



# Payment Processing Solutions

End-to-end solutions to meet your specific needs.

## Payment Solutions From a Trusted Source

Your business is unique, and so are its challenges. In today's competitive marketplace, you must balance good customer service with efficient cash management and risk control. You're in good company with Elavon; we support more than one million business merchants worldwide. So no matter your business – retail, restaurant, hospitality, service, mail order, e-commerce – we have the solutions you need to optimise your payment processing.

You can't afford to limit customer payment options or delay access to funding. Elavon's solutions make it possible for you to realise operational efficiencies and improved cash flow. Our end-to-end network and single, international processing platform enable multi-currency and cross-border capabilities while creating operational and financial efficiencies for your business.

### Credit and debit card payments

Our payment processing solutions help you improve cash flow, minimise your collections risk, and better serve your customers – whether in-store or online – all while meeting stringent security standards to protect cardholder data, including Chip & PIN technology.

Elavon provides authorisation, settlement, funding, and support, giving you one point of contact for all your Visa®, MasterCard®, Laser, Maestro International, Diners® and American Express® credit and debit card transactions.

### Multi-currency processing

With Elavon, you can accept and settle card transactions in a variety of leading currencies. We offer local currency processing to the cardholder and settle in the currency you choose to facilitate funding. From Australian, Canadian or U.S. Dollars, to Euros, Japanese Yen, Norwegian Krone, Swiss Franc or Sterling and more, Elavon makes it simple for you to accommodate your international customers.



## Choose Elavon Today

### 1 End-to-end flexibility

Elavon is responsible for front-end authorisations, back-end settlement, and all customer support functions. You have one source for all of your payment processing needs.

### 2 Secure & compliant payment solutions

You can count on Elavon to deliver secure processing that meets PCI-DSS security requirements and local regulations to keep your business and your customers' information safe.

### 3 Superior customer service

Get the support you need around the clock from an experienced professional in our customer support centre or use our free online reporting system.

### 4 You're in good company

Elavon processes over a billion transactions annually for more than one million merchants worldwide.

### 5 Financial strength

Elavon specialises in payments and is backed by the strength of U.S. Bank – the 6th largest U.S. commercial bank – and its European affiliate, Elavon Financial Services Limited.



# Your Single Source for Reliable & Secure Payment Processing

## Point-of-Sale Solutions

### Payment terminals

Stay in compliance with the latest cardholder security standards with Elavon's broad range of dial and wireless terminals and peripherals that can support Chip & PIN processing. Whether you require an integrated solution or a stand-alone POS terminal, Elavon can support your needs with tailored solutions.

### E-commerce

Adapt your business to card-not-present environments safely and securely. Elavon's e-commerce solutions help you make the most of an international marketplace. From multi-currency capabilities to electronic Dynamic Currency Conversion (e-DCC), our online solutions keep you competitive in the fastest growing consumer marketplace.

## Value-Added Solutions

### Tourist payment service

Elavon's Tourist Payment Service combines Dynamic Currency Conversion, multi-currency capabilities and a unique tax-free solution providing service and choice to your travelling customers while delivering new lines of revenue to your business.

#### Dynamic Currency Conversion (DCC)

Available in card-present, card-not-present environments and for online environments DCC converts international Visa and MasterCard purchases into the cardholder's home currency at the time of sale and rebates a portion of the conversion fee back to your business.

Elavon manages the entire conversion process – from direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding and support. That means in addition to realising bottom line benefits, your business enjoys added efficiency from a single provider.

#### Tax-free service

When combined with DCC, Elavon's Tax-Free Service helps businesses better serve travelling customers, while generating additional revenue through rebates from a portion of conversion fees. Through the same point-of-sale device used to process all credit/debit transactions, cardholders who are eligible for international tax refunds are automatically recognised and provided with the information needed to reclaim international tax duties on the purchase of goods.

## Value-Added Solutions (con't.)

### Gift cards

Gift cards from Elavon increase revenue and attract new customers. They also reduce the fraud and labour associated with paper gift certificates. You can tailor our solution to meet your specific business needs.

## Online Reporting

### iMerchantConnect

Elavon's free online reporting and statement tool, allows you to securely monitor your account from any Web browser at any time of day. With iMerchantConnect, you can display recent deposits, view standard transaction, batch, and unpaid statement reports, and request more robust reporting such as chargeback and retrieval requests to enhance your operational efficiency.

## Security & Service

### Risk management and fraud control

Elavon's network has built-in fraud monitoring and control features to protect your business and your customers' card data. A robust set of risk management and fraud prevention tools are provided.

### Customer service and voice authorisation

From 24/7 authorisation to a dedicated and well-trained staff of merchant service professionals, Elavon supports your business.

To learn more,  
visit us online at  
[www.elavon.ie](http://www.elavon.ie)

