

Merchant Program



Silverton Card Services offers community financial institutions two merchant program options. With our Standard Program, your organization controls profitability and assumes

liability and risk. Our Advantage Program offers financial institutions the ability to receive revenue share, with Silverton Card Services taking on the liability and risk. Regardless of the program you select, we offer 24-hour customer service and overnight terminal replacement.

Why partner with Silverton Card Services for your Merchant Program?

Unparalleled Service and Expertise

- Our years of merchant bankcard experience allow us to efficiently serve any size merchant, from the smallest business to most sophisticated company. Plus, our experienced merchant service agents efficiently service your needs.
- We effectively service electronic data capture (EDC) merchants and are extremely proficient at moving paper-based merchants to electronics.
- Our front-end processor is First Data Resources (FDR), the world's largest credit card processor for authorization and settlement. FDR provides 24-hour help desk support and is the leading processor in the credit card industry.
- Your merchants are supported throughout the terminal installation process, with employees trained on terminal use.
- We offer smaller volume merchants Automated Response Units (ARU), allowing them to take advantage of the attractive rates without incurring EDC equipment costs.
- The ability to accept TeleCheck, Gift Card and EBT (electronic benefit transfer/food stamps) transactions helps merchants increase sales and build traffic for their businesses.

Outstanding Revenue Opportunities

- If your institution takes on program risk and liability, you set customer pricing, plus our wholesale pricing allows you to up-charge the discount rate and fees.
- When Silverton Card Services takes on the risk and liability for your merchant program, we set pricing and share revenue with your financial institution. On average, our merchant program customers earn 10 basis points on Visa® and MasterCard® sales volume.
- Merchants have the ease of ordering supplies directly from our vendor with no costs processed via ACH from a DDA account - saving you time and money.
- Silverton Card Services waives application fees, but you have the option of charging an application fee based on market conditions.
- A minimal set-up fee is charged for terminal deployment and/or re-programming and your organization has the option of up-charging this fee.

More Reasons to Partner with Silverton Card Services

- Personalization - your financial institution's name is printed on merchant statements and billed according to pricing parameters you set.
- Chargebacks - our merchant program offers the industry's best chargeback protection system. We review and handle all transactions to defend your merchants from erroneous chargebacks, resulting in significant savings and protection from serious losses.
- Month-end reporting - allows your financial institution to effectively and efficiently monitor your merchant program at the bank, branch or merchant level.
- Help Desk Support - 24-hours a day, seven days a week at no cost.