

# Merchant Link

Merchant-Link's service philosophy is that the merchant need only make one call to Merchant-Link's 24x7 technical support center to resolve any credit Card issue. Merchant-Link will make all the calls necessary to banks, processors, dealers, MICROS Corporate, etc., to resolve the problem.

## **What value does Merchant-Link Tech Support bring to you?**

**Funds Research** - when merchants question whether or not their batch has gone through or has been duplicated, Merchant-Link has the expertise to find the information quickly.

**Rekeys** - along with funds research, this is probably the most important value added service we provide merchants. Merchant-Link has the expertise not only to retransfer the funds, but also to make sure that duplication does not occur when the retransfer takes place. Merchant-Link even has a dedicated department to handle these issues.

**Batch Settlement Problems** - Our highly trained Technical Support Reps can identify and correct problems with batches thereby avoiding costly batch downgrade fees and extra work for the merchant.

**Problem Diagnosis** - Merchant-Link serves as a tool for merchants by determining over the phone whether a modem, comm port, or database needs to be replaced or upgraded.

**Masked Credit Card Retrieval** - Due to concern over fraud and identity theft, state legislatures are putting laws in place that require masking of the card holder's account information on the customer's receipt. In the event of a system failure, it can be difficult, if not impossible, to retrieve the transaction information for batch settlement. Merchant-Link has the capability to recover the transaction data by extracting it from our network archive on the next business day.

**System Functionality Training** - Merchant-Link provides training on how to run credits, read batch reports, reconcile their totals, settle batches, and check phone lines.

**Software R&D** - we will take ownership of a problem and determine if a software issue needs to be fixed. In conjunction with MICROS, Merchant-Link has identified problems for which patches have been written.

**Network Outages** - Our 24x7 Network Operations Center takes the brunt of calls when network outages occur, takes the appropriate steps to identify the problems, and advises as to when the network will be back up.

**Compliance** - supported merchants benefit from Merchant-Link's knowledge of upcoming changes to compliance requirements which periodically come from credit card companies. Without this benefit, merchants can experience downgrades, chargebacks, or other costly penalties.

### **Merchant-Link Statistics**

- Provide CA/EDC support for over 15,000 merchants.
- Supporting MICROS customers since 1993.
- Involved in approximately 280,000 calls per year.
- Over 80% first call resolution.
- Maintains an Abandon Call rate of 0.2% (industry average 3.0%).
- Sustains a Response Time of 8 seconds (industry average 30 seconds).
- Researched and recovered over 700,000 transactions representing over \$15,000,000 on behalf of merchants (Yr 2002).