

SMALL BUSINESS BANKING

MERCHANT SERVICES

WITH TRANSACTION EXPRESS®



ACCEPT CREDIT AND DEBIT CARDS WITH TRANSFIRST®

Ridgewood offers you merchant services with TransFirst®—one of the nation's leading providers of payment processing solutions. With TransFirst, you can tap into a whole new section of the market and unleash your sales potential. They offer innovative money-saving systems to deliver payment services for less.

Customized Payment Processing Solutions for Your Business

Whatever your business model — traditional POS retail, mobile, mail/telephone order, ecommerce or any combination — we can customize a payment processing program that includes everything you need.*

Services Include:

- Ability to accept all major credit and debit cards, plus ACH processing and check verification
- Next-day funding available
- Multiple authorization networks and transaction processing options
- Quick and easy electronic application process
- 24/7/365 U.S.-based merchant support
- Comprehensive 24/7 online reporting to the appropriate federal and state agencies within the mandated timeframe.

Plus, accept American Express® Card transactions at the same rate as other payment cards† — American Express Cards can potentially bring in new business and help boost your bottom line. And it's all through TransFirst, with one statement and one point of contact!

Payment Processing Savings, Choice and Security

Our innovative product offerings include:

Transaction Express®: Complete online payment processing management system and payment gateway gives you complete control of your credit and signature debit card payment acceptance, wherever you are. Capabilities include:

- Real-time transaction processing
- Recurring billing with tokenization for both one-time and recurring (automatic and manual) payments
- Direct swipe via USB with no additional software

TransLink: User-friendly Internet-based reporting system helps you manage payment processing from any web-enabled PC. TransLink includes:

- Comprehensive activity reports that provide access to all payment card transactions
- User controls that allow merchants to create reports based on the information they need
- Online response to chargebacks and retrievals

Mobile Processing: Take your business directly to your customers with mobile processing solutions for your Apple® and Android® mobile devices. You can process all major credit cards, plus signature debit cards, and choose from multiple payment program options to suit your budget and processing volume. Features include:

- Single-screen entry for speed and convenience
- Secure connection and transmission via SSL
- Verification or decline notification within seconds

TransFreedom®: Accept credit cards simply and affordably. TransFreedom combines a number of monthly charges into one single low monthly fee that's less than the cost of the individual fees. It's serious savings made simple:

- No hidden fees – statements clearly explain all charges
- Merchant's choice of fee tier based on monthly processing volume
- Cost flexibility allows merchants to grow and still maintain low fees

Data Breach Security Program: This program offers you financial protection in the event of a security breach, saving potentially hundreds of thousands of dollars in fines and related expenses – all for a low monthly fee. The program covers:

- An industry-mandated audit for a suspected breach
- Card replacement costs and related expenses
- Industry assessments and fine

For more details about Small Business Banking services, call or visit your local branch, or go to www.Ridgewoodbank.com.



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WWW.RIDGEWOODBANK.COM

*All merchants subject to credit approval. Some restrictions and exclusions apply. All offerings are subject to change or discontinuance at any time.
†Merchants eligible to accept American Express Cards directly through TransFirst are those that process less than \$1,000,000 in American Express annual charge volume. Certain restrictions and exclusions may apply. Trademarks are the property of their respective owners and are not necessarily affiliated with TransFirst. TransFirst, LLC is a registered ISO/MSP of: Wells Fargo Bank, N.A., Walnut Creek, CA and Synovus Bank, Columbus, GA for Visa® and MasterCard® transactions only.

