ability to accept credit card transactions through an existing computer that has an Internet connection. Add support for swiped (face-to-face) transactions by simply attaching an inexpensive mag-stripe reader – also available through Radiant Payment Services.

GIFT CARDS

Radiant's gift card programs are a fast, simple way for businesses to capitalize on existing customers and bring in new customers, stimulating revenue growth. Remaining card balances bring customers back and increase ticket size. Gift cards also allow you to retain revenue on returns by avoiding cash-back situations.

CUSTOMER LOYALTY PROGRAMS

Repeat customers are the lifeblood of running a business. Successful merchants are turning to electronic frequency and loyalty programs to deliver targeted rewards and incentives that stimulate repeat business and increase store traffic. Our customer loyalty programs enable you to create programs that reward your customers for doing business with you.

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POINT OF SALE SYSTEMS



COMPLETE PACKAGES