



THE CONSCIOUS CHOICE FOR SMALL BUSINESS AND NONPROFIT PAYMENTS

Retail – Restaurants – eCommerce – Non-Profits – Organizations

Call or Email NOW for a

FREE RATE COMPARISON

at 866.615.5157 or sales@dharmams.com

- Interchange+ Pricing Only, No long-term contracts
- 5-Star and A+ Service Ratings - MerchantMaverick.com and CardPaymentOptions.com
- Gold Certified Green Business by Green America
- California B Corporation
- Dharma donates over \$100,000/year to nonprofits

 QUICK-SERVE RESTAURANTS

 POS SYSTEMS

 ONLINE FUNDRAISING

 RECURRING BILLING

 TERMINALS

 GATEWAYS

 SMARTPHONE/IPAD PROCESSING

 EVENT FUNDRAISING PAGES

Call us for more information

 1.866.615.5157

 DharmaMerchantServices.com

 sales@DharmaMS.com

Low Cost – 5-Star Service – Green Certified

Sustainably Printed by
GreenerPrinter.com

LET DHARMA REDUCE PROCESSING FEES AND MAKE PAYMENT ACCEPTANCE EASY

As a small business, we know that every dollar makes a difference. Dharma offers interchange-plus pricing, the latest payment technology, and a hassle-free setup, with no long-term contracts. Dharma donates over \$100,000 back to the community every year, and offers unparalleled customer service.

ONLINE ACCOUNT ACCESS



All Dharma accounts come with full online access. Easily view statements, see when funds deposit to your account, and complete PCI-compliance. You can also receive chargeback notifications and text message alerts, all free of charge.

ACCEPT ALL FORMS OF PAYMENT



Whatever your needs are, Dharma can accommodate. Accept Visa, MasterCard, Discover, American Express, PIN Debit, EBT (Food Stamp) and Health Savings Account cards. Petroleum merchants can also accept Fleet/Voyager.

VIRTUAL TERMINAL



Get access to a Virtual Terminal, so that you can accept phone/mail orders anywhere you have a live internet connection; computer, tablet or smartphone! Never miss a sale.

CLOVER MINI POINT-OF-SALE



Clover Mini has all the latest technology without breaking the bank. For only \$499 and \$40 per month, you get access to a professional level Point-of-Sale system. Sturdy hardware, easy setup, and integrated PIN debit.

MOBILE LOYALTY WITH FLOK



Forget plastic gift cards and get access to loyalty programs that actually engage customers. With Flok, merchants can create digital rewards campaigns, track customer habits, and easily communicate with patrons. Get detailed business insight with Flok.

CUSTOM DONATION PAGES



With Dharma's help, your organization can have a fully customized donation website created just for you. We've partnered with 4aGoodCause to bring you an affordable, all-in-one solution.

Dharma integrates with almost all outside payment gateways and POS systems. It's easy to get started with Dharma - visit www.dharmamerchantservices.com to easily:

- Estimate fees with our Cost-Calculator
- Receive a detailed, line-item cost comparison from a trained analyst
- Research interchange, fee structures, equipment and more with our FAQ
- Easily sign-up online and complete the process with DocuSign

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dharma
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