

Merchant Services

CRESCENT STATE BANK'S PAYMENT PROCESSING SOLUTION

What if you could increase your sales and profitability by allowing your customers to pay for purchases or services with credit or debit cards?

With Crescent's Merchant Services you can enhance the purchasing power of your customers. We help a variety of businesses accept credit cards.

HOW DOES IT WORK?

Authorization - The customer pays for the purchase with card and the merchant submits the transaction to the bank and receives authorization from the issuer.

Batch - After authorization, transactions are stored in a batch. The merchant can set a time of day to automatically send the batch to the acquirer to receive payment.

Settlement - The acquirer sends the batch through the card association, which debits the issuers for payment and credits the acquirer.

Funding - Once the acquirer has been paid, the merchant receives the payment amount within 48 hours. A fee is charged monthly by the acquirer for processing the transaction.



CRESCENT MERCHANT SERVICES

Acceptance of all major credit cards, plus debit and ATM cards

Fully redundant, fast and reliable network - 100% uptime

24-hour, 365-day customer service and help desk support

Low equipment pricing with leasing options

Timely chargeback retrieval service

A variety of solutions, to fit your business needs



We Belong Together

www.CrescentStateBank.com

