Moneris
SOLUTIONS

Card payment processing for your business

Easy, reliable and secure solutions
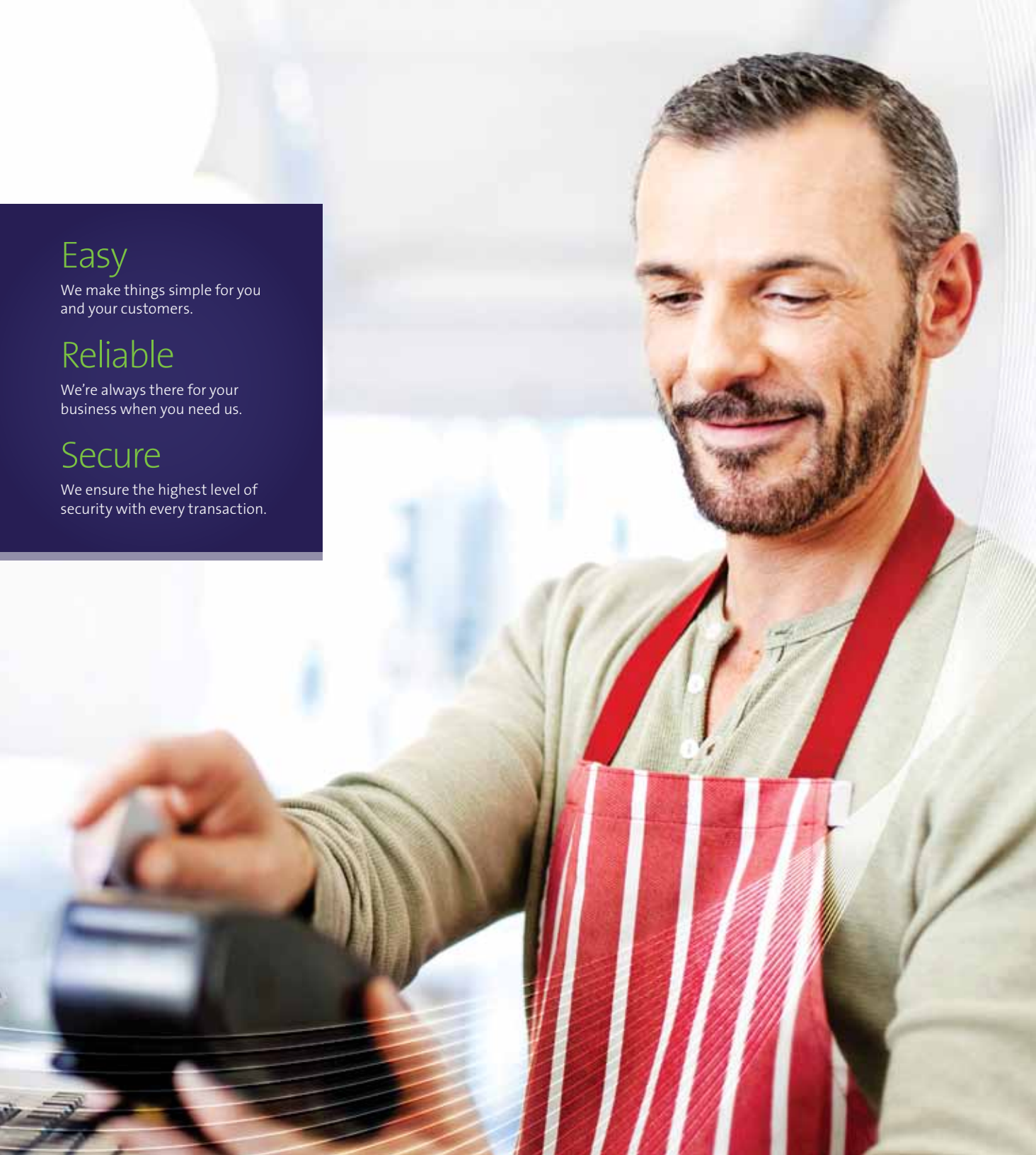
BMO Bank of Montreal

Easy

We make things simple for you and your customers.

Reliable

We're always there for your business when you need us.

Secure

We ensure the highest level of security with every transaction.

Why Moneris® Solutions for payment processing?

