We Are Better At Our Business So You Can Be Better At Yours.

Choosing the right payments partner can be critical to your bottom line. When compared to other processors, Oak Merchant Solutions in partnership with the Elavon processing network clearly delivers the most powerful platform in the industry.

The Industry's #1 Network

MasterCard[®] rates Elavon's network #1 for reliability and availability. Redundancy is built into every system, which assures 100% uptime and extends peace of mind during peak sales seasons.

End-to-end Ownership

We are 100% responsible for front-end authorizations, back-end settlement, and all customer support functions. You have one source for all of your payment processing needs.

Flexible Payment Options

You can count on Oak Merchant Solutions to deliver valueadded processing services like EMV compliant terminals in addition to PC and Internet based products.

Superior Customer Service

Get the support you need 24/7, online or from a trained professional in our customer support center.

Experience You Can Trust

Elavon processes over a billion transactions annually for more than one million merchants worldwide.

Absolute Reliability From the #1 Payments Network.

You can be assured that your transactions will be processed without fail. Excellence... it's our way of doing business.

Already Accepting Credit Cards?

Let us give your Merchant Account a thorough check-up! We'll review all of the rates and fees that you currently pay to your existing merchant services provider to see if we can save you money. You have nothing to lose but those higher charges!

Contact Us Today!

Work with a company you can trust. Our broad range of solutions, competitive rates, and unsurpassed customer service let you confidently accept any cards your customers hand you.

Payment

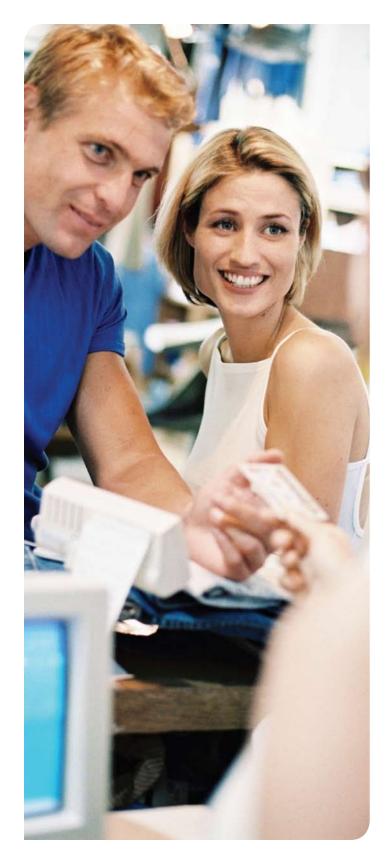
Transaction Processing Solutions





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If You Have a Payment Processing Need, We Have The Solution.

End-to-end solutions to meet your specific needs.

PaymentSolutionsfromaTrustedPartner

Your business is unique, and so are its challenges. In today's competitive marketplace, you must balance good customer service with efficient cash management and risk control. You're in good company with Oak Merchant Solutions. So no matter your business retail, restaurant, health care, service industry, mail order, e-commerce - we have the solutions you need to optimize your payment processing.

Credit Cards

Point-of-sale programs combine a broad range of credit payment choices with built-in business tools that make managing payments a breeze.

Debit Cards

A gateway connection to the debit network gives you additional flexibility when accepting payments.

Point-of-Sale Solutions

We understand the way you accept payments varies depending on your business model. That's why we offer a wide variety of processing solutions to meed the needs of different business environments.

Payment Terminals

Stay in compliance with the latest cardholder security standards with our broad range of dial, Internetenabled and wireless terminals and peripherals.

VirtualMerchant

Now, if you have a PC, you can take credit and debit payments - quickly and securely, anywhere, any time without a major investment of money or effort. VirtualMerchant is a complete hosted payment solution that instantly transforms your PCs into "virtual" payment terminals, accepting all credit and debit cards. VirtualMerchant is designed to accommodate organizations of any size in any business segment and process transactions in physical face-to-face, mail order/ telephone order, or e-commerce environments. It also easily handles recurring and installment payments. Best of all, you reduce risk and compliance headaches by letting the Elavon network protect your financial data, ensuring you're in compliance with the latest industry security standards and regulations.

viaWARP

ViaWARP solution lets you turn your PC into a POS payment solution using an existing Internet connec-tion to efficiently and cost-effectively process payments in a mail order/telephone order (MO/TO) environment. It's also scalable to expand as your business grows. And viaWARP is more cost effective than payment terminals, especially if you need to support multiple users.



Reporting Solutions

Online Reporting & Support Tools

MerchantConnect is our free online reporting tool that allows you to securely monitor your account from any web browser at any time of day. With MerchantConnect, you can display recent deposits, view chargebacks and retrieval requests, access customer support, and more.

Support & Operations

Risk Management & Fraud Control

Elavon's network has built-in fraud monitoring and control features to protect your business and your customers' card data. A robust set of risk management and fraud prevention tools are provided.

Customer Service & Voice Authorization

Customer support is there whenever you need it. A dedicated and well-trained staff of service professionals operates a 24/7 call center for voice authorization and client assistance.

