



Who You Partner With,  
Matters.



**NXGEN**

## YOUR BUSINESS DESERVES THE BEST.

### Payment Processing

- Fast Approvals for all Major Credit Cards
- Card Present, Mobile, Mail/Telephone, Recurring, Installment and Online Transactions

### Service & Support

- Personal Service
- 24/7 Customer Service
- No Contracts
- No Early Termination Fees



**Contact Bank of Montana  
today to learn more!**

## DOING BUSINESS WITH NXGEN HAS ITS BENEFITS

The average business is solicited 4 times per month for credit card processing.

Do what you do best, run your business!

Stop listening to solicitors.

**Bank of Montana** did the research for you.

NXGEN offers a complete range of payment processing services, including:

- Credit & Debit Card Processing
- ACH/EFT & Check Processing
- Smartphone, Tablet, Mobile and Wireless Processing
- Internet Processing
- Gift/Loyalty Cards
- Consumer Financing
- Merchant Cash Advance

What Matters Most  
Size, Strength,  
Security

Improve Profits  
Gain Insight  
Reduce Risk



## Credit & Debit Card Processing

**Visa, MasterCard, American Express & Discover. All fees, deposits and servicing from one provider.** An honest and proactive personal touch partner. Welcome to your last merchant service provider.



## Gift, Loyalty & Promotional Cards

**Same Performance & Profitability as National Chains.** Merchants of all sizes are launching profitable loyalty card programs every day. Customers prefer them!



## EMV

**Chip cards protect in-store payments** by generating a unique, one-time code needed for transactions to be approved. Making it virtually impossible to counterfeit cards, helping to eliminate fraud.



## Consumer Financing

Sell an extra tire, extra piece of furniture, or perform an emergency surgery. Forget about layaway, we offer a program that will alleviate a customer's worry about the added cost because **the whole purchase is split into small amounts! And the business is paid in advance for the complete amount.**



## Software Integration & Tokenization

**Identifying partners through technology.** Global reach with flexible solutions. Technical resources to help software partners improve their products. Mutual clients – automatic MIDs.



## Canada Certified

U.S. merchants can now **accept the #1 Canadian payment, Interac** PIN debit.



## Mobile Processing Solutions

**Process payments with a tablet or smartphone.** Not every payment happens at a sales counter. Some businesses need to accept payments on the go, or without restrictions of hardware or wired connections.

NXGEN makes mobile business easy by turning a tablet or smartphone into a secure processing solution.



## ACH & E-Checks

**Accelerate receivables & financial settlement; eliminate manual processes.** Multiple solutions: RDC, POP, ARC, BOC, WEB, TEL, CCD. All processing methods: ACH Conversion & CRD/Check 21.



## PCI

Our PCI Program helps a business **securely manage cardholder data**, while protecting its reputation and bottom line. Merchants receive financial coverage up to \$100,000 per incident.



## Merchant Cash Advance

**Get a \$5,000 to \$500,000 cash advance** against your future credit card sales!



## Dealer Currency

**Automotive Dealer Currency loyalty program designed to generate more revenue** and retain what you have, ensure long-term customer retention and deliver measurable financial results.



## Non-Profit/Charity Program

**Every Swipe Transaction is a Donation.** Where do the fees for credit card processing end up? Why not have a portion of that money donated to charitable causes.