

## **OPASTCard Processing Is as Easy as 1, 2, 3!**

### **Step One:**

Enter the amount, swipe the card, or enter the credit card number and customer address, and the transaction is authorized within seconds.

### **Step Two:**

Transmit the day's transactions at the close of business for the day.

### **Step Three:**

Settlement of the transactions occurs automatically to your company's account in just two days.

### **What are the rates and how do I get started?**

For current rates, contact Ed Southwick at CoBank at 800/542-8072, ext. 04165, or by e-mail at [opastcard@cobank.com](mailto:opastcard@cobank.com).

### **How do I enroll for the OPASTCard Processing Service?**

The enrollment process is fast and easy: simply complete the Merchant Agreement and Merchant Application. You will receive your Merchant ID and be assigned an implementation specialist to review your exact requirements and get you started. Typical enrollment can be completed within 10 days.

### **Is there a set-up fee?**

There is a nominal \$150 set-up fee.

### **How do I receive the lowest rates for Visa, MasterCard and Discover Network credit card transactions?**

Typically, the lowest rates are for swiping the customer's card. MasterCard offers a special program for recurring payments when you participate in a specific marketing campaign. Special rates are available for transactions verifying the customer's address. For details, contact Ed Southwick of CoBank at 800/542-8072, ext. 04165, or by e-mail at [opastcard@cobank.com](mailto:opastcard@cobank.com).

### **Is training available?**

Training is typically done over the phone, but if you need on-site assistance, it is available at additional cost.

### **How do I receive my payment?**

Payments for each day's credit card receipts are remitted electronically via the Automated Clearing House network (ACH) to your account at a bank you specify during the enrollment process.

### **When will I receive payment?**

Most transactions settle in two days. Transactions transmitted on Monday, for example, will be credited to your account on Wednesday.

### **Are discounts available for other cards?**

Although you can accept other cards for payment, only Visa and MasterCard rates have been negotiated. Additional card types, including American Express®, Diners Club® and JCB®, can be authorized, although other steps and fees may be required.\*

### **Can I use the equipment I already have from my current provider?**

If you own the equipment, it probably can be used (this will be verified during the enrollment process). If you lease equipment from your current provider, you will have to return it and purchase equipment from the processor, NOVA.

**Who do I contact if I have a problem?**

You will receive a toll-free number for 24-hour customer service.

**Take advantage of this exclusive OPASTCO membership benefit. Enroll today!**

\* Processing is through CoBank's strategic alliance with NOVA. OPASTCard processing can provide settlement of all transactions except American Express.



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