

## Merchant Services - Jetpay

A Citizens Bank Merchant Services account provides a way to increase sales by accepting Visa®, MasterCard®, Discover® and American Express®. Receive quick, automatic credit directly into your deposit account.

### Features & Benefits

- Competitive processing rates
- Phone, internet and e-commerce options available
- Wireless payment processing using smartphone device or tablet
- Low equipment investment
- Help Desk support 24/7
- Dedicated Merchant Services team can provide you custom processing options

### Product Options

- **iProcess®:**  
This application turns a smart phone into a credit card processing terminal! A convenient, secure way for on-the-go merchants to grow their business with the flexibility of mobile technology.
- **Virtual Terminal:**  
An internet based electronic payment system which allows you to take one-time or recurring card-not-present transactions for your customers who prefer to call you for their purchases.
- **Traditional Terminals:**  
EMV ready terminals with the option to process near field communication (NFC) mobile wallets or regular card readers, wireless option available, all providing end-to-end encryption for maximum protection against fraud and misuse.
- **Check Verification:**  
Offers check verification and guaranty service to protect against losses and provide easier and faster point-of-sale check acceptance and verification.