Easy, secure and reliable

Giving your customers an easy option to pay their way is a great advantage for your business. Not only does it help you increase your sales volume and speed up your service, but it can also improve your cash flow by depositing funds directly into your bank account.

More reasons to choose Moneris

✓ **Canada's leading payment processor**, with more than 3 billion credit and debit card transactions a year, for over 350,000 merchant locations across North America

✓ **A leading acquirer** that provides end-to-end customer service, including shipment, service and repair of payment terminals

✓ **Competitive rates** on payment processing services and products

✓ **Innovative and easy to use** products and services, including e-commerce and mobile solutions

✓ **99.9% system reliability**[1]

✓ **Fast and simple processing** that saves time and makes it easy for customers to pay you

✓ **Bilingual customer service** team that's available 24/7

✓ **Improved cash flow**, with payments deposited to your bank account usually within 1 business day

Visit **moneris.com** or call **1-866-681-4112** to speak to a Moneris representative today.

All you need

Debit and credit card payment processing has never been easier

As Canada's leading debit and credit card payment processor, we pride ourselves on the outstanding products and services that we deliver. No matter what size or type of business – whether you run a retail store, restaurant, health care office or delivery service – we have the perfect solution to simplify your card payment processing, so you can focus on managing your business and looking after your customers.

We also take pride in the high level of customer service that we deliver to our merchants. Our goal is to be continuously reliable and easy to use, ensuring peace of mind to both merchants and customers alike. Our bilingual customer service team is available 24 hours a day, 365 days a year.

Our secure and reliable solutions ensure that your terminals operate seamlessly. Whether you are on location, online or on the go, you can be assured that you never have to worry about your payment processing. Moneris is your single point of contact for VISA*, MasterCard†, Discover¶, Amex◊, Interac‡ Direct Payment, and all point-of-sale solutions.

Why I like Moneris

"Moneris has increased our level of service and eliminated the line of patrons that used to form at the central payment station."

Business Owner

Extras to help your business

Additional services that will increase revenue and help your business grow

We provide a range of solutions that allow you to increase sales and manage your business more efficiently – all in one place.

- ✓ **Retail management solutions** combine payment processing with inventory management and customer management tools

- ✓ **Data security tools** that help keep your data safe and reduce your risk exposure to online fraudulent activities

- ✓ **Online reporting and messaging tools** like Merchant Direct® give you 24/7 access to transaction data, summary reports, monthly statements and online customer service inquiries

- ✓ **Latest innovative technologies** include new and enhanced products and services whether you are on location, online or on the go

- ✓ **Loyalty programs** that help encourage repeat customer visits, drive incremental sales, and gain customer insight

- ✓ **Customizable gift card solutions** are an easy and cost-effective way to offer more purchasing options to your customers

- ✓ **Stationery and supplies** including thermal paper rolls, printer ribbons and many other stationery items

Why I like Moneris

"It used to take us hours to reconcile the month's transactions. Now it takes us an hour, total."

Business Owner

Which Moneris payment solution is right for your business?

Payment Terminal	Ideal Business Types	Description	Benefits
COUNTER / TABLE TOP	Retail Stores Showrooms Warehouses	Great for businesses that want to process payments at one stationary location with a high-speed or dial-up Internet connection and minimal hardware.	✓ Enhances customer service ✓ Secure and versatile
SHORT RANGE WIRELESS	Restaurants Salons Spas	This solution lets you bring payment processing right to your customers — on or near your premises using a wireless device and high-speed Internet.	✓ Enhances customer service ✓ Provides payment versatility ✓ Improves efficiency
LONG RANGE WIRELESS	Taxis Door-to-Door Sales Golf Courses Deliveries	Take payment processing to the next level by processing card transactions anytime, anywhere — in-store, on the go or at an event — using a wireless device and a nationwide network.[2]	✓ Provides great customer service ✓ Expands your business ✓ Improves efficiency
TELEPHONE IVR	Businesses with low credit card volumes and no debit card transactions	Process credit card transactions conveniently using voice prompts on any touch-tone phone. An ideal choice if you handle only a few credit card payments a month.	✓ Simple to use ✓ Enhances customer service ✓ Saves time and reduces risk
MOBILE APP & READER	Trade Show Vendors Contractors Accountants Electricians Home Repair Services	Transform your mobile phone or tablet into a payment device and process credit card payments wherever you are. Fast and simple, it allows you to accept payments and close sales on the spot.	✓ Flexible and convenient ✓ Faster and easier sales ✓ Secure ✓ Real-time reporting
CONTACTLESS	Grocery Stores Pharmacies Movie Theatres Gas Stations	Customers can simply tap or wave their card in front of a contactless reader and a transaction is completed in seconds.	✓ Fast and streamlined ✓ More convenient ✓ Protection against certain chargebacks

Are you considering online payments for your business?

