



SECURE PAYMENT PROCESSING  
HELP PROTECT YOUR BUSINESS FROM  
**CARD PAYMENT  
FRAUD**

**NEW EMS CUSTOMERS  
SIGN UP AND GET A  
CHIP/SMART  
CARD/EMV  
terminal for  
FREE**

Existing customers get **\$130 off**  
any EMV-ready terminal.

**Benefits of Processing with EMS.**

Process with an established payment processor handling billions of transactions since 1988 throughout the US.

Receive wholesale pricing for processing rates and transaction costs.

Receive local representation to answer questions/concerns, solve issues quickly, and assist in growing your business.

In 2013, the cost of U.S. payment card fraud grew by 29% to \$7.1 billion? On **October 1, 2015**, payment card fraud that could have been avoided through the use of a Chip/Smart Card/EMV terminal will become an expense to your business, rather than the credit card issuer.

CALL 1-864-991-8854 and mention code **EMVGEM**

Please see back for more details.



Electronic Merchant Systems is a registered ISO/MSP for BMO Harris Bank, NA, Schaumburg, Illinois, Chesapeake Bank, Kilmarnock, VA, and Merrick Bank, South Jordan, UT.

**Jerry Marullo / Local Consultant**

Office: 864.991.8854

Cell: 864.420.3095

Email: [jmarullo@emsofsc.com](mailto:jmarullo@emsofsc.com)

[www.creditcardsupstate.com](http://www.creditcardsupstate.com)

[www.plusbyems.com/4671](http://www.plusbyems.com/4671)

# Business owners save an average of **\$603** per year!

Do you pay...	Payment Processing for EMS Merchants:
Application Fees?	NONE
Statement Fees?	FREE for merchants processing > \$5,000 Monthly
Monthly PCI Compliance Fees?	\$6.00 Monthly; Provides \$100,000 data breach insurance for merchant
Price Match From Competitors?	FREE
Annual Pricing Reviews on your Account?	FREE
Batch Processing Fees?	FREE for merchants processing > \$5000 monthly
Reporting Fees?	FREE
Additional Authorization Fees?	FREE
Receipt Paper?	FREE

## YOUR CUSTOMERS CAN PAY WITH THEIR SMARTPHONE:

Many Chip/Smart Card/EMV terminals are also NFC (Near Field Communication) enabled so you will be able to attract customers who want to pay using their mobile devices with applications like Apple Pay™, Visa payWave® and other mobile wallets.



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- <sup>1</sup> The FREE EMV terminal offer is for an ICT220 terminal only. To qualify for this special offer, business must be a new EMS customer, and sign up for payment services by Oct 1, 2015. Limit one special offer per customer. The offer may not be combined with any other offers. This special offer may be extended, modified or discontinued at any time without notice. OFFER HAS BEEN EXTENDED.
- <sup>2</sup> Transactions fees and per-item charges are additional based on usage. A monthly minimum charge applies when qualified transaction fees and per-item charges are less than \$20 per month. Annual interchange or assessment increases by Visa/Master Card or Discover may affect rates. Rates and fees may change without notices. Rates and acceptance are subject to underwriting. Call EMS at 1-864-991-8854 for all terms and conditions.
- <sup>3</sup> Savings calculated on annual processing rates and are based on EMS's analysis of The Strawhecker Group's data on payment processing services. Actual savings depend on business type, card type, manner of card acceptance and volume of transactions.



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**[www.plusbyems.com/4671](http://www.plusbyems.com/4671)**