

WE WANT TO HELP YOUR BUSINESS

Increased Sales

Consumers spend more when they're not constrained by cash on hand. You enhance your customer service by offering a payment option customers prefer.

Accessibility

Nearly one in every three consumer purchases in the U.S. is made with a credit, debit or prepaid card. *(Visa USA internal statistics, 4th quarter 2006)*

Multitude of Users

Today, credit cards are responsible for more than \$2.5 trillion in transactions a year and are accepted at more than 24 million locations in more than 200 countries and territories. *(American Bankers Association, March 2009)*

Speed at Checkout

Credit card transactions are nearly a minute faster than using a check for payment.

Improved Efficiency

Paperless, electronic payments save time and money by minimizing cash handling and payment reconciliation.

Safety

Telecheck® offers immediate processing approval and minimized charge-backs.

Customer Satisfaction

Happy customers are more loyal customers.



MERCHANT SERVICES



Ronceverte, WV (304) 647-4500
Lewisburg, WV (304) 647-5051
Downtown Lewisburg, WV (304) 647-4530
White Sulphur Spgs., WV (304) 536-2224
Covington, VA (540) 962-5600
Hot Springs, VA (540) 839-5100

www.fnbwvva.com
Toll Free: 1-888-647-4500



RELIABLE TRANSACTION PROCESSING

First National Bank is committed to helping your business grow. Expand your customers' payment options, simplify your business operations, and increase your revenue with Merchant Card Processing. Our Merchant Service enables your business to accept **credit cards, debit cards**, and other payment options.

CONVENIENCE

- It's a payment option you provide your customers.
- Consumers carry less cash and prefer card use, even on small, everyday, purchases.
- Increase impulse purchases by being ready to accept any type of card.
- Open your business to a broader market by providing more purchasing options.
- Your merchant processing options can be as customized as your business needs.

Terminal use

Computer or "I-terminal"

Phone use

New equipment may not be necessary based on the processing option you use. Your merchant services can be as elaborate or as simple as you need it.

Toll Free 1-888-647-4500

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SECURITY

Would you give your nightly deposit to a stranger? That is likely the case if you are relying on third party processors. They control your cash flow.

Authorized payments are instant versus the process of check clearing.

Telecheck® offers immediate processing approval and minimized charge-backs.

Payment industry requirements for account data security provided for you via the First National Bank website.

EASY

- Daily processing is settled daily.
- You can select reporting capabilities that are most helpful.
- Real-time, detailed account information.
- Monthly statements provided.
- Technical support provided 24-hours a day, 7-days a week.
- We assist you with the processing needed. In addition we will be onsite with you to set up your services. We make sure you receive instruction on how to:

Use the equipment and process correctly
Process sales and refunds
Settle batches
Run reports



WHAT FIRST NATIONAL BANK OFFERS THAT OTHERS DON'T

LOCAL REPRESENTATION

We understand the electronic payment business how important it is to our business community. In handling your processing, we are able to provide the information you need, help prevent fraudulent sales, and provide face-to-face interaction should any issues arise.

BANK EXPERIENCE

Is your processing company in the banking business? Most are not and don't know your needs. We have partnered with the most reliable systems in the world and bring the banking experience to help you.

LOCAL SUPPORT

Processing companies without a local presence take money and profits out of our business community directly to large cities across the country.

We believe in giving back and keeping our money in our markets.

Locally underwritten by First National Bank, we offer affordable Merchant Services solutions to make accepting cards simple and safe. We want to help you ensure easy payment processing, save money, increase revenues, minimize potential fraud, and reduce charge-backs. Call us today!

