

# ADP® Enhanced Payroll

*Small business solutions with enhanced features to help you get better control of your financial resources, help avoid penalties, and effectively manage your employees.*

Small businesses are working harder just to stay in business these days. How you choose to manage your back-office burden can pull your focus away from reaching your longer term business goals — or it can bring you closer to achieving them.

ADP offers innovative solutions created just for small businesses to help you master day-to-day tasks in managing your cash, your people, and compliance risk.

With better control over the administrative side of your business — what could you achieve?

## Cash and compliance management solutions

- **Flexible Payroll Input Options** – Enter your data online, by phone, or even on-the-go with our mobile payroll app. Either way, you can be confident that your data is safe and secure.
- **Employee Access** – Employees can find answers with online access to an up-to-date payroll history, helping to reduce the number of questions you'll receive.
- **General Ledger Interface** – Export journal entries from ADP into QuickBooks®, Xero, Creative Solutions or a generic output file — without re-keying data.
- **Payment Options** – Choose from three ways to pay your employees:
  - **ADPCheck™** – The most secure paycheck in the industry, signed and sealed with 10 advanced fraud protection features.
  - **Full Service Direct Deposit** – The quickest way to pay your employees — on payday, pay is automatically deposited in each employee's account.
  - **ALINE Card by ADP®** – Pay employees electronically on a reloadable Visa prepaid debit card.
- **Payroll Preview** – Preview payroll results before processing to help reduce errors.
- **Electronic Reports** – View, access, export and print over 15 different reports online.
- **Tax Filing** – We'll calculate, deposit, file and reconcile your payroll taxes — and respond to inquiries from taxing agencies regarding the returns we file for you.

- **New Hire Reporting** – Helps protect your company from penalties due to mistakes or late filings.
- **Labor Law Poster Compliance Update Service** – We'll also enroll you in our Labor Law Poster Compliance Update Service to help you comply with these regulations.
- **Garnishment Payment Service** – A cost-effective, comprehensive solution that helps you manage all aspects of your wage garnishment processing.
- **State Unemployment Insurance (SUI) Management** – Complete management of your state unemployment insurance, including reviewing your account for erroneous charges and auditing your SUI experience rate(s) to make sure it is appropriate. We'll also handle correspondence from each state in which you pay unemployment insurance.

## People management

- **Employee Info Tab** – Get a summary view of basic employee HR information.
- **State and Federal Resources** – Help meet your core state and federal documentation requirements with convenient access to key government forms and documents.
- **State and Federal Resources** – Get a summary view of basic employee HR information
- **HR Checkups** – Compare your current HR practices against standard HR best-practices to see how you measure up.
- **Tip of the Week** – Receive practical how-to articles that provide best-practice information to complete your everyday employee management tasks.
- **Quarterly Newsletter** – Timely, comprehensive articles focused on compliance requirements and getting the most out of your workforce.
- **HR Dictionary** – Hundreds of must-know HR terms, definitions and abbreviations to clarify your HR tasks.

**For more information, contact your local ADP Representative or visit [smallbusiness.adp.com](http://smallbusiness.adp.com)**

# ATM Solutions to Suit Your Business Needs



Add  
Big  
Business  
Resources  
to  
Your  
Location



Having an ATM is an excellent way to increase customer traffic. Businesses with ATMs have improved customer satisfaction, increased customer loyalty and studies show that 25% of withdrawals are spent at the ATM location! United Cash Solutions provides you with the perfect ATM to suit your needs.



## Generate Thousands of Dollars a Month in Additional Revenue!

Valued Merchant Services

One of the premier electronic payment processors in the country. Our experienced team of ATM specialists can qualify your business for an ATM in less than 24 hours. United Cash Solutions provides unparalleled support and can have an ATM delivered and installed on-site in as little as one week.

VMS ATM Program benefits include:

- ▶ Free shipping
- ▶ Free installation
- ▶ Free training
- ▶ Award winning customer service
- ▶ Online account management
- ▶ No upfront cost
- ▶ No transaction fees

## ATM Lease Package

Leasing an ATM will enable you to set the surcharge amount and earn 50% of the surcharge fee which will cover the monthly cost of the ATM while still generating an additional revenue stream. Valued Merchants will provide you with the opportunity to lease a reliable contemporary ATM for an unbeatable price!

## FREE ATM Placement

Valued Merchants is unique in our ability to equip qualified locations with an ATM free of charge. The free ATM placement is the ideal program for businesses with few ATM machines in the vicinity. The machine will be shipped, programmed and installed at no cost and you will receive \$0.25c on every transaction!\*

## Vault Cash Services\*\*

Ensuring that ATMs are stocked with cash can be a daunting task but Valued Merchants can eliminate this hassle with our in-house vault cash solution. Our reporting and forecasting system will ensure that your ATM is replenished regularly by our armored carrier service.

