



Merchant Processing Product Guide



Processing with MRA

As your business grows, we have solutions to grow with you.

Whether you are in the market for a full-service POS system, are considering integrating payments with your practice management software, or you're ready to start passing fees to your customers, we have the solutions you need.

Contents

Stand-Alone Terminals	4
Virtual Terminal	5
POS Systems	6
Mobile	8
eCommerce & Integrations	9
Surcharge & Dual Pricing	10
Program Benefits	11
Contact Us	Back

Stand-Alone Terminals

Michigan Retailers Association's variety of stand-alone terminals offer simple and cost-effective ways to accept credit card payments.



Countertop Terminals

- Ethernet/WiFi
- Chip/Tap/Swipe
- Receipt Printer
- Optional PIN Pad



Wireless Terminals

- WiFi/GPRS/Battery
- Chip/Tap/Swipe
- Receipt Printer
- Optional PIN Pad



Android Terminals

- Surcharge/Dual Pricing
- WiFi/4G/Battery
- Chip/Tap/Swipe
- Receipt Printer
- Text/Email Receipts

Virtual Terminal

A virtual terminal allows you to securely process credit card transactions on any internet connected device. Unlock a unified solution for all of your website or in-person transactions and put your customers first with a simple, all-in-one payments solution.



- Online Payments
- Recurring Payments
- Card on File
- e-Invoicing
- QR Codes
- Payment Links
- Payment Buttons
- Mobile Payments
- Text-to-Pay
- ACH Payments
- Custom Fields
- QuickBooks Integration
- Customer Facing PIN Pad (Ethernet)



- Online Payments
- Recurring Payments
- Card on File
- e-Invoicing
- QR Codes
- Payment Buttons
- Mobile Payments
- Text and Email Pay Link
- Pay Now Link
- Inventory
- Auto Level 2/Level 3
- Surcharge/Dual Pricing
- QuickBooks Integration
- Android Terminals (WiFi)



- Online Payments
- Recurring Payments
- Card on File
- e-Invoicing
- Payment Buttons
- Auto Level 2/Level 3
- ACH Payments
- Back Office Reporting



POS Systems

The next level of payments is here.

Manage inventory, employees, promotions, and reporting with one robust solution. A full-service POS system saves you time and money by streamlining your business operations.

