

Wells Fargo Merchant Services

Simplify your payment processing

And enjoy special benefits as a member of the North Carolina State Optometric Society

Wells Fargo Merchant Services is committed to making payment processing easier and more efficient, and to meeting the unique needs of business owners like you. Enjoy these special benefits as a member of the North Carolina State Optometric Society

- ✓ Preferred member pricing typically available only to larger merchants
- ✓ Customized reporting
- ✓ The confidence of knowing you're working with a preferred provider for the North Carolina State Optometric Society

Expert guidance and support

Our specialists work with you to understand your needs and get you up and running to take payments quickly. Plus, you'll enjoy dedicated ongoing support:

- ✓ Customer service available 24 hours, 7 days a week
- ✓ Easy online tools and reporting
- ✓ Guidance to help you protect customer data and stay in compliance with security standards

Simple, streamlined payment processing

We can help you:

- Conveniently accept the forms of payments your customers prefer, wherever you do business — online, on-site, or remotely
- Get fast funding — as fast as the next business day when linked to a Wells Fargo account

To find out more, talk to a Wells Fargo representative today.

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Together we'll go far



Help protect your customers — and your business — with improved payment security



Payment technology is evolving, and we're here to help you keep up with the latest standards.

By improving payment security and protecting customer information, you help reduce fraud and the costs associated with it. You also help protect your brand, encourage customer loyalty, and prepare for growth.

Wells Fargo Merchant Services is here to help ensure secure payment transactions by using multiple levels of security.

- **EMV Equipment**
EMV (Europay, MasterCard, and Visa) credit card technology uses a microchip instead of a magnetic stripe. EMV chip cards require either a PIN or signature for verification, reducing chances of card-present counterfeit fraud.
- **Encryption and tokenization**
Payment card data is encrypted prior to being sent for processing. When information is sent back to you, the card data is replaced with a randomly generated token number. This removes sensitive card data from your system and makes it more difficult for fraudsters to access customer and card data.
- **PCI compliance**
Compliance with PCI (Payment Card Industry) Security Standards evolves as the industry changes. We can help provide you with information to stay up to date.

To learn more and get help navigating the changing payment standards, talk to a Wells Fargo representative today.



Mark your calendar

After October 1, 2015, the major credit card payment networks may hold merchants who cannot accept EMV chip cards financially liable for “card-present counterfeit” transactions if an EMV chip card was presented. We can help you prepare for the upcoming changes in fraud liability.



Ask us about contactless payments, too

We can help you expand the payment options you accept to include Near Field Communication (NFC) contactless payments — which include NFC cards, smartphones, and fobs.

Business profile

The value of Wells Fargo Merchant Services

As a business owner, you know the importance of having products that meet your customers' needs. At Wells Fargo Merchant Services, we offer a wide array of comprehensive payment processing solutions. That's why we work with 140,000 business customers of all types and sizes. Plus, we understand that we must go beyond standard expectations in order to provide great value.

Meeting your business needs and taking it a step further are our goals. We provide these benefits to help us do that for you:

- Fast funding – Our merchants receive funds from most transactions available as soon as the next business day when funding to a Wells Fargo deposit account
- 24/7 reporting you customize and control via our provided Internet-based service
- Reliable, helpful customer service available all day, every day of the year
- The option to buy, rent, or lease your equipment
- Products designed for all types of business, from retail stores to restaurants to professional services, or anything else
- A sales team trained to help you make the right decision for you and your business
- Ongoing communication and support to keep you informed

Wells Fargo Merchant Services is a proven industry leader and part of one of the strongest financial institutions today. For over 30 years, we've worked with businesses like yours across the country to provide the customized solutions you'll need to grow and prosper.

The benefit of working with a partner you can rely on

Since 1976, Wells Fargo has been developing new and more efficient ways for our merchants to process payment transactions of all kinds. An in-house authorization and processing system established Wells Fargo as the first bank to offer electronic authorization for MasterCard® and Visa® transactions. In the e-payments arena, Wells Fargo was the first financial services company to process secure credit card transactions over the Internet.

Our history of innovation is complemented by Wells Fargo's time-tested, diversified business model, strong capital levels, safety of deposits, and our commitment to satisfying all our customers' financial needs. For over 150 years, Wells Fargo has built its reputation for security, stability, and solid financial performance. We are committed to maintaining that strength so that we will continue to be able to offer companies like yours the resources you need to succeed financially. Our mission is to make it easier for you to run and build your business.

The facts about our business

- Wells Fargo is a leader in the merchant payment processing industry, with substantial market share – 6th* in dollar volume of both credit and PIN debit cards
- In 2008, Wells Fargo Merchant Services provided payment processing services to over 140,000 merchants across the country with a total MasterCard/Visa processing volume of \$91 billion
- Wells Fargo Merchant Services processes over one billion* transactions annually
- *Forbes* magazine named Wells Fargo as one of America's best big companies (2007)
- Wells Fargo was ranked as one of the world's 25 most respected companies by Barron's (2007)

*Source: Nilson Report, 2007

How can we help?

(800) 823-4722

New Accounts

wellsfargo.com/biz/merchant