



***CREDIT SUPPORT
with only 1 Call!***

How many calls will you make to get all your funds after a problem? ONLY 1, if you have MERCHANT LINK Credit HELP!

Using our Merchant Link Network can provide you support over the *ENTIRE PROCESS* for MICROS: Authorizations, Settlements, Payments and Deposits!

Get the Complete Solution – MICROS is the only POS Company with a processing solution that provides a support bundle with the Payment Card Industry's Payment Application Data Security Standards (PCI PA-DSS) requirements into a single package that is generally LESS EXPENSIVE than unbundled services from other vendors (or not available). The solution is available only with the **Merchant Link Network**, MICROS' credit network support arm.

Avoid Costly Problems - Because of the problems associated with authorizations, settlements, payments and deposits, and the separation of these specific functions, NO SINGLE PARTICIPANT (the POS Company, the Credit Processor, or the Depository Bank) can diagnose your credit card problem from start to finish...but using the **Merchant Link Network** will.

Eliminate Finger-Pointing - You might have to call three different Help Desks for a solution (many times in the middle of the night), and now you are caught in middle of the finger-pointing between these three participants, with a possible holdup of your funds while the problem is sorted out. Not with the **Merchant Link Network** and Credit HELP from DCRS.

Make Only ONE Call - You make ONE CALL to DCRS and we do the rest.

Need proof? ACTUAL CALL NOTES on the reverse side of this document details support we have provided by using the **Merchant Link Network** for just a few of our MICROS users...

8.22.11

Call# 216925: CC batches settled multiple times from 10/2 to 10/5. **Resolution: CC transactions (total 9 spreadsheets) were re-keyed by Merchant Link and reports forwarded to customer at no charge.**

Call# 216093: Has CC closed improperly, needs CC lookup. **Resolution: Had ML call customer for CC Lookup.**

Call# 215398: CC batch settlement alert from LiveAlert. **Resolution: Contacted Merchant Link and verified batch did not settle, settled manually, confirmed it went through, notified site resolved.**

Call# 215392: CC's not working. **Resolution: After attempting multiple resolutions, contacted Merchant Link, ML dialed into site, re-registered the CC driver and resolved issue. Confirmed working with site.**

Call# 215291: Needs to do a CC refund from a previous day. **Resolution: Contacted Merchant Link, advised customer ML would call, confirmed customer received the information from ML.**

Call# 214306: CC's on Settlement report and at Merchant Link do not match what was received by US Bank/Merchant Connect on 6/26/10. **Resolution: Conference Call with Merchant Link and Elavon (customer's processor) to determine issue. Found AMEX is split dialing and settling, which is why the site's reports do not match the clearing reports from Elavon. Otherwise all transactions are accounted for in all RVC's. Customer contacted to notify their Treasury department of the resolution.**

Call# 213996: Can't process CC's. **Resolution: Called Merchant Link who confirmed there was an issue with a Network line, causing processing timeout errors. Issue resolved after line problems stopped.**

Call# 213958: Had CC declined, but account showed that it was charged and then refunded, yet no employee claimed to have performed this at workstation. **Resolution: Called Merchant Link and they resolved.**

Call# 213997: Power outage, lost CC authorization. **Resolution: Contacted Merchant Link for CC lookup.**

Call# 212430: Had a split CC prior night, but server closed all on one card and needs to refund half and charge the other half. **Resolution: Customer received the information needed from Merchant Link and I walked customer through doing a refund and a charge.**

Call# 211438: Has copy of signed CC receipt, but no record of it in system. **Resolution: Contacted Merchant Link, confirmed that they contacted the customer, and customer was able to resolve.**

These things happen every day in restaurants...

What will you do if you were in the same situation as these customers?

These benefits are **ONLY AVAILABLE** when using the Merchant Link Network that is included in our Credit HELP Plan for MICROS POS:

1. **Credit Card Lookup** (available almost immediately after card is swiped, compared to up to 48 hours or more from a processor): ML will retrieve lost credit authorization. Merchant provides the last 4 digits and expiration date of credit card, and the amount of the specific transaction. This can be caused by power outages, not service totaling a check (server walks away, workstation eventually times out), server accidentally closing transaction to Cash, etc.
2. **Batch Settlement Verification**: ML confirms batch settlement, to prevent duplicate batching, after getting a Batch Settlement alert from our LiveAlert managed service.
3. **Remote Diagnostic Services of the entire Credit Network**. ML provides support from POS, to 3rd Party Processor, to Visa/MasterCard/Discover/Diner's/Acquiring Bank (or Amex), to Depositing Bank (for settlement). ML provides support from POS, to 3rd Party Processor, to Visa/MasterCard/Discover/Diner's/Acquiring Bank (or Amex), to Cardholder's Issuing Bank (for authorization).
4. **Full or Partial Batch Resettlement and Rekeys**. ML provides this service at no added cost.
5. **New location Test & Installation**. ML provides this service.
6. **Transaction Vault**. ML provides this application for MICROS RES product users, which uses only a random Key for authorization, and removes all Credit Card data. Transaction Vault also includes a **Corrective Authorization feature** that allows merchant to retain authorization without exposure.

Do you know any other POS vendor that provides this?