



## THE WORLD OF CREDIT CARD PROCESSING HAS A LOT OF PLAYERS. DO YOU HAVE ALL THE PIECES?

**RETRIEVER PAYMENT SYSTEMS** has rapidly become the leader in bankcard processing. Not only do we have the most profitable, risk-free, service-backed agent bank program, but **RETRIEVER** has also continued, since its earliest days, to focus on unparalleled personalized service and cutting-edge technology for the benefit of your merchants. **RETRIEVER** enables your bank to offer a broad range of products and services to complement your bankcard and debit card program, such as cash advances and electronic check verification and check guarantee.

Because **RETRIEVER'S** success is deep-rooted in merchant applications, they have pioneered countless custom software programs to meet the growing needs of sophisticated industries in the high-tech world of electronic transactions. **RETRIEVER**, partnered with First of Omaha Merchant Processing, gives your bank and your merchants the sound backing of an FDIC insured institution with the highest level of credibility in the bankcard industry.

**Monthly diagnostic management reports** from **RETRIEVER**, are easy to understand and serve as effective tools to monitor the performance and profitability of merchants. The diagnostic reports are further broken down by bank branches so management can determine areas where it is profitable and other areas where **RETRIEVER** can perform additional training.

Bank management will receive monthly and year-to-date volume and residual income information. They will, in addition, be able to compare the average ticket that each merchant agreement was based upon with the actual tickets being transacted, to determine if, justifiably, adjustments need to be made to a merchant's processing rate. With this unique and readily available information, management will be in a better position to seek answers to the many questions that can determine the profitability of an agent bank program.

- *Is the merchant meeting agreed upon expectations?*
- *Should we approach the merchant to upgrade their equipment?*
- *Are we seeing upward or downward trends?*
- *Is it time to review the merchant's total banking relationship?*
- *Are out-of-town branch locations in need of additional bankcard training?*

Bankers that are hesitant to approach merchants with rate increases, now find it a much easier situation to resolve with the justification at their finger tips. Likewise, with a well-balanced banking relationship, bankers may find it advantageous to reduce a merchant's rates based upon the review of their performance.



**Profitability** is the cornerstone of opportunity for your bank, as well as your merchants. **RETRIEVER'S** rates and processing costs to the bank are competitively priced, allowing the bank to determine the profit margins it wants to maintain as well as set rates it wants to charge the individual customers.



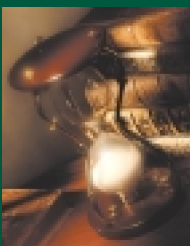
**Risk** can be virtually eliminated from your institution's bankcard portfolio when submitted merchant applications meet **RETRIEVER'S** approval criteria. This is a critical area of concern that will draw a favorable review and response from your regulatory examiners, who now are asking to review bankcard portfolios.



**Service** to **RETRIEVER** banks and merchants is unsurpassed. We offer a simplified, well communicated conversion program to get your merchants started. In addition, keyboard entry on the equipment allows your merchants to order paper and ink cartridges at no cost. The commitment and support shown by **RETRIEVER PAYMENT SYSTEMS** will extend and expand your bank's level of customer service.



**More Benefits** that separate **RETRIEVER** from competitors include: equipment warranties; ongoing training for bank staff, departments and branches; and marketing support with vertical market solicitation brochures, newsletter support, lobby signage, statement stuffers, and the industry's only CO-OP advertising program.



**Like your Bank,** **RETRIEVER** began with a mission to deliver superior service to your merchants and a commitment to provide them with state-of-the-art technology to meet their growing needs. **RETRIEVER** has successfully earned the confidence and loyalty of banks and merchants, a benchmark that can only be surpassed through the partnership of a progressive bank: a bank that appreciates a partner who cares about their customers as much as they do.



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