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# Payment Processing Services

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Process customer payments quickly and securely with credit and debit card solutions customized for your business needs.

**People's United  
Merchant Services**

A subsidiary of **People's United  
Bank**<sup>®</sup>

## Payment solutions for your business.

### Credit and debit card acceptance

Your customers can pay with Visa, Mastercard, Discover, American Express, digital wallets, and fleet and commercial cards. Debit cardholders enjoy security and speed with access to all major PIN debit networks.

### Point of sale technology

Whether you take payments in-store, online, or on a mobile device, you have access to fast, reliable, and more secure technology that supports your customers' preferred payment types.

### Mobile payment acceptance

Manage inventory, process transactions, track sales, and market to customers—anytime, anywhere—with a mobile point of sale solution. Simply attach one of our card readers to your smartphone or tablet to quickly and securely swipe cards.

### Gift card program

Encourage repeat sales, attract new customers, and boost your brand with gift cards. Additionally, issuing gift cards instead of cash back for refunds and returns ensures the money stays in your business.

### Electronic check services

Electronic check processing provides real-time authorizations with less hassle. Help reduce the risk of fraud, returned checks, insufficient funds notifications, and check processing costs while increasing back-office efficiencies.

### Fraud and data security

Payment security tools including EMV, point-to-point encryption, PCI compliance assistance, and financial support in the event of a data breach help protect you and your customers.

### Enhanced reporting and analytics

See your business like never before with online reporting. Get quick, easy, and secure access to detailed transaction data as well as applicable insights into sales trends. View summary reports online and on your mobile device.

### Technology and customer support

Friendly, knowledgeable customer support is available when you need it, 24/7/365. Get answers to your most pressing payments questions and assistance resolving critical issues that impact your business.

## What are the TOP FIVE reasons to accept card payments?

### 1. Boost sales

Accepting credit cards can lead to increased revenue since cards are a more convenient payment type for many consumers

### 2. Increase ticket size and capture impulse buys

Shoppers using credit cards generally spend more and make more impulse buys than those carrying cash<sup>1</sup>

### 3. Improve cash flow

Accepting credit cards gives you faster, easier access to funds as opposed to the time it takes to deposit checks and cash

### 4. Enhance convenience

Today's consumers expect a speedier checkout and want to be able to pay with their credit or debit cards

### 5. Improve payment security

Card payments are more secure and easier to track than cash and checks

<sup>1</sup> <http://www.creditcards.com/credit-card-news/impulse-purchase-survey.php>

## Let's get started.

Connect with us to build a card acceptance program that's right for your business.

 <https://www.peoples.com/business/merchant-services>

 Visit a branch

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