



Merchant Services LLC

“Personalized Solutions to Meet Your Business Needs.”



Merchant Services Guide

Registered ISO/MSP of Wells Fargo Bank, N.A.
Registered ISO/MSP of HSBC Bank USA, N.A.



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What is Merchant Services?

Merchant Services is the name given to a broad category of financial services intended for use by commercial accounts. In its most specific use, it usually refers to the service that enables a business to accept a transaction payment by use of the customer's credit and debit card. More generally, the term includes the following:

- WB** Credit Card Processing - Visa, MasterCard, American Express, Discover and JCB
- WB** Debit Card Processing - Star, Maestro, Interlink, NYCE, etc.
- WB** Electronic benefits transfer – EBT programs (i.e., food stamps)
- WB** Check guarantee and Electronic check acceptance services
- WB** Gift and Loyalty card programs



Who is Washington Bancard?

Achieving success by providing quality services, strategies, practices and technology.

Washington Bancard provides payment processing solutions throughout the United States, giving merchants the most efficient and cost effective card acceptance programs in the industry. We built our business realizing that the best way to be successful is by providing **accurate** and **detailed** rate quotes with **full disclosure** of all fees and charges. Our growth has been attributed to our relentless commitment to customer satisfaction.

Today's fast changing technological advances in the electronic payments industry enables us to cater to all merchants. At **Washington Bancard**, we provide our merchants access to the various forms of payments which will help boost sales and increase revenue. Our full line of payment processing solutions include: Retail point of sale & terminal solutions, E-commerce, gift card programs, mobile and wireless processing.

The key to achieving successful growth and market share is to develop a strategy by taking into consideration the marketing strength of the company's founders, the development of a well-trained sales force, and maximizing target audiences for early growth and revenue opportunities. The company's business edge over other established merchant service companies derives from our extensive industry experience and pricing strategies.

We differ from industry competitors by promoting long term and sustainable business decisions. We educate our clients on advancements in the electronic payment industry, and implement efficient payment processing solutions. **Washington Bancard** maintains the highest standards in dealing with clients and business partners, and we make decisions based solely on those principles. We retain our valued client companies by earning their business with every interaction and transaction. We stand behind our commitment to quality service and our dedicated staff members and relationship managers strengthen our brand by providing exceptional service.

Washington Bancard is BBB accredited with the highest rating.

Our Leadership Team

Michael David Arama – President

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Mr. Arama is a Florida Lawyer and Business man. He is a graduate of Hofstra Law and a member of the Hofstra Law Review.

While a practicing lawyer, he had a lucrative business and entertainment firm. In 1997 Mr. Arama founded Merchant Data Systems, a payment processing entity that grew into a nationwide company serving thousands of clients. In 2003-2004 he was the founding member of Money For Merchants, providing merchants with cash advances of future credit card receipts. In 2008 he sold his interest in Merchant Data Systems and embarked on the task of bringing the first credit card cash advance factoring company to Europe. While in its early stages of development, European Merchant Services hopes to become the leader in that niche business.

Michael Arama's extensive experience and expertise in all phases of merchant services tempered by his legal experience provide the structure for **Washington Bancard** to set the bar for quality products and true customer service at competitive prices which will make client companies more efficient and profitable.

Elie Lewis Arama – Executive Vice President

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Mr. Arama is a Florida Native and graduate of Emory University, with a degree in Finance and Marketing.

In 1997, He accepted a marketing and sales management position with a subsidiary division of the U.S. leader in consumer products, Procter and Gamble. He managed over forty distributors in the Caribbean Basin and four countries in Latin America. His responsibilities included sales development for 20+ health & beauty brands that accounted for over \$20M in sales.

In 2004, Mr. Arama entered the payment processing arena as a sales associate for Merchant Data Systems. He worked as a sales manager and within two years managed a large portfolio of merchants. His success was attributed to building long-term relationships, adding value through education in electronic payments, and combining a true understanding of the payment processing industry while maintaining the highest standards in customer service.

In 2008, Mr. Arama accepted a two year consulting position with European Merchant Services, training payment processors to add cash advance services to their client base. His extensive training in payment processing products and services lead him to join the **Washington Bancard** management team. His responsibilities include general operations and management, marketing advancement, developing products and services, and creating competitive pricing strategies.



WB WashingtonBancard

Our dedicated technical support and sales staff are here for you.

Retail Accounts

Point of Sale and Terminal Solutions

Washington Bancard invests in dedicated relationship managers for all account services and technical support. Our account transfer procedures are designed to keep you up and running around the clock. Throughout all industries, **Washington Bancard** has the point-of-sale equipment you need to make credit card processing a seamless part of your business.



Our diverse products ensure that every merchant maximizes their productivity by utilizing the most efficient processing equipment. Retail solutions include settlements through all bank card platforms including Visa, MC, Amex One-Point, Discover, and Pin-Secured Debit. Our reliable solutions include equipment & credit card processing software for traditional storefront, restaurant, mail & telephone order, and E-commerce business. PC software can be loaded on your computer or virtual terminals, giving you online access to authorize transactions from any computer.

Check Services

Fewer trips to the bank – Reduced risk – Reduced fees

Check Standard & Guarantee benefits include:

- highest approvals in the check services industry
- around the clock customer service
- approval on out-of-state checks
- approval on checks from Canada and US territories

Check Conversion Plus benefits include:

- state of the art technology with check imaging
- this service automates the check process and expedites funds availability
- images are stored electronically
- funds are automatically deposited into your merchant account



E-Commerce

Web Site Shopping Cart

Our E-Commerce solutions give businesses of various sizes the capability to sell securely from their website. Either through a virtual terminal or an integrated shopping cart, **Washington Bancard** can help any business enter the virtual arena.

