

MERCHANT SERVICES

## GATEWAYS AND ECOMMERCE

In order to build an e-commerce website, you need both a shopping cart and a payment gateway that have full functionality. A payment gateway is essential for online transactions and is a crucial part of e-business. Choosing the right payment gateway is one of the most critical factors in e-commerce success.

Central Bank offers a payment gateway with either an integrated shopping cart or an API interface with another vendor shopping cart. For merchants using alternative payment gateways, Central Bank supports many vendors with our processing network, TSYS Acquiring Solutions.

Your web developer and integrator may have a preferred vendor and you can confirm compatibility with us to verify if your choice is compatible and registered as PCI-DSS compliant.

Beginning January 2017, the reseller and integrator must be certified and on the Qualified Integrator and Reseller (QIR) vendor list as required to be PCI-DSS compliant for Visa rules and regulations.

Central Bank offers competitive rates and product options for processing. For more information on Central Bank's Merchant Services and their related cost, contact a Merchant Sales Officer at 859-253-6357 or 859-253-6288, or contact your Relationship Manager. Merchants will be required to complete a detailed application and to enter into a Central Bank Merchant Agreement in order to open an account. All applications are subject to business type and credit approval.