

# RBC Merchant Services

Affordable, simple and secure



RBC Royal Bank



## Contents

Reasons to accept credit and debit cards	1
What does RBC Merchant Services offer?	2
Benefits	2
Solutions	3
The machine/hardware	4
Software functionality	5
Hardware specifications	6
Try RBC Merchant Services today	7
Who needs payment processing?	7
Common fees associated with payment processing	8
Universal terms and conditions	9

## Reasons to accept credit and debit cards

- › Your customers expect it – more people are choosing the convenience of paying with their credit and debit cards, especially those who earn points with each purchase. Consumers have come to expect that the businesses they frequent will have this facility available
- › Your competitors accept credit and debit cards – you can't afford not to. Card acceptance will give you the competitive edge to attract new customers to your business
- › Your business will be enhanced – research shows that accepting credit cards can increase revenue substantially by making your products and services available to a broader clientele. Customers who do not have cash on hand will be more inclined to make a purchase if they can pay with a credit card
- › Accepting cards makes your business more efficient – it shortens the wait time of customers counting cash. Also, errors as a result of cash handling are reduced and reconciliation at the end of the day is quicker and easier

## What does RBC Merchant Services offer?

- › RBC Royal Bank™ provides acceptance of Visa®, MasterCard®, American Express®, Discover®, Diner's Club® credit cards and debit cards for merchants of all sizes
- › RBC offers you the hardware, software and systems needed to manage your Point of Sale (POS) transactions

### **Benefits:**

- › Start up is affordable - with no large cash outlay required
- › Easy set-up – The RBC Merchant Services team will handle and support you through the entire process, from initial referral to the deployment of the POS
- › Training and support are included
- › Fast access to funds – funds automatically deposited into your RBC account with next business day access
- › Unique and customizable solutions – your business will get the POS solution that best fits your needs
- › Emailed statements and online banking - access to secure online reports 24/7
- › Continuous support – contact RBC any time

**Solutions:**

- › **Stationary counter-top device (in-store/ showroom/warehouse)**
  - Fast payment processing through high speed internet connection with dial up back-up
  - Compact design with minimal hardware
- › **Portable device (in-store/sidewalks/ delivery/trade-shows/catering)**
  - Secure method of payment using a nation-wide GPRS or Wi-Fi network
  - Take the terminal to the customer for convenience
  - Accept payments anywhere whether on the road or at an event
- › **Web-based/E-Commerce Solution (online)**
  - Use a PC and an Internet connection to process payments
  - Process internet orders, face-to-face payments, or set up automatic monthly recurring payments

## The machine/hardware

### **Features and benefits:**

- › Compact and easy to use. Ideal for all types of environments. Sleek, all-in-one design which combines a lightweight PIN pad with printer and communication base to efficiently process payments
- › By utilizing a high-speed Internet (IP) connection, you will eliminate the need for a dedicated POS dial-up phone line. Dial back-up feature allows you to continue processing card transactions in the event your IP connectivity is unavailable
- › Serve customers faster by processing transactions with a high-speed IP connection

## Software functionality

### **Card acceptance**

- › Visa, MasterCard, American Express, Discover, Diner's Club and Debit cards

### **Transaction support**

- › Transactions include: sale, refund, void and pre-authorization
- › Option to apply tip to debit and credit transactions
- › Training mode allows for training of new employees without affecting live transactions or totals

### **Security**

- › Can be password protected to restrict access to transactions, configuration and reporting functions
- › Card number masking on receipts
- › PCI PED approved

### **Reporting and messaging**

- › Online access to daily transaction data through Online Banking
- › Terminal stores and reprints any saved transactions
- › Daily detailed emailed reports of the previous day's transaction activity
- › Monthly consolidated statements

### **Connectivity options**

- › High-speed Internet connection with dial back-up or dial connection

## Hardware specifications

### **Display**

- › Bright white backlit display
- › 128 x 64 pixel LCD with backlighting
- › Supports 8 lines x 21 characters, including graphics

### **Communication and peripheral port**

- › Ethernet port 10BaseT
- › Dial Modem

### **Printer**

- › Integrated thermal printer with quick and easy paper loading provides fast and quiet printing of up to 18 lines per second

### **Accessories and refill**

- › Order refill paper rolls and any other products and have the cost conveniently debited from your RBC account
- › Items can be picked up from any branch

### **Dimensions**

- › Length, 8.3" x width, 4.1" x height, 3.3"

### **Weight**

- › 1.7 lbs



## Try RBC Merchant Services today

### **RBC is committed to offering the best competitive rate for your business**

Each business client has different needs. Rates will vary depending on the service you require. Do not choose your payment processor on price alone. Not all service providers offer the same level of reliability and service as RBC does.

### **Payment processing lets customers pay faster and in more convenient ways**

- › Process more sales
- › Improve cash flow
- › Track transactions easily
- › Reduce chances of fraud and loss

### **Who needs payment processing?**

- › Retail and consumer services – florists, salons, spas, apparel
- › Healthcare and professionals – chiropractors, dentists, lawyers or accountants
- › Trade businesses – plumbers, landscapers, housekeeping services, transportation
- › Restaurants – bars, dining, fast food, delivery
- › Business services – consultants, wholesalers
- › Education – universities, colleges, day-care / pre-school
- › Government and charitable organizations – fundraisers
- › Entertainment – golf courses, recreations and sports facilities

## **What are the most common fees associated with payment processing?**

- › Merchant Discount Rate (MDR): This rate is applied to all credit or international debit card transactions processed as a percentage of the dollar amount of each transaction
- › Local Debit Card Transaction Fee: This fee is a flat fee charged per transaction and is not based on the dollar amount of the transaction.
- › Accessories – terminals, imprinters, rolls, PIN Pads will be charged to your account upon request

## Universal terms and conditions

The following terms and conditions apply to you regardless of which services we provide to you. In addition, you and any of your third party service providers will adhere to the card association rules and regulations that we advise you about from time to time.

You agree not to process transactions that you know or ought to have known are fraudulent, unauthorized by the cardholder or prohibited transactions. You are responsible for the actions of your staff when they use the services provided for in this agreement. You agree to honour the card of any customer or cardholder that is presented to you as a form of payment in accordance with the terms and conditions of this agreement and you agree that you will, and you will ensure that your staff will follow all procedures and instructions that we provide. You also agree not to use our services to process transactions for another person, entity or merchant.

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To find out more about RBC Merchant Services or any other information not listed in this brochure:

- › Visit your nearest RBC Royal Bank branch
- › Call Nassau and TCI: 242-326-CARD (2273)  
Family Islands: 242-300-8472  
Barbados: 246-431-6777  
Toll-free from Cayman and Eastern Caribbean -  
1-888-847-5803
- › Or visit [www.rbc.com/caribbean](http://www.rbc.com/caribbean)

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