



Spectrum Merchant Services is helping merchants
Take Charge!
— one transaction at a time!

The Spectrum Advantage

Processing with Spectrum Merchant Services gives you a business advantage:

- Pre-approved merchant accounts for over 100 merchant types
- 24/7 customer support
- Guaranteed low pricing
- Free consultation
- Free analysis and price comparison of current processing fees (if applicable)
- Custom designed processing program
- Transaction industry education
- Transactions processed with the world's largest electronic transaction processor

Spectrum Merchant Services is a registered ISO with JPMorgan Chase Bank, Hicksville, NY and

Who We Are

Spectrum Merchant Services (SMS) is a full service payment solutions provider, committed to offering the most innovative and cost-effective services.

SMS supports the latest technology to process transactions safely and securely from start to finish. Whether business is conducted face-to-face, over the phone, or through the Internet, Spectrum has the best solution.

What Makes Us Different

Transaction Integrity is more than a slogan at SMS; it's at the core of who we are. It refers to the high level of integrity in the relationships with our clients and partners. This is reflected from our policy of full disclosure of fees to simply following through on our promises.

What Others Are Saying About Spectrum

"Your excellent service, sets you apart from any other company we have dealt with in the past. In this day and age that is rare."

*Jenny Eid
Southern Comforts*

"We are thankful to have Spectrum Merchant Services steadfast attention handling our business transactions. The prompt service rendered during our last show was just phenomenal. This sort of remarkable service nowadays is rare. We have finally found a company which truly devotes its commitment to serve and understands client's urgency. Thank you very much!"

*Budy Soetomo
Director of Liberty Furnicrafts America, Inc.*

"Spectrum Merchant Services is one of the most integrity laden companies I have ever worked with. They will take a financial loss to uphold that integrity. This is unheard of in today's business environment."

*Joe Hamameh
Vision Merchant Solutions, Inc.*

SMS Offers the Following Solutions to Meet Customer Needs:



Credit Card Processing Solutions

At Spectrum, we understand that there are many types of businesses which do not require the same solution for credit card processing. What you need is the right solution for your type of business. Your transactions will be quicker and more convenient for both you and your customers! Spectrum offers multiple processing networks, ensuring the right solution for any type of merchant.

E-Commerce Solutions

Spectrum allows merchants to click their way to more sales. We provide everything a business needs to process on-line transactions.

- Virtual terminal
- Real-time Gateway
- Extensive downloadable reporting
- Multiple login and multiple level access features
- Recurring billing
- Fraud prevention features:
Verified by Visa

At Spectrum Merchant Services, we realize that price, service, and technology are key components that our customers examine. Our proven ability to meet these needs and exceed our clients' expectations has put Spectrum in a class of its own.

Check Solutions

Checks remain a popular payment option. They also present the greatest risk to the merchants in lost sales, merchandise or services. Spectrum's solutions include:

- ATMChex™ verifies funds are available in the customers account
- ECR (Electronic Check Recovery)
- ECC (Electronic Check Conversion)
- Consolidated Returns
- Check Collections
- Check Authorization

Debit Card Solutions

Debit card customers spend an average of 35% more per visit than cash customers. Spectrum offers debit card processing to increase sales volume and profitability, while dramatically reducing processing fees as much as 85% or more.

Gift Card and Loyalty Card Solutions

Gift Cards are a cash-generating product that doubles as a miniature "billboard" in your customer's wallet. A loyalty program is a powerful way to create a compelling reason for your customers to prefer your business over another.

POS Equipment and Software Solutions

Whether you want to process transactions through a standard desktop unit, PC software, mobile phone, wireless terminal or PDA, Spectrum has the latest technology to support your needs.

QSR Quick Service Restaurant Rebate Solution

Did you know that QSR customers using PIN-based debit cards spend as much as 70% more than cash paying customers?

With Spectrum's PIN-based Debit Surcharge Program, you will not only increase your ticket average, but you will also RECEIVE a REBATE on every PIN-based debit card sale.

ATM Solutions

Spectrum offers ATM programs that can be tailored to a merchant's specific needs.

POS Equipment Leasing Solutions

Whether a merchant needs to lease equipment, software or ATMs, Spectrum has the solution. We have a guaranteed approval program at all credit levels for merchants who process with Spectrum.

Online Merchant Reporting

Looking for an easy way to see your transaction data quickly and securely? Spectrum offers Online Reporting 24/7, from any location via the internet.

Call today to set up your Merchant Account (866) 377-3287 (Toll Free)