Bank of America Merchant Services
Mobile Pay® Wireless Payment Solutions

Accept payments virtually anywhere you go by turning your mobile phone into a point-of-sale terminal.

THE CHALLENGE
In your business, the point of sale is an ever-moving destination. Wherever your customers are, that's where you'll go — which means you need a payment solution that's as mobile as you are. However, your transaction volume might not justify the expense of purchasing a mobile payment terminal, leaving you in the position of handling credit card information in an inefficient and unsafe manner, such as by writing numbers down to call in later. As an alternative, you may be accepting checks on faith, exposing you to the possibility of loss.

THE SOLUTIONS
With Bank of America Merchant Services Mobile Pay® Solutions, you can offer fast, safe and flexible payment processing virtually anywhere you go by using your existing smart phone.

Mobile Pay App
Once you've downloaded the application, a handy encrypting card reader device plugs into your Android®, BlackBerry® or Apple® iPhone mobile device, enabling you to slide your customer's credit card to capture a sale. Because the card is physically present, you avoid the higher card-not-present processing rates associated with hand-keyed transactions.

Web-based Mobile Pay
Purchase no additional equipment; just use the data-enabled mobile phone you always carry, navigate to the Bank of America Merchant Services Mobile Pay URL, and enter and transmit the customer's credit card number.

HOW THEY WORK
With either solution, you can accept payments wherever you have wireless coverage with your current data plan provider. Payments are processed in real time, with an e-receipt generated and sent to the customer via email after the transaction is complete. You receive the fast funding that comes with instant authorization, and your customers can settle their purchases on the spot.

Built-in security
Card numbers are encrypted and truncated instantly, helping to keep your customer's card data safe, whether you swiped a physical card or entered the numbers into the browser. Both card security and Authentication Verification Service are supported to further guard against fraud.

1 Android app available December 2011; BlackBerry and iPhone versions available in early 2012. All versions currently available for the browser-based solution.
INDUSTRIES SERVED
– Home and repair services – HVAC, plumbers, garage door installation
– Limousines and taxis
– Towing services
– In-home sales – home décor, cooking, beauty products
– Specialty and charity events – art shows, auctions

HELP YOUR BUSINESS
– Maximize your mobile phone investment by turning it into a payment terminal
– Accept payments in real time from virtually anywhere
– Reduce your processing fees – pay lower card-present rates with the Mobile Pay app and encrypting card reader that allows you to swipe physical credit cards
– Save money – no additional equipment or software to buy with the Mobile Pay browser-based solution
– Offer more flexible and secure payment options
– Grant transaction capability to up to five users with the browser-based version

HELP YOUR CUSTOMERS
– Help your customers choose the payment method they prefer while keeping their credit card information safe
– Convey a cutting-edge, professional image to your customers

FEATURES
– The Mobile Pay App Solution is compatible with the Android, BlackBerry and iPhone\(^1\)
– Secure login with username and password
– Easy-to-use interface requires minimal training
– Support for all major credit card types
– Real-time mobile processing
– Fraud protection tools
– SSL encryption technology
– Real-time reporting capabilities
– Account manager to add or remove users (browser only)
– E-receipt delivered to customer’s email after the transaction is complete
– 24/7 customer support

BANK OF AMERICA MERCHANT SERVICES — A LEADER IN ELECTRONIC PAYMENTS
Our focus on — Innovative. Fast. Secure. Intelligent. — payment processing solutions helps make your customers’ transactions easier. And it allows you to focus on what you do best — serving your customers and growing your business. Serving hundreds of thousands of merchant locations, we have the expertise and insight to help you accelerate your business

FOR MORE INFORMATION, CONTACT YOUR BANK OF AMERICA MERCHANT SERVICES SALES REPRESENTATIVE.

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