



Central Bank

MERCHANT SERVICES

VIRTUAL TERMINAL

Virtual terminal is a secure web based convenient solution, allowing merchants to process card and card not present credit, debit transactions, 24/7, from any device with an Internet connection. You can perform safe and efficient authorizations for Visa®, MasterCard®, Discover® and American Express® payments with no need for costly hardware or additional software.

FEATURES & BENEFITS

- Sale, void, full or partial refund, store payment to process on future date
- Email and toll free phone product support
- Email customer receipts
- Interchange savings with Level II & III data for commercial card transactions
- Multiple reporting options including customized fields and email delivery
- Fraud tools for card not present prompts, security code and address verification
- Fraud tools for advanced parameters, including blocking IP addresses, phishing filters and customized user security rights
- Level I PCI complaint service provider for cardholder data security
- Encrypted card readers (optional)
- Receipt printers (optional)
- Secure customer storage vault for repeat customer payments and payment history
 - Process credit card transactions using information from stored customer profiles
 - Process multiple credit card transactions at once using information from multiple stored customer profiles
- API interface or shopping cart availability for ecommerce transactions
- Includes Mobile Payment processing options for phone or tablet
- Donation Card availability for online donations
- Batch Upload
 - Upload credit card transactions from external files in comma separated value (CSV) format, for real-time processing
- Recurring billing
 - Create recurring payments that will be processed automatically on an annual, quarterly, monthly, bi-weekly, weekly, or daily basis

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.