

A large, light blue watermark of the UnityFI Solutions logo is visible in the background. It features a stylized 'U' and 'FI' inside a circle, with the text 'unityFI solutions' overlaid.

unity**FI**solutions

Merchant Services

# Merchant Services

Today, it is more critical than ever that businesses have access to quality, effective merchant products and services to meet their business goals. Merchants simply cannot compete without efficient payment processing hardware and software, inventory management solutions and special services like customer loyalty programs.

## **Why Chose Unity FI Solutions?**

Unity FI Solutions does more than just process card payments – we'll also help you build and expand your business through a full suite of cost-effective merchant solutions. Unity FI Solutions can assist you by tailoring the latest payment products and services available to suit your specific business needs. We will help your business take the maximum advantage of opportunities in the marketplace.

## **Our Solution – One Source, Many Services**

Unity FI Solutions meets a variety of needs for both long-established and growing businesses.

We offer custom-designed solutions that will be the best fit for your operation, whether you have a retail establishment or other business in need of ecommerce services.

# Payment Processing Solutions

## Credit and debit cards

Credit and debit cards are used in more than 74% of purchases, so the ability to take credit and debit card payments is essential for businesses to prosper. Unity FI Solutions offers competitive rates and fees to get you up and running quickly and efficiently, and our services are ideal for any retail establishment or other business in need of secure ecommerce solutions. Our processing systems allow merchants to:

- Accept payments from Visa, MasterCard, American Express, Discover, Carte Blanche, Diners Club and JCB credit cards
- Accept payments from debit or ATM cards
- Provide peace of mind to costumers

## Gift cards

A gift card program offers businesses the opportunity to increase consumer engagement, new business and sales. Our gift card processing program is simple and safe, requires minimal setup and has an easy-to-navigate interface. It can also be integrated with other Unity FI Solutions payments solutions.

# Payment Processing Solutions, cont.

## **EBT (Electronic Funds Transfer)**

The more ways customers can pay, the more opportunity there is for transactions to occur. Unity FI Solutions can set up payment processing for EBT transactions to add to the business' existing credit, debit and gift card processing.

## **Check management**

Unity FI's solution will streamline your check processing system.

## **Recurring billing**

Unity FI Solutions provides an easy-to-use automated billing system for businesses that process subscriptions, membership fees or any other type of recurring transactions. This solution can decrease the man hours needed to manually enter billing information and essentially lower costs.

## **Virtual terminals**

Unity FI Solutions' virtual terminals enable our clients to accept online payments and capitalize in the online market rather than lose business to ecommerce.

# Payment Processing Solutions, cont.

## **Point of Sale (POS) solutions**

Choosing a POS system can be a daunting task, but Unity FI provides a solution that can easily be configured to meet your business' specific needs. Our POS solution has key features to ensure efficiency and security, including:

- An intuitive, easy-to-use interface
- Data accessibility and security
- Detailed sales reporting

## **Wireless terminals**

Unity FI Solutions' virtual terminals enable our clients to accept online payments and capitalize in the online market rather than lose business to ecommerce

## **Online reporting**

Collecting detailed data on customers can provide a business with important insights that lead to increased sales and revenue. Unity FI Solutions provides this type of online reporting to businesses using our payment processing programs.

# Payment Processing Solutions, cont.

## Websites

A strong web presence is important for businesses that operate both online and offline. Our services can seamlessly blend into your existing website.

## Loyalty programs

Customer retention is key to running a good business. Implementing a loyalty program that rewards customers for purchases and encourages them to return and tell others about their experience. Unity FI Solution's platform allows businesses to customize an online portal and manage points, rewards and other incentive programs.



# Fees

Unity FI Solutions can help merchants navigate all the available options.

It is also valuable to educate yourself about payment processing issues, such as fees associated with the service.

Below are the most important fees you should become familiar with:

## **Interchange fee**

This is the most popular fee type and also the most complicated. These fees are paid to the card-issuing banks and include both a percentage of the transaction amount as well as a flat fee which is the same regardless of the transaction amount.

## **Authorization fee**

Every time you run a customer's card you incur an authorization fee. This is a charge simply for your communication with the bank to let you know whether the card is good or not. This is a flat fee.

# Fees, cont.

## **Assessment fee**

This is a small flat rate percentage that applies to total volume sales.

## **AVS (Address Verification System) fee**

This fee is applied when a credit card billing address is requested with any charge and verified before authorization is given on a transaction.



# FAQ

## **What makes Unity FI Solutions different from other payment processors?**

Unity FI Solutions offers an integrated solution that makes processing electronic payments easy and effortless. Most other merchant services providers simply provide you with a payment engine through which you must control and maintain each and every component of your system. However, Unity FI gives you access to the entire processing system so that you can streamline your accounts receivables and integrate seamlessly with your existing business management program.

## **What businesses are a fit for merchant services from Unity FI?**

Unity FI has the capabilities to serve both the needs of established and growing businesses, as well as organizations like schools or churches.

Any organization that accepts payments in a high volume, such as retail stores, restaurants, utility providers, will benefit from the range of Unity FI's merchant credit card processing services. We offer numerous types of payment services that can be individually implemented based on your business goals. You select which ones to implement, ensuring that you don't pay for anything you not related to your business goals.

# FAQ, cont.

## **What are the typical savings for businesses using Unity FI Solutions as a payment processor?**

The savings you'll realize from using our services vary from organization to organization. It largely depends on the number of transactions your business processes and the magnitude of payment services provided to you.

## **How secure is Unity FI's payment processing?**

We understand the security of your customer's sensitive information is a high-priority so, at Unity FI, we place a high value on providing secure solutions. We equip our platforms with the most stringent security and encryption measures that exist in the marketplace.

## **If I have questions about merchant services or experience trouble with my account what should I do?**

We're here to help. Our [support team](#) is ready to assist you by answering any questions that you have about our merchant credit card processing services. Whether you are inquiring about our solutions or need help managing your existing Unity FI account, our representatives are trained to provide helpful and friendly customer service and technical assistance.

# Contact Us

RCK is rapidly growing as a way for businesses to drastically improve their collections process. NACHA estimates that more than 3.8 million RCK transactions were completed in 2014 alone. If your business is interested in improving the way it collects on return items, [contact us](#). Our experienced team can walk you through your options and help custom design a solution that is tailored for your specific needs.

**Toll free: 877 395 5556**  
**[www.unityfisolutions.com](http://www.unityfisolutions.com)**