Online Payment Module	Ideal Business Types	Description	Benefits
VIRTUAL TERMINAL	Call Centres Order Desk Environments	The Virtual Terminal module is easily accessible using most current web browsers and all transactions are processed securely.	✔ Reduce errors and lost sales ✔ Improves sales efficiencies ✔ Easily tracks employee usage ✔ Helps to reduce fraud
CARD PRESENT	Accountants Financial Advisors Insurance Brokers Property Managers Real Estate Brokers	The Card Present module allows you to plug a PIN Pad into your computer to process face-to-face debit and credit card transactions.	✔ Leverages an existing computer ✔ Frees up counter space ✔ No software to install or maintain
ECOMMERCE	Any online business	If you are conducting business over the Internet, or have a need for an online store, then you should consider the Ecommerce module.	✔ Provides easy access to transaction reporting ✔ Hosted payment pages ✔ Allows instant order notification ✔ Enhances cardholder security ✔ Helps to reduce fraud
BATCH PROCESSING	Publishing Communications Charities Insurance Utilities	If you process a large number of transactions on a daily, weekly or monthly basis that do not require a real-time authorization response or are not set amounts or on set frequencies.	✔ Saves time ✔ Enhances security ✔ Reduces errors ✔ Provides flexible processing
RECURRING PAYMENTS	Daycare Fitness Cable Hydro Telecommunications	If you bill your customers automatically for routine products or services on a set amount and frequency, such as weekly or monthly.	✔ Reduces administration time ✔ Reduces errors and collection expenses ✔ Increases customer satisfaction ✔ Helps to reduce security risk

You're in control

Moneris gives you options to choose what is right for your business. We can either integrate card payment processing with your existing POS solution, or we can provide you with a fully supported retail POS solution.

Integrated payment solutions

We partner with hundreds of technology vendors to make it easy to integrate your card payment processing with your business's programs – streamline POS processes, increase the efficiency of sales and inventory management.

Retail POS management solutions

Our retail POS software solutions are affordable, simple and secure. Whether you are just looking for a cash register replacement or an advanced solution to grow with your business, we have the right module for you.

✓ **Cash Register Module** – quickly and easily processes transactions such as sales, refunds, and exchanges.

✓ **Inventory Management Module** – adds, organizes and manages your inventory using a variety of helpful tools.

✓ **Customer Management Module** – creates customer profiles, tracks customer histories and assigns pricing groups.