## Improve Your Sales with an ATM

Equipping your Business with an ATM will generate an additional revenue stream and create a risk-free form of payment: CASH! Eliminate the hassle of providing cash-back, avoid paying debit fees and earn a surcharge on every transaction instead. Contact Us today and add the benefits of having an ATM machine at your location.

### LOCAL SALES OFFICE:

Sales Rep: \_\_\_\_\_

Phone: \_\_\_\_\_



# The Power of Leasing ATMs

The most profitable tool in ATM sales is leasing; it provides an affordable solution to the consumer and a superb closing tool for the sales person. Valued Merchants understands how important leasing is and provides the best leasing program on the market.

## Offer a complete ATM Solution at an Affordable Price

Valued Merchant Services has developed an unparalleled leasing program that provides a powerful payment alternative to our ISO and Agent Partners. Leasing represents an enormous opportunity for merchants who cannot afford a substantial initial investment. Offering a lease is the perfect solution for merchants who are interested in the program but cannot get past the price barrier.

## Advantages of Offering a Lease

Offering the Leasing Program Holds Numerous Advantages:

- ▶ **The Merchant will reciprocate the savings** – not having to finance the entire cost of the equipment will enable the merchant to purchase additional ATM supplies from you
- ▶ **Speed** – leases are processed faster, resulting in quicker payment to the agent
- ▶ **Additional revenue stream** – receive interchange income on every transaction!

## Leasing as a Sales Tool

Merchants who choose to lease will enjoy the following benefits:

- ▶ **Additional revenue** – enable the merchant to set the surcharge amount and allows them to keep 50% of the fee!
- ▶ **Monetary control** – simplify budgeting and give the merchant the opportunity to utilize the capital they save to grow their business
- ▶ **Speed** – expedite the application process and enable the merchant to receive the equipment faster
- ▶ **Tax advantages** – provide merchants with the ability to deduct the cost of the equipment from their taxes as an operating expense
- ▶ **Additional assets** – leases are represented as assets and the merchant assumes ownership of the equipment



For more information contact  
Valued Merchant Services

800-531-8575

[sales@valuedmerchants.com](mailto:sales@valuedmerchants.com)

# Your business is at the center of everything we do.

Our energy account managers, supported by our management team, work with you to develop the smartest options for your energy procurement needs.

Remember, changing providers does not come with a fee, from them or from us. So, if you're ready to make a better choice, contact us and we'll look at your current contract. Please give us a call at 800-531-8575 or visit us at [valuedmerchants.com](http://valuedmerchants.com)

## About VMS Energy

The thing to know about us is that we're all about you. When we started offering Energy programs in 2008, our focus was helping customers select the best retail electric provider (REP) in a deregulated market, explaining how deregulation could work in our customer's favor by having a partner who knows the energy markets, and understands their business. That focus hasn't changed – it's grown and it's gotten sharper. We now serve customers in Texas and 15 other states

VMS sets the standard for energy market expertise and customer service. We invest in developing the best-trained, most knowledgeable staff in the industry. We're plugged into the energy markets every day, monitoring activity, tracking changes, and evaluating trends in existing and newly deregulated markets. Building trusted relationships with our customers is a foundational principle – knowing you, knowing energy, and knowing how to guide you to better choices is how we roll.



800-531-8575  
[www.valuedmerchants.com](http://www.valuedmerchants.com)

# Energy cost management is about better choices.





## We Get Started

Tell us about your business, how you use energy, and what you expect from an energy partner.

Let's look at your electricity bill.

Let's look at your current rates.

## We Get Smarter

We'll identify usage patterns for cost management opportunities.

We'll evaluate your bill and identify any savings or opportunities.

We'll find you the lowest possible rate.

## You Get Better

If you're entitled to cost reductions or refunds, we'll advocate for you and get it done.

We'll come back with options and solutions as we learn more about you.

We'll advise you on energy market trends and rate-savings opportunities.

We're your advocates. We go to bat for you. We negotiate with providers to straighten out anything in your energy bill that doesn't make sense or doesn't belong there. In addition, we'll come back to check in — not just to renew your contract, but also to evaluate your energy costs to see how our solutions are helping to better manage your energy costs and improve your bottom line.

You need to make the best energy choices for your business. That's why you need to meet with VMS.

We're committed to reducing energy costs to improve your profitability. Our solutions are based on combinations of lowest available wholesale rates, energy use management, leveraging our supplier relationships, and consistently managing your energy account.

