

**IMPORTANT INFORMATION BEFORE YOU CHOSE A MERCHANT SERVICE PROVIDER.**



1667 Helm Drive  
Las Vegas, Nevada 89119

**CREDIT CARD & ATM SERVICES**  
**SERVING LAS VEGAS FOR 10 YEARS**  
**NATION WIDE SERVICE PROVIDER**  
**LOCAL COMPANY WITH 35 YEARS OF COMBINED BANKING EXPERIENCE**  
**OVER 2000 SATISFIED CUSTOMERS**  
**SERVING SMALL AND LARGE RETAIL AND HOME BASED BUSINESSES**



**ACCEPT CHECKS  
WITH 100% GUARANTEE**

**Hypercom and lipman products**

The decision you make when choosing a Merchant Account provider may be much more important than you think!

Why? Because you will rely on their service many times a day, as you take in credit card payments for your business.

The fees your merchant account provider charges, as a percentage of sales, will add up to tens of thousands, even hundreds of thousands of dollars, over the course of a few years!  
These fees are set by Visa, Master Card, American Express and Discover.

Bad or mediocre customer service can cost you many hours of gut-burning anxiety as you struggle to straighten out problems that may not even be your fault.

If, for any reason, you lose the ability to accept credit cards, your business will be crippled.

That is why it's critically important that your merchant account provider passes the following criteria.

Test #1. Quality and Integrity of the Provider.

I hate to tell you this, but the merchant account industry has a number of greedy and ruthless companies that are perfectly happy to take shameless advantage of you.

Here are some red flags to watch out for:

\* When you call during business hours, do you get an answering machine instead of a professional answering system or a live operator? **At ATM Merchant Systems a live person always answers the phone.**

\* When you ask the representative about rates, fees, hidden fees, and the terms of the agreement, do you get clear, simple answers to your questions?

\* Cheapest OR FREE equipment is not always the best, REMEMBER (YOU GET WHAT YOU PAY FOR)  
No business survives on giving away FREE any thing or below cost rates, if  
They do, how long you think they are going to stay in business. If you  
Are getting something for nothing how are they (the account provider making  
Money). If it is FREE what is the catch?. The catch is a long term contract, if your business closes or you decide to go else where, the provider will charge full retail price for your equipment a cancellation fee and one lump sum fee for the remainder of the contract. These charges are deducted from your bank account immediately. If you close your bank account, the provider will put a lien or judgment against you and on your credit. Are you willing to take this risk?

\* Does their website have a real domain name?

\* Are their business practices fair to new businesses? For Example, are they loading up fees and charges when you start An account with them, or are they only charging reasonable And fair charges with no tricks?

Please feel free to pick up the phone and ask our representatives any question you want: 1-888-878-8166

You will see how we give you clear, simple, direct and honest answers to all your questions.

Test #2. Is the Price Right?

The rates and fees you will be charged are critical!

Your number one consideration is what is called the discount rate.

The discount rate is simply the percentage of sales that you are charged for the service of accepting credit cards.

These rates vary from 1.70% Retail to over 2.5% for MOTO Visa and MasterCard.

American Express discount rates can go as high as 3.25%.

Here is a simple calculation. Suppose you sell \$1,000 through Visa at 1.79% discount rate. You will be charged \$17.90 ( $\$1,000.00 \times .0179 = \$17.90$ ).

You will receive \$982.10 for the \$1,000.00 in sales.

If your discount rate for American Express is 3.25%, you will be charged \$32.50 for the same \$1,000 in charges ( $\$1,000.00 \times 0.0325 = \$32.50$ ).

So, you will receive only \$967.50 for the same \$1,000.00 sales through American Express in this example.

As you can see, getting the lowest possible discount rates on all cards will make a tremendous difference to your bottom line.

Here are some questions to ask any potential merchant account provider.

\* Are your rates fixed or introductory?

**Beware of Free equipment Programs and low introductory Debit Rates**

Make sure rates are fixed. Do not accept any introductory rates. Some merchant account providers will try to attract you with super low rates up front ... and then as the months go by raise your rates and fees to shocking high levels.

\* Will you put ALL your rates and fees in writing?

If a provider will not agree to put 100% of all rates and fees in writing, eliminate them from consideration.

When your business is booming and you are processing many credit cards every day, from time to time you will need customer service on your account.

Your time is valuable.

If you are plagued with busy signals, or left hanging on hold, that is causing you unneeded aggravation and frustration - and quite possibly costing you money!

Great customer service must have ...

\* 24/7 availability with live operators at all times

\* on-hold times under 5 minutes at all times

\* friendly, courteous, knowledgeable representatives

\* A toll-free number

Before you sign up with any company, call up their customer service number.

Ask a few questions ... take note of their attitude ... are they interested in helping you or themselves.

The customer service number for our company.1-888-878-8166  
Call us up and ask any question you like. As many as you like.

We are 100% confident that our company, ATM Merchant Systems, will exceed your expectations.

ATM Merchant Systems has been in business since 1997 and we do business with large and small businesses nationwide. We have 35 years of combined merchant services and ATM experience. We treat every person as a person, YOU WILL NEVER BE JUST A NUMBER.

[www.atmms.com](http://www.atmms.com)

1-888-878-8166