

Merchant Processing

R Michigan
Retailers
ASSOCIATION

Product Guide



Processing with MRA

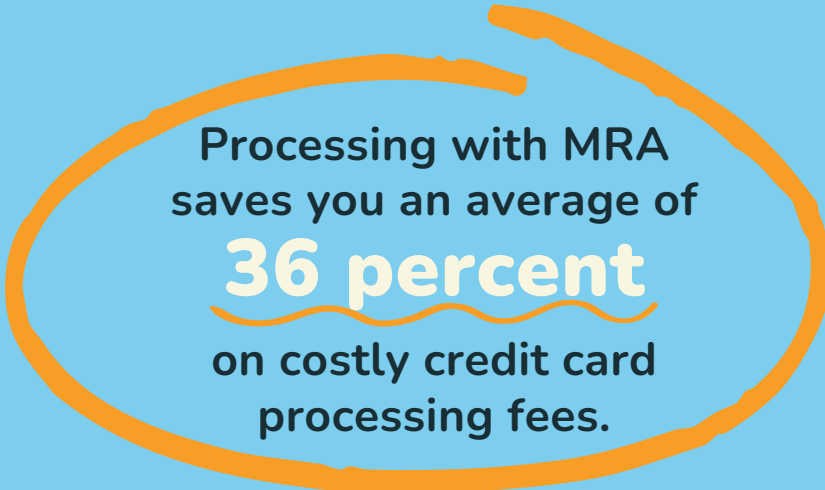


As your business grows, we have solutions to **grow with you.**

Whether you're in the market for a full-service POS system, considering an integrated solution, or are accepting credit cards for the first time, we have the solution for your business.

Contents

Program Overview	4
Stand-Alone Terminals	6
Virtual Terminal	7
POS Systems	8
Mobile Terminals	10
e-Commerce and Integrations	11
Surcharge and Cash Discount Programs	12
Program Benefits	14
Referral Program	15
Contact Us	Back



Processing with MRA
saves you an average of
36 percent
on costly credit card
processing fees.

MRA's Merchant Processing Program



A better way for your customers to pay

Accept payments wherever you do business: in-store, online, on-location, and over the phone. With a catalog of customized solutions to fit your business model, and options to integrate with your current systems, MRA's merchant processing experts will help you find savings worth switching for.



Free setup, support, and supplies



Competitive rates and no PCI compliance fees



Integrations with many platforms and software



Free receipt paper rolls



Free data breach protection



Local, experienced customer service

No one likes paying credit card processing fees, but everyone likes saving an average of **36%**.

Solutions for Every Business Model



Modern Terminals and Point of Sale Systems

Customized solutions for your business, no matter how you need to get paid.



Surcharge and Cash Discount Programs

Keep your prices competitive without compromising convenience, compliance, or customer trust.



Gift Card and Loyalty Programs

Offer more options to drive repeat customers and increase average order values.



ACH Processing

Get paid by check, online or in person, and streamline processes to increase your profits.

Stand-Alone Terminals

Michigan Retailers Association's variety of stand-alone terminals offer simple and cost-effective ways to accept credit card payments.

Virtual Terminals

A virtual terminal allows you to securely process credit card transactions on any internet connected device. Unlock a unified solution for all of your website or in-person transactions and put your customers first with a simple, all-in-one payments solution.



Countertop Terminals

- Ethernet/WiFi/4G/Battery
- Chip/Tap/Swipe
- Receipt Printer
- Text/Email Receipt
- Optional PIN Pad
- Surcharge/Dual Pricing



Wireless Terminals

- WiFi/GPRS/Battery
- Chip/Tap/Swipe
- Receipt Printer
- Text/Email Receipt
- Optional PIN Pad
- Surcharge/Dual Pricing



- Online Payments
- Recurring Payments
- Card on File
- e-Invoicing
- QR Codes
- Payment Links
- Payment Buttons
- Mobile Payments
- Text-to-Pay
- ACH Payments

- Custom Fields
- QuickBooks Integration
- Customer Facing PIN Pad (Ethernet)
- Tap to Pay (mobile app)
- Fraud Tools
- Surcharge and Cash Discount Options



- Online Payments
- Recurring Payments
- Card on File
- e-Invoicing
- QR Codes
- Payment Buttons
- Mobile Payments
- Text and Email Pay Link
- Pay Now Link
- Inventory

