

Central Bank



Credit and Debit Card Processing Merchant Services (MasterCard & Visa)

Keep more of your money while supporting your profession.

MSCA has negotiated with Central Bank to provide a discounted credit card and debit card processing rate for its members.

Here's the deal

Annual Fee: Waived
Discount Rate: MasterCard/Visa/Discover/Online/ Interchange rate plus 30 basis points

Authorization

Fee: \$.10/per authorization on MasterCard/Visa/Discover/Online Debit

On File Fee: \$ 7.00/month per location

Chargeback

Fee: \$25.00/chargeback occurrence

Support MSCA: A portion of the member's annual net volume will be returned to MSCA

3 easy steps to get started

- 1) Ask for the Missouri State Chiropractic Member Deal**, by contacting our customer service number at 1-888-310-1912.
- 2) Complete and return application**, after you receive our packet, complete our application and place in a self-returned envelope.
- 3) Set-up, training and customer support**, Central Bank will work with you to transition from your current credit card processor or establish a new merchant account. The merchant location will also be provided with a user's guide and any promotional (e.g., decals, counter signs) at no charge.

Other Services

New Equipment

Members can purchase a variety of terminals in full or pay for equipment over a period of 4 to 6 months.

Additional Card Types

Our terminals and software can support acceptance of additional card types, e.g. American Express. The transactions can be processed through our program; however, the contracts with these companies must be negotiated directly by the merchant. The deposits of other card types will post separately from the bankcard deposits, as the funds will actually be sent from the individual companies. Central Bank will charge a \$.10/per authorization fee on all additional card types.