



## POINT-OF-SALE SOLUTIONS

- All-in-one cloud-based secure solutions
- Latest hardware technology
- Improves overall customer experience
- Apps that improve and streamline operations



## VIRTUAL TERMINALS AND GATEWAYS WITH API INTEGRATION

- Transaction data and order information fields are saved indefinitely
- Recurring billing with your customer database
- Supports unlimited number of users
- Easy-to-use virtual terminal interface for both standard key input or the new touchscreen devices
- PCI / PADSS certification, available fraud modules
- Fully customizable receipts for printed or electronic receipts
- Cardholder numbers are secured, encrypted, and tokenized



## ABOUT NEWTEK BUSINESS SERVICES CORP.

Newtek®, Your Business Solutions Company®, is a leading provider of financial and business solutions for both small and large organizations.

### What we do:

- **Payment Processing:** Retail, POS, mobile, and ecommerce
- **Web Solutions:** Web design, security, and hosting
- **Technology Management:** Cloud infrastructure, disaster recovery, and virtual desktops
- **HR, Payroll & Benefits:** Online payroll, workers' comp, and group health insurance
- **Insurance:** Business, personal, and life

**Newtek**®  
Your Business Solutions Company

**NASDAQ: NEWT**

Newtek Merchant Solutions, LLC is a registered ISO/MSP for Westamerica Bank, Santa Rosa, CA.

Newtek Merchant Solutions, LLC is a registered ISO of Wells Fargo Bank, N.A., Walnut Creek, CA.

**Newtek**®  
Merchant Solutions

Your Payment Processing and  
E-Commerce Solutions Experts



[NewtekOne.com](http://NewtekOne.com)



800.277.6990



## WHY NEWTEK MERCHANT SOLUTIONS?

Newtek is a complete solutions provider that is committed to becoming a life-long partner with your business. To prove it, we provide you with superior levels of customer service and support, which include access to our senior management, 24/7 customer support, and a dedicated relationship manager that will provide you with concierge service.

We also aim to provide every client with the latest tools and technologies available in the payment space. This includes EMV-compliant equipment, mobile technology, and multiple platforms—such as First Data, Elavon, Card Connect, and TSYS—to ensure we can deliver the absolute best solution for your unique business needs.

### Key differentiators include:

- 97% merchant approval rate
- Next-day funding available
- Customized pricing, reporting and data analytics
- Discounted American Express rates
- PCI and security expertise
- All services and support handled in-house



## OUR PROMISE TO YOU!

“I will be personally responsible for your success and satisfaction! Our goal is for you to tell us that we are the best company that you have ever done business with.”

Andrew Cohen – President and COO  
Newtek Merchant Solutions



## POINT-OF-SALE HARDWARE SOLUTIONS

Newtek supports a wide variety of solutions that can address any of your card terminal needs, including EMV-compliant chip card readers.

## INDUSTRY-LEADING VENDORS

First Data  
Powered

clover  
A First Data Company

Verifone

ingenico  
GROUP

Dejavoo™  
Payment Software Solutions

PAX



## MOBILE SOLUTIONS

- EMV-compliant mobile readers
- Competitive rates
- Web-based transaction management
- All major smartphones supported
- Easy to get started



## ADDITIONAL SERVICES

- Convenience fee & surcharge options
- PCI compliance/breach protection
- Ecommerce solutions
- Gift card/loyalty programs
- Software integration options
- AMEX® Opt Blue
- B-to-B processing and large ticket
- Fleet cards - EBT
- Installation services
- Check acceptance services