- Auto Level 2/Level 3
- Surcharge/Dual Pricing
- QuickBooks Integration
- Android Terminals (WiFi)
- ACH Payments
- Customer Fields
- Scan Card Feature



- Online Payments
- Recurring Payments
- Card on File
- e-Invoicing
- Payment Buttons

- Auto Level 2/Level 3
- ACH Payments
- Back Office Reporting

Point of Sale Systems

Manage inventory, employees, promotions, and reporting with one robust solution. A full-service POS system saves you time and money by streamlining your business operations.

genius
for restaurant



- Order Management
- Graphical Table Management
- Guest Facing Display
- Cloud Management
- Tableside Ordering
- Kitchen Display
- EMV Processing
- Delivery Solutions (Uber Eats, Door Dash, Postmates, etc.)
- Host Waitlist
- Time & Attendance
- Advanced Check Splitting
- Caller ID
- Offline Ordering
- Online Ordering
- Self-Order Kiosk
- Alcohol Inventory and Monitoring
- Surcharge and Cash Discount Options
- Loyalty Programs and Marketing

genius
for retail



- Inventory Management
- Employee Management
- Virtual Terminal
- e-Invoicing
- Gift Card and Loyalty
- Taxes and Tax Reporting
- Discounts
- Mobile Payments
- Pay at the Table
- Order Ahead
- Surcharge and Cash Discounts
- Payment Analytics
- Google Business Profile
- Google Ads
- Competitive Benchmark
- Customer Demographics
- Reputation Management

clover



- Inventory Management
- Employee Management
- Virtual Terminal
- e-Invoicing
- Gift Card and Loyalty
- Taxes and Tax Reporting
- Discounts
- Mobile Payments
- Pay at the Table
- Surcharge
- Customer Engagement
- e-Commerce Integration
- Online Ordering
- Table Management
- Third Party App Marketplace Integrations
 - DoorDash
 - Grub Hub
 - Bento Box
 - QuickBooks
 - Payroll
 - Plus 100s more

Not what you need? Our experts are here to help.

Mobile Terminals

Move with your customers and take your payments on the go! With Michigan Retailers Association's mobile payment solutions, anything is possible. Update your inventory on the road, access real-time reports, send a quick invoice, and give your customers the option to pay through a text message.



Retailers Mobile

- Bluetooth/Lightning/USB-C
- Payment Links/QR Codes
- Surcharge/Cash Discount
- Real-Time Reporting
- Upgrades Available



Valor Mobile

- Bluetooth
- Inventory and Discounts
- Tipping
- Scan Card to App
- PIN Debit
- Surcharge/Dual Pricing
- Upgrades Available



Ovation Mobile

- Bluetooth
- Inventory and Discounts
- Tipping
- Real-Time Reporting
- Upgrades Available



Clover Go

- Bluetooth
- Inventory and Discounts
- Tipping
- Real-Time Reporting
- Upgrades Available

Integrations & e-Commerce

Michigan Retailers Association's processing can integrate with countless e-commerce, software, and POS solutions. We work with hundreds of gateways to link our processing and third-party solutions, from medical practice management software, to wholesale, to restaurants, and everything in between.

We support *hundreds* of integrated solutions including:

authorize.net
A Visa Solution

CAYAN

cybersource
A Visa Solution

intuit quickbooks.

cardconnect

USAePAY

nmi

PayTrace

VALOR
THE FUTURE OF PAYMENT TECHNOLOGY

Practice Management
Bridge

datacap
systems, inc.

Payflow
PRO

FREEDOM.PAY

i POSpays
Payment Gateway Services

ORACLE
NetSuite

newgen

LOC

And Many More!

