

Frequently asked questions about merchant processing

Why should I use Brentwood bank for my credit card processing?

It's simple. For nearly 100 years, Brentwood Bank has provided personal customer service, competitive rates, and has helped local businesses thrive. Our dedication to helping businesses and our community grow is unparalleled.

What credit cards will I be able to accept?

The ability to accept Visa/Mastercard/Discover is automatically included with our service. We can also make it possible for you to accept American Express if you'd like. You'll be able to run debit and credit transactions, plus gift cards.

Can I use a smartphone or tablet to process credit cards? What other options do you have?

Yes, you can. Whether you want to accept payments in your store, online, or on-the-go, we have multiple systems to accommodate your needs. We also have systems that can consolidate all of your accepted payments – cash, checks, credit and debit – into one system so you can process transactions through a single gateway, giving you real-time access to all of your payments from any location.

We will talk you through all options and find a solution that works best for your business.

How will I get my money?

Brentwood Bank's merchant processing service uses the First Data platform and will have next day funding on batches processed by 4:00pm EST. For merchants with later batch times, funding will be received the day after.

Can Brentwood Bank save me money on merchant processing?

Because Brentwood Bank focuses on a holistic financial relationship with our clients, we are able to offer competitive rates. The best way to identify cost saving opportunities is for us to run an analysis for you. It's quick and easy. All you need to do is provide us with two to three months' of processing statements, and we will identify where we can help you save.

What happens if I'm already under contract with another company?

Most of the time, you can get out of your contract for \$175–\$250 dollars. During the account analysis process, we will look at your terms. Usually the cost savings you'll gain with our system allow you to make up those fees easily. We will guide you on the best approach.

What about my existing equipment?

As is common in many diverse industries, technology is constantly changing and that's very true with merchant processing terminals. We'll do our best to convert your current POS terminal or provide coding so that we can communicate with your current internet gateway. If needed, we offer a variety of on-the-go, wireless, counter top, virtual and e-commerce solutions.

Does your equipment accept EMV (smart chip transactions)?

Yes. All of our card-present terminals allow you to be EMV compliant.

Can you reprogram my existing terminals or software?

We'll do our best! With continued technological developments, sometimes, the terminal manufacturers prohibit the ability to convert your existing terminal. We would be glad to talk with you and see what kind of terminal or software you're currently using.

What about my gift cards?

We've got you covered. Brentwood offers an array of gift card solutions to meet every need—from basic cards to fully customizable cards.

How does the set up work?

It's very simple. First, your Brentwood Bank representative will work with you to find a solution that fits your needs and assist you in completing the application. Once the application is processed your merchant account will be ready in 3–5 business days.

Your Brentwood Bank representative will contact you to schedule a time for installation. You and your employees will be trained on how to use the system.

Is your solution PCI Compliant?

Being PCI compliant means you are handling your customers' card information securely. We can help you better understand the process, become compliant and maintain your compliance. Plus, you'll have access to a PCI help desk if you need it.

What reports are available?

Centralized and comprehensive online reporting is complimentary with Brentwood Bank credit card processing services. Reports are easy to generate and use, with data available by location, selected groups or across multiple locations. You can access your information virtually anywhere for greater flexibility and effectiveness in managing your business.

Have questions? We're here to help.
Contact Business Banking Services at:

412-440-9070



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