Features include secure Real-Time server based transaction reporting, recurring billing, and installment payment support. Hardware peripheral device support options allow for swiping capabilities, card holder signatures, and receipts.



Our E-commerce solutions are Payment Card Industry compliant and employ Industry standard secure data encryption technology.

Wireless

Processing where you do business.

Merchants on the go can utilize wireless and portable merchant account services to **“Accept Credit Cards Anywhere”**. Accounts are completely free to set up and carry low processing costs, flat low monthly fee, no monthly minimum or annual fee. At trade shows, art fairs, or produce stands, our wireless programs excel. If you sell products and services door-to-door, then a portable, wireless swipe terminal is just what you need. Wireless refers to electronic operations that occur without hard-wired connections, like those required for conventional swipe terminals. Wireless mobile technology works through communication towers and satellites that allow you (the merchant) to process credit cards and obtain real-time authorization. With our merchant loyalty program, we will sell you a dedicated wireless terminal at 50% off retail or you can take advantage of our wireless rental programs.



Mobile Processing

Turn your Cell phone into a Sell phone.

- Mobile Processing is available on any smart phone with web browser. Free mobile point of sale software solution for i-Phone, i-Pad, i-Pod Touch, Android, and Blackberry.
- Ideal for any small to medium sized business.
- We offer a variety of swiping methods including: sleds, blue tooth printers, and magnetic card-readers.
- Email receipt and signature options available.
- Customized data fields, auto-batching, real-time reporting and much more.



AprivaPay takes the powerful software used in traditional credit card terminals and puts it on your mobile device, simplifying card transactions and transforming your mobile device into a powerful business tool.

A complete solution includes:

Smartphone compatible Apriva service & merchant account.
FREE card-reader for mobile professionals and online reporting tools tracking sales, deposits, batch totals, statements, and charge-backs.



Features & Benefits:

- Supports any wireless network-no additional equipment needed
- Full featured point-of-sale solution supporting all major transaction types
- Easy to use downloadable software
- Highly secure PCI certified
- 24/7 customer service and technical support
- Personal relationship management team
- Guarantee funds at time of purchase
- Next day funding
- Same day approvals
- Simple, affordable program
- Low wireless service fees
- **No early termination fees**
- **No hidden fees**

Gift Cards

Build Brand Awareness and Customer Loyalty.



Plastic gift and reward cards are one of the easiest methods for building customer loyalty, acquiring new customers, and gathering customer data. We will provide best rate card productions since we combine orders from all clients. We will also offer many styles of pre-made accessories to help sell more cards. One card could store multiple values, cash, and points redeemable at one location and multiple locations. A dedicated in house design team will customize and create a very attractive gift credit card.

➤ Customer Analytics

SparkBase has a proprietary Loyalty Star Secure Online Portal designed to provide data on each customer enrolled in their company's reward programs. The portal can show customers average spending to favorite products.

➤ Mobile & Social marketing

SparkBase will build specific marketing tools into each Gift and Reward Solution. From SMS and email marketing to social media integration, we will promote gift and reward programs to a complete base of customers and generate awareness while increasing Return on Investment. 

➤ E-Commerce

SparkBase will include a customization for all E-Commerce Sites. This online reward program starts with web widgets that enable connection of rewards from offline to online. Customers can redeem, reload, and purchase new cards via E-Commerce sites.

➤ Mobile Reward Apps

SparkBase can include a plan for allowing customers to use their smart-phones to access offers and rewards. We provide custom, branded Apps that can be built in 45 days and allow partners to leverage SparkBase's existing mobile Apps and PayCloud to reach shoppers on their mobile devices.

➤ Campaign Management

Segment of customers respond to different rewards and offers. SparkBase has campaign management tools that help anticipate customer responses, create offers that speak to different segments of customers and optimize campaigns based on activity.

➤ Reporting

We will create custom reports that provide trends and important information attained from analytics gathered by SparkBase's systems. Reports can be auto-distributed at regular intervals or generated at a moment's notice through an online dashboard.



Personalized Support

We serve you so you can serve your customers.

Customer Service

We understand the importance of having your payment processing solutions and equipment **WORKING AT ALL TIMES.**

Our sales and administrative team has extensive training and experience in the merchant processing industry. We support our merchants with real-time transaction and settlement management, charge-back defense strategies, terminal & POS software troubleshooting, next day terminal replacement programs, terminal supplies programs, daily auto transaction settlement, as well as detailed statement reviews and fee analysis.

Core Values

Integrity and Trust: Washington Bancard maintains high ethical standards in our dealings with clients and business partners, and first and foremost, makes decisions based on those principles.

Teamwork and Sharing: We help our clients access the right information when they need it. Our dedicated staff is here to help make your business a success.

Long-term Relationship: Washington Bancard cultivates each customer relationship from a long-term perspective. We believe that the right implementation and customer relationship management can help minimize conflicts, and assist in coordinating activities and data-sharing. We hire skilled technicians, who combine a true understanding of the industry with a desire to provide exceptional customer service.

Adding Value with Education: At Washington Bancard, our customers' ability to understand the industry is truly our top priority. We take a practical approach to educating our clients on advancements in electronic payments. We implement efficient payment processing solutions which help improve their overall performance.

On a foundation of experience and true customer service, Washington Bancard will constantly strive to expand and improve the services we offer. Our knowledgeable and professional staff will help inspire, educate, prevent and solve problems for our customers. We realize our success by setting the highest standards in service, reliability, cost containment and commitment to build long-term relationships with our client companies, the community and our staff, based on mutual trust and respect.