

# Auto Dealer Payments

## Integrated and Flexible Solutions for Independent & BHPH

### Integrated, Recommended, Experienced.

APS Payments is endorsed by AIADA. We leverage our expertise in the automobile payments industry to provide dealers with competitive rates.

- Cash discounting program available
- Discounted rates available for AIADA members
- Tokenized credit card data simplifies PCI Compliance
- Daily, automatic batch reporting
- EMV chip functionality
- Recurring payments functionality
- Chargeback portal
- No installation, maintenance, or setup fees

### Faster Funding. Fewer Fees.

Payment processing is just a small part of the APS Payments solutions-driven model. Ask us about our free terminal program exclusively for AIADA members and submit two months of merchant statements for a free audit. If you do not understand your bill, we will educate you on how you are currently priced.



100% PCI/DSS  
Compliant



Dedicated  
Training



Tokenized Credit  
Card Data



24/7 Live  
Support

APS Payments works diligently to get you the lowest payment processing rates, reduce your risk, and provide the best solutions for your business. Batch processing, seamless integrations, and automation tools such as recurring billing increase your business' efficiency and improves cash flow. From multiple payment methods to multiple currencies, we provide trustworthy service for every business and every payment. What's more, we do this all at a negative cost to your company. When it comes to payments, don't settle for less than APS!

### Why APS Payments?

- Headquartered in Mesa, AZ
- In business for 11+ years
- Process in 22+ countries
- Ranked as a Top 100 Acquirer in the United States by the Nilson Report
- Recognized by Inc. 5000 - 2017 & 2018
- 250+ software integrations
- 96% would recommend

### Free Merchant Statement Audit

You need a processor that can guide you to what works best for you. With APS Payments, you will always know that we are working to provide the right solution for your business.



[www.apspayments.com/  
free-audit](http://www.apspayments.com/free-audit)

## APSPAYS Vault

The APSPAYS Vault is fully integrated within the Magento software, allowing you to store customer payment credentials off of your own server for future use. APSPAYS Vault is a 100% PCI-DSS compliant gateway with many reporting tools for reconciliation. Use our tokenized protection and data encryption to further enhance your security.

Type	Status	ID	Amount
Card Sale	Approved	4455865290 PMT-001402	20.00
Card Sale	Approved	4456059634 1234 4456511826	90.00



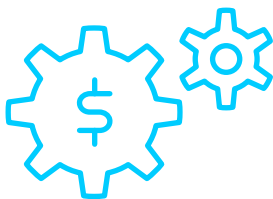
## EMV

If you have card-present transactions, APS Payments can provide you a fully integrated EMV credit card terminal with your property management system/PMS. This will eliminate the need for double entry, lower chargeback risk, and lower transaction fees.

## Chargeback Portal

The standard method of receiving chargebacks through snail mail or fax can be unreliable and slow. Never miss the dates you need to respond by for your chargeback cases with the MerLink Chargeback Portal. Easily view your cases online, receive convenient notifications, and even upload documents to submit a response online within minutes, for only a small assessed fee.

Dispute Details		Transaction Information	
Dispute Number	*****	Acq Bin/ICA	*****
Dispute Type	Retail Sale	Acq Ref No	*****
Dispute Amount	\$1,190.00	Trans ID	*****
Dispute Code	Transaction Documentation Request Due to Cardholder	Trans Date	mm/dd/yyyy
Dispute Message	Dispute (6005)	Trans Amount	\$1,190.00
Dispute Status	cardholder states this charge is for shipment of a vehicle,	Merch Ref	
Dispute Date	Pending		
Dispute Resolution Date	mm/dd/yyyy # Days to Act		



## Recurring Payments

Free up time and energy by setting up customers on flexible and customizable recurring payments - including weekly, bi-weekly, and monthly options. APS Payments provides auto dealers with the ability to setup recurring payments at the dealership, or allow customers to setup recurring payments online.



Every Business. Every Payment.