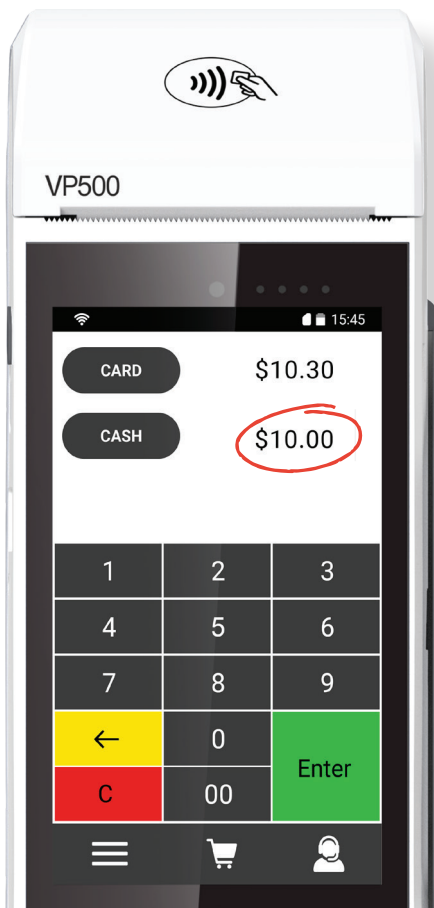


Surcharge & Cash Discount Programs

Your bottom line is important and we can help. Michigan Retailers Association offers a variety of solutions that support surcharging and dual pricing. Having payment options benefits you and your customers. This allows you to keep your prices competitive while still offering the convenience of card payments to your customers.

MRA members see an **average reduction of 75%** on credit card processing fees through the surcharge program.

Those are *savings* worth switching for! ✓



Offset your processing fees with four unique options.

We'll help determine which solution is best for your business and customers.



Cash Discounting with Dual Pricing

Offer a discount to customers who pay by cash, check, or store-branded gift card in lieu of credit cards. Dual pricing functionality displays both list and cash prices.



Surcharge Programs

Apply a fee to the cost of a purchase to customers who choose to pay by credit card.



Service Fees

Apply a flat or fixed fee to customers for a card-not-present payment. Available to specific government and education sectors.



Convenience Fees

Apply a fee when a customer uses an alternative payment method that isn't standard for a business.

Brag-Worthy Benefits



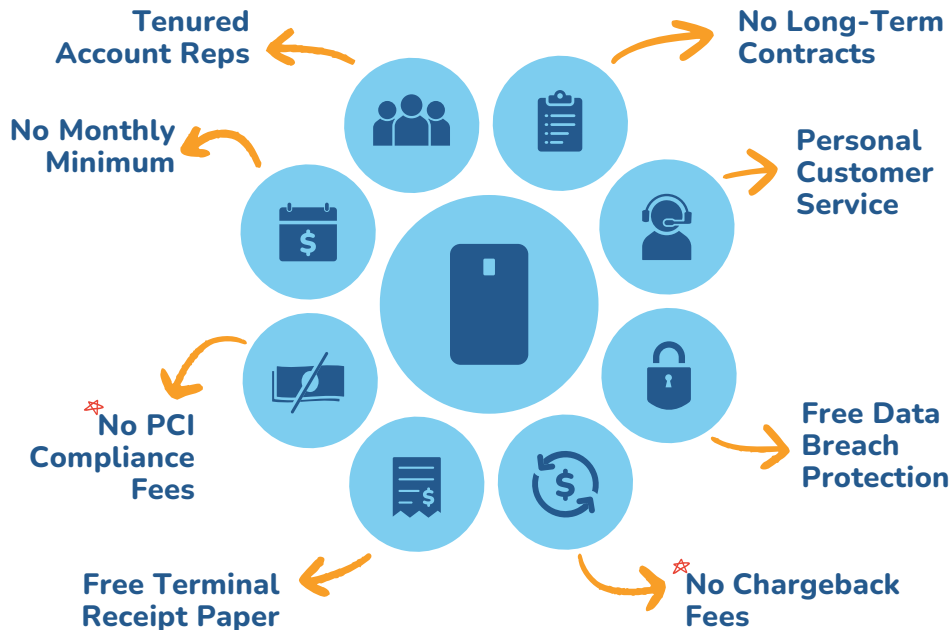
Michigan Retailers Association has made-for-you solutions tailored to your business – no matter your situation.

Referral Program



Do you know a business that could benefit from a Michigan Retailers Association membership or MRA's merchant processing solutions?

Why Make the Switch?



★ Does not apply to Clover

There's *strength* in numbers!

Refer a business, and **you'll receive \$50** when they become a member or sign up for merchant processing services.

Interested in becoming a referral partner? Email sales@retailers.com for more information on referral programs.



Refer a friend online today!

Retailers.com/services/refer-a-business



Contact Us



603 South Washington Avenue
Lansing, MI 48933



800.366.3699



sales@retailers.com



Retailers.com

Scan the QR code to
find the right *solution*
for your business.