✓ **Real Time Reporting Module** – offers a variety of financial, inventory, customer, employee, and miscellaneous reports.
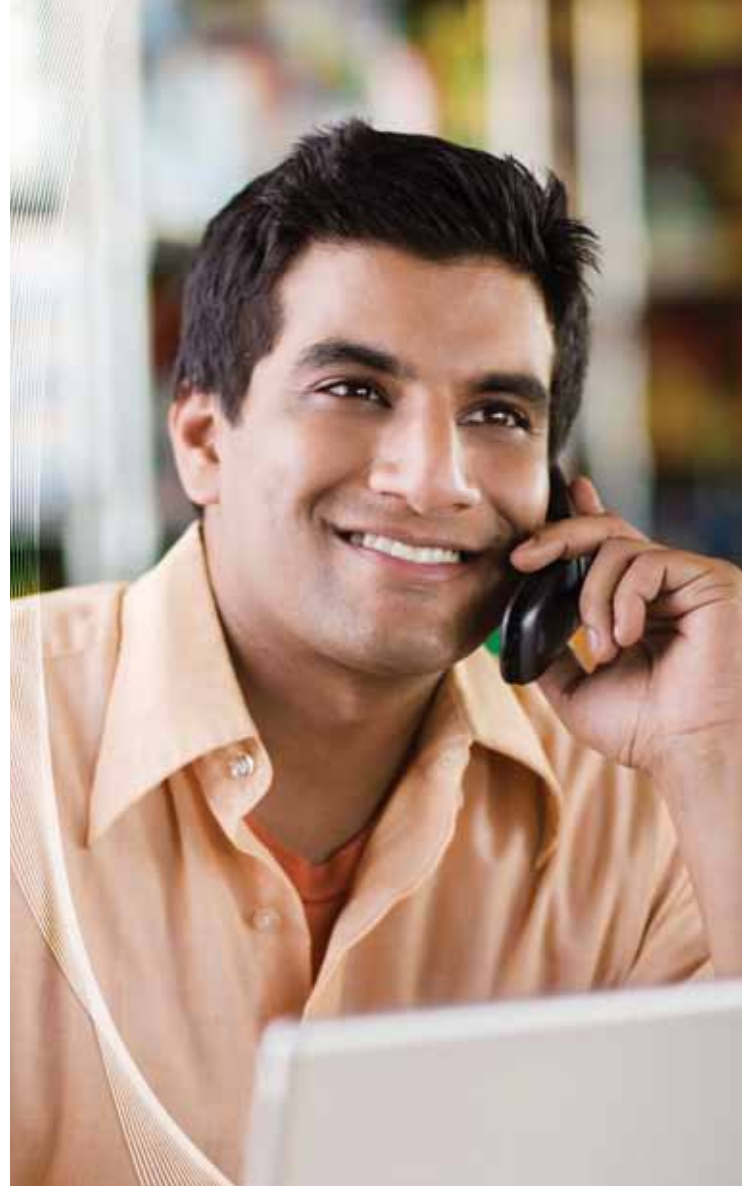
Why I like Moneris

"By partnering with Moneris, we got the support we needed to enhance our service offering and the creativity to bring in new business."

Business Owner

Getting started is easy

Follow these 4 simple steps.

Get your business running efficiently and effectively starting now. We make things easy, right from the start. All you have to do is follow these 4 easy steps.

1. Speak to a bank or Moneris representative today. They'll be able to answer any questions you may have, and help you fill out your forms to get started.

2. Once we receive your information, a Moneris Sales Consultant will contact you and verify all the details and determine your rates within one business day.

3. Upon approval, you can expect to receive your terminal and welcome kit by courier, along with easy to understand instructions on how to get started.

4. Read the instructions on how to use your new terminal, and you're ready to start building your business!

Why I like Moneris

"Moneris understood our needs and recommended a solution that benefits our organization — they're a good partner to do business with."

Business Owner

Frequently asked questions

Here's what you should know about Moneris

Who owns Moneris?
Moneris Solutions Corporation is a joint investment between BMO Bank of Montreal® and another large Canadian financial institution.

Why should I choose Moneris?
Payment processing is an essential part of any business, big or small. So it's important to run and grow your business with an industry leader in card payment processing. Our top priority is to consistently provide best-in-class service and reliability that you can always count on.

What is interchange?
More than 75% of the cost of accepting credit card payments is the rate charged for the type of card you accept, such as basic or standard, premium, gold, or corporate and the way that you accept that card. This rate, called "interchange," is the same for all payment processors and is set by the card brands. Only a small portion of fees you pay for the transaction actually goes to your payment processor.[3]

Do I need a different terminal to accept different types of payments?
Moneris is your single point of contact for VISA, MasterCard, Discover, Amex, Interac Direct Payment, and all point-of-sale solutions.

Who can I talk to if I have any other questions about my business?
At Moneris, we are always here to help. You can either go to **moneris.com** to read more about our products and services, or if you have a specific question, you can call **1-866-681-4112** and speak to a Moneris Solutions Sales Consultant.

Why I like Moneris

"The level of attention to customer service gives me peace of mind."

Business Owner

Here's how to get started

Visit **moneris.com**
or call **1-866-681-4112**
to speak to a Moneris
representative today.

Moneris Solutions Payment Processing Inquiries

Toll Free: 1-866-681-4112
International Calls: +1-416-840-1389
Cantonese/Mandarin Contact: 1-866-331-1959

Customer Service Inquiries

Contact the Moneris Service Centre at:
Phone: 1-866-319-7450
Fax: 1-866-607-6665

Mail

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moneris.com