ovation

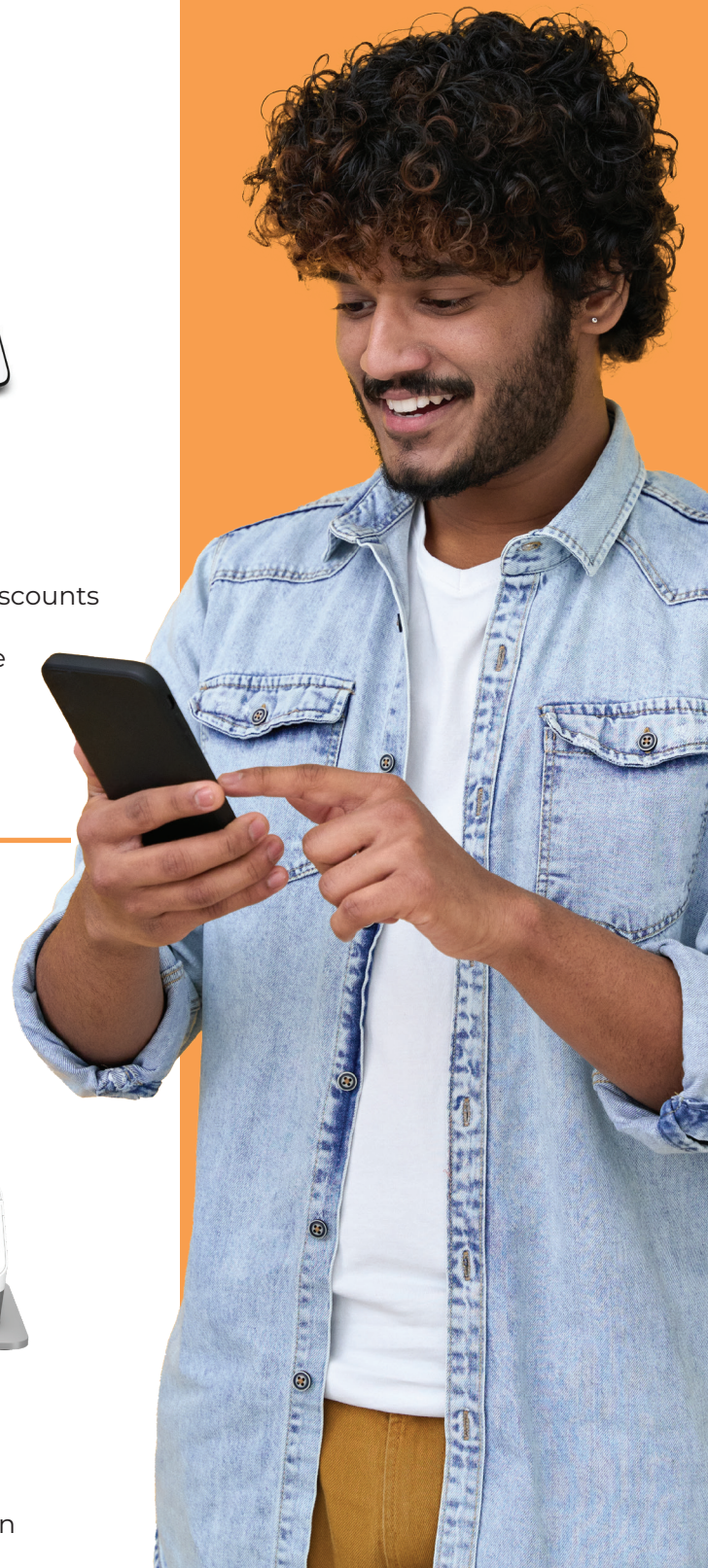


- Inventory Management
- Employee Management
- Virtual Terminal
- e-Invoicing
- Gift Card and Loyalty
- Taxes and Tax Reporting
- Discounts
- Mobile Payments
- Pay at the Table
- Order Ahead
- Surcharge and Cash Discounts
- Payment Analytics
- Google Business Profile
- Google Ads

clover



- Inventory Management
- Employee Management
- Virtual Terminal
- e-Invoicing
- Gift Card and Loyalty
- Taxes and Tax Reporting
- Discounts
- Mobile Payments
- Pay at the Table
- Surcharge
- Customer Engagement
- eCommerce Integration
- Online Ordering
- Table Management
- Third Party App Marketplace
 - DoorDash Integration
 - Grub Hub Integration
 - Bento Box Integration
 - QuickBooks
 - Payroll
 - Plus 100s more



Not what you are looking for?
We have more options.

Contact us today!

Mobile

Move with your customers and take your payments on the go! With Michigan Retailers Association's mobile payment solutions, anything is possible. Update your inventory on the road, access real-time reports, send a quick invoice, and give your customers the option to pay through a text message.



Retailers Mobile

- Bluetooth/Lightning/USB-C
- Payment Links/QR Codes
- Surcharge/Cash Discount
- Real-Time Reporting
- Upgrades Available



Valor Mobile

- Bluetooth
- Inventory and Discounts
- Tipping
- Real-Time Reporting
- Upgrades Available
- PIN Debit
- Surcharge/Dual Pricing



Ovation Mobile

- Bluetooth
- Inventory and Discounts
- Tipping
- Real-Time Reporting
- Upgrades Available



Clover Go

- Bluetooth
- Inventory and Discounts
- Tipping
- Real-Time Reporting
- Upgrades Available

eCommerce & Integrations

Michigan Retailers Association's processing can integrate with countless eCommerce, software, and POS solutions. We work with hundreds of gateways to link our processing and third-party solutions, from medical practice management software, to wholesale, to restaurants, and everything in between.



We support **hundreds** of integrated solutions including:

authorize.net
A Visa Solution

cardconnect

CLEARGAGE

clover connect

nmi

PayTrace

Rectangle
HEALTH
Innovation That Drives Patient Payments

FREEDOM.PAY

USA@PAY

VALOR
PAYTECH
THE FUTURE OF PAYMENT TECHNOLOGY

datacap
systems, inc.

cybersource
A Visa Solution

Payflow
PRO

I POSpays
Payment Gateway Services

Contact us today to see how you can achieve a **fully integrated solution.**

Surcharge & Dual Pricing

Your bottom line is important and we can help. Michigan Retailers Association offers a variety of solutions that support surcharging and dual pricing. Having payment options benefits you and your customers. This allows you to keep your prices competitive while still offering the convenience of card payments to your customers.

Members of Michigan Retailers Association see an **average reduction of 75%** in credit card processing fees through our Surcharge Program.

Offset your CCP fees with four options. We'll help determine which one is best for your business and customers.