# VMS Energy helps you make the right decisions.

Who do you want to buy your power from?

How much should you pay for it?

What does your rate include?

How do you aggregate multiple locations?

When is the best time to contract?

What's in your contract language?



**Social Media can be confusing.**

**We Simplify it.**



- ☐ Social Media Training
- ☐ Social Media Consulting
- ☐ Social Media Account Management
- ☐ Blogging Resources
- ☐ Website Design and Development Using WordPress
- ☐ Marketing Plans, Branding or Re-Branding

Simplifying social media for successful businesses and professionals with training, consulting and management. Minimize your efforts and maximize your results!

**Complimentary 5-Point Online Presence  
Review & Analysis!! (\$150 Value)**

**Do you have a handle on your online presence? Is your presence helping or hurting your business?**

Get an in-depth, personal review of how you look online - your website, your social media profiles and how you appear on Google - with suggestions on how to improve it!!



**Contact Your Local Agent**

**800.531.8575**

**[social@valuedmerchants.com](mailto:social@valuedmerchants.com)**



## Small Business Loans For Your Equipment Needs

We provide small businesses with the capital they need to grow

Unlike traditional banks, we judge the health of a business based on cash flow – not just your credit scores. Our in-depth understanding of small businesses enables you to get the loan you need to purchase a new piece of equipment so you can grow your business.

VMS has loaned over \$125,000,000 to more than 4,000 small businesses nationwide. Contact us today and see how we can help your business.



### About VMS Loans:

- True business loans - not merchant cash advances
- Loans ranging from \$5,000 - \$150,000\*
- 6 – 18 month terms\*
- Fixed interest and fixed payments
- A decision in as fast as 2 business days; funding as fast as 7 business days
- Daily direct-debit payments rather than one large end-of-month payment

As Seen In:



WALL STREET JOURNAL **Inc.**

\*These terms may not be available in all states. All loans subject to lender approval.

## Gift Card Programs

Gift card programs can improve your customer loyalty and increase your profits. You can customize your program with standard denominations for every card or varying amounts. Cards hold no cash value until activated at a register, virtually eliminating the threat of theft. This allows cashiers to emphasize your gift card program with cards on hand in front of registers.

When a customer makes purchases using a gift card, the cash value will decrease until they have spent the amount of the card value. You can further customize your gift card program by making gift cards reusable and rechargeable in-store or online.

Consumer surveys show that more than half of all gift card holders will make two or more trips to a store to use up the cash value on their gift cards. More than one in ten customers will not use up the entire value of their gift card. Many customers will use up the value on their card and spend additional money at your store during the same visit.



## Technology

Your program is secure and reliable thanks to our advanced processing network. Great pains have been taken to ensure that your program is always up and running, from our geographically diverse redundant data-centers, to our Tier-I facilities with power back-ups to operate even during the longest blackouts.

## Real Time Transaction Reporting

Use our merchant administration portal to view gift and loyalty card transactions in real-time. Detailed transaction reports let you see a wide variety of customer information and habits. With VMS, you can track usage data and customer behavior to determine the effectiveness of your gift card and loyalty programs.

Customer can check their card balance at [getyourbalance.com](http://getyourbalance.com) at no charge to you. Encourage your customers to register their card and start building your customer database, and marketing lists.



## Gift Cards

### Why Consumers Love Gift Cards

- High-tech, upscale form of payment
- No manual handling of paper
- Convenient and fun
- Allows specific benefits
- Great for co-workers, teachers, kids or service personnel



### Why Owners and Managers Love Gift Cards

- Keeps consumers shopping in their establishment
- Gift card programs are easily managed
- Increased cash flow
- Accurate and secure
- Eliminates fraud, abuse and forgery
- Has no value until activated by an authorized employee
- Easy to promote at POS, allowing for suggestive selling and spur of the moment purchases
- Funds received on gift cards can be placed in interest bearing accounts
- Seriously reduces accounting and administrative headaches of manual paper systems
- Acts as a “mini billboard” in your customers wallet
- Can be used in conjunction with loyalty or rewards programs

## Reward Cards

Customer loyalty programs generally fall into one of three categories:

**Instant Reward** - A reward is automatically given to cardholders as a reward when they reach a certain number of points.

**Graduated Reward** - A reward program that lets cardholders save points until they want to cash in. Receipts can be printed with usage to show the cardholder the number of points accrued.

**Rebate Program** - Rebate programs allow you to offer customers a cash rebate. You can set the rebate at fixed percentage, or you can set the percentage based on time of day or day of week.

