

## Merchant Services FAQ's

### **How do I enroll?**

Visit one of our convenient branch locations or call us at 800.303.9511 to discuss our Merchant Services. Application and approval is required for all services.

### **What is the cost?**

With several processing methods available, pricing varies. Contact us for a price quote today.

### **Is there a contract?**

No, our Merchant Account for credit card payments has no contract.

### **Does Skowhegan Savings offer in-house processing?**

No, we process through a third-party; however we offer continuous support to all Merchant customers.

### **Do I need a Skowhegan Savings account?**

Yes, your Merchant Account would be linked to a Skowhegan Savings business checking account, which would receive all payment deposits and be assessed any applicable fees.

### **Do I have to buy equipment?**

Some services do require equipment. This equipment may be purchased, however pre-owned equipment may be eligible for reprogramming at a lower price.

### **Which types of cards are accepted?**

All Merchant processing accounts automatically include acceptance of Visa, MasterCard, Discover and American Express.

### **Do I have to accept American Express?**

No, it is your choice to accept American Express.

### **Can I accept EBT or Fleet cards?**

Yes, EBT and Fleet card processing can be added to a Merchant Account.

### **What processing methods are available?**

We offer two options for processing credit card payments. You may utilize an electronic terminal or a web-based processing application. We also offer portable devices to accommodate all types of businesses.

### **Do you offer gift cards for my business?**

Yes, Electronic gift cards for your business are available. We offer standard or custom designs and a variety of price plans.

### **Can I accept the new EMV chip cards?**

Yes, our processing options incorporate the new EMV chip technology.