



Central Bank

MERCHANT SERVICES

DIALPAY TOUCHTONE CAPTURE

THE SIMPLEST FORM OF PROCESSING CREDIT CARDS

DialPay telephone credit card processing turns any touchtone phone — including cell phones — into a credit card processor that can handle all Visa®, MasterCard®, Discover® and American Express® payments.

Telephone processing with DialPay is a very cost-effective solution for low-volume businesses and on-the-go merchants who operate outside the four walls of traditional retail and businesses that want to keep equipment to a minimum. And because it's accessible 24 hours a day/365 days a year, your business never has any down time when it comes to accepting payment cards.

Initiating a DialPay transaction is as simple as calling the toll-free number on your touchtone phone and following a few simple audio prompts to enter the customer's credit card number, expiration date and sale amount using the keypad on your phone. Additional security prompts are available for Card not Present transactions.

The transaction is processed immediately, and a transaction approval or denial is issued. To issue a receipt, just use an inexpensive portable credit card imprinter to create a two-part carbon receipt — one copy for the customer and the other for you.

DialPay also supports a host of other necessary functions, including credit card refunds, and voids.

DESIGNED FOR

- Small volume merchants who desire minimal equipment costs

Central Bank offers competitive rates and product options for processing. For more information on Central Bank's Merchant Services and their related cost, contact a Merchant Sales Officer at 859-253-6357 or 859-253-6288, or contact your Relationship Manager. Merchants will be required to complete a detailed application and to enter into a Central Bank Merchant Agreement in order to open an account. All applications are subject to business type and credit approval.