Cash discounting with dual pricing

Offer a discount to customers who pay by cash, check, or store-branded gift card in lieu of credit cards. Dual pricing functionality displays both list and cash prices.



Surcharging

Apply a fee to the cost of a purchase to customers who choose to pay by credit card.



Service fees

Apply a flat or fixed fee to customers for a card-not-present payment. Available to specific government and education sectors.

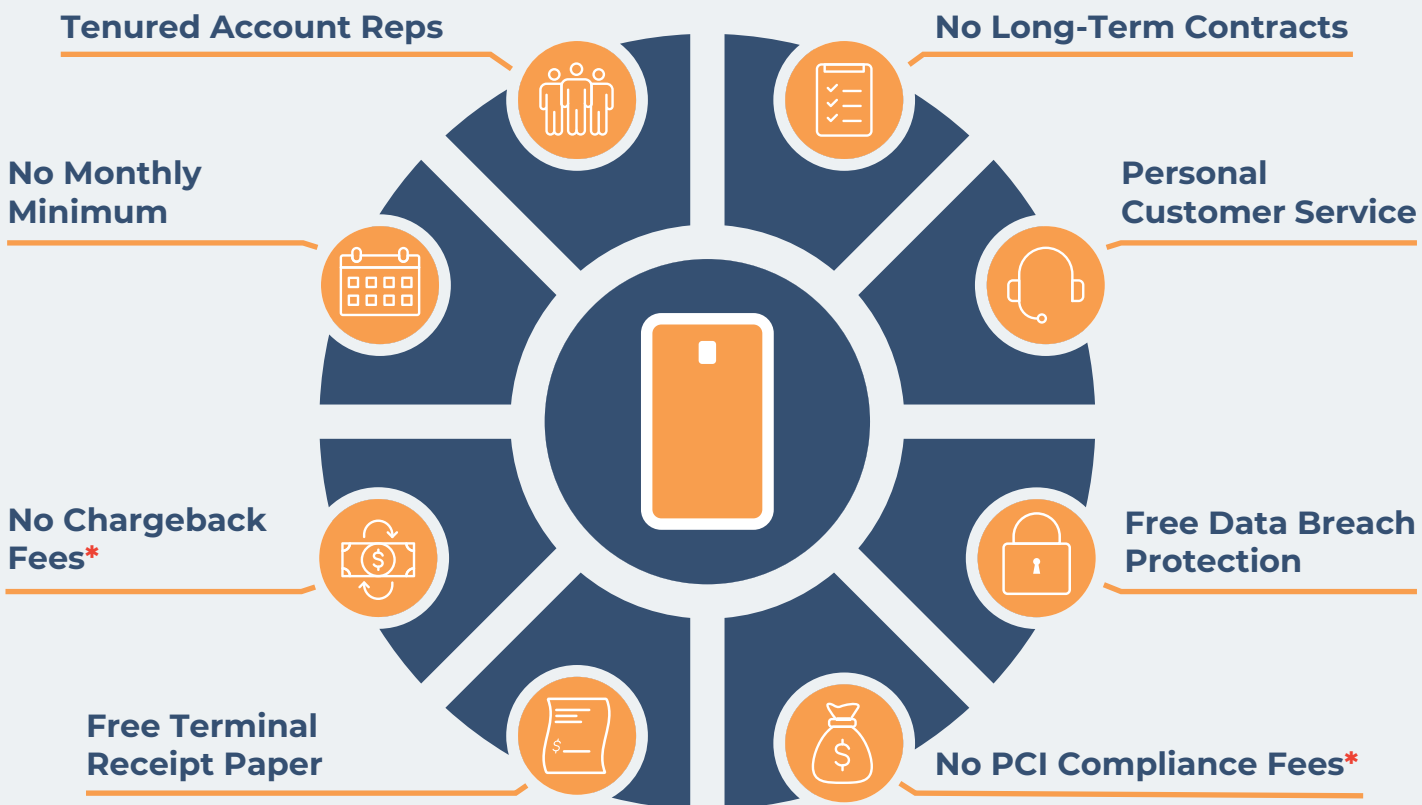


Convenience fees

Apply a fee when a customer uses an alternative payment method that isn't standard for a business.

Program Benefits


Whether you've been in business for years or are just starting out, we have the merchant processing solution that's just right for you. We'll show you why you'll benefit from Michigan Retailers Association processing.



*Does not apply to Clover



Contact Us

 603 South Washington
Avenue Lansing, MI 48933

 800.366.3699

 sales@retailers.com

 Retailers.com