



CORNERSTONE

PAYMENT SYSTEMS

Preferred Merchant Processing  
Program Overview

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[www.cornerstonepaymentsystems.com](http://www.cornerstonepaymentsystems.com)



# CORNERSTONE

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## CORNERSTONE PAYMENT SYSTEMS INTRODUCTION

Cornerstone Payment Systems was founded in 2001 with a commitment to separate our merchant processing services from the remainder of the industry. We do this by putting Christ at the Cornerstone of our business.

In a marketplace replete with hollow offers and false claims, Cornerstone stands alone. Our commitment to integrity and honor has resulted in a brand that stands for quality and support for our merchant clients. Whether your business is traditional retail, online, home based, non profit or ministry focused, Cornerstone will provide a processing solution that is right for you. We have positioned our company to grow with our merchants as they grow.

Cornerstone can process for all merchant types, but we will not process credit card transactions for morally objectionable businesses. We can take this stand because we do not answer to a board of directors, we answer to God.

We would welcome the opportunity to serve your business, ministry or organization.

**- The Cornerstone Payment Systems Team**



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## Our Portfolio

Cornerstone is one of the nation's leading Christian owned and operated Independent Sales Organizations in the merchant processing industry. The company was founded in 2001, and since our inception, we have provided processing services for more than 30,000 businesses and ministries. The Cornerstone Payment Systems portfolio has processed in excess of two billion dollars through its sponsoring banks.

As an Industry leader we focus on state of the art products and technology to best serve our business and ministry clients. As a Christian leader, we prioritize Christ as the Cornerstone of all that we do. This means that we will operate with a level of integrity, honor and efficacy that will glorify Christ at all times. Furthermore, this guarantees that we will never provide processing services for businesses that are morally objectionable. Specifically, we will not provide merchant services for businesses engaged in the following:

- Adult Oriented businesses. This includes both retail and online!
- Medical professionals that perform abortions.
- Organizations that are opposed to a Pro Life stand.
- Organizations that do not support a biblical view of marriage.

We are proud to serve businesses in the retail, wholesale, online, travel and entertainment industry as well as ministries and other non profit organizations in the United States and Canada. We offer a comprehensive product set of services, including Credit Card processing, Check processing, Check 21, ACH, and Remote Deposit Capture. We also provide Gift Card and Loyalty services for merchants and ministries throughout our portfolio.

## The Cornerstone Portfolio Includes The Following Ministries And Organizations:

Colson Center	Focus On The Family	Family Talk
Luis Palau	The Gideon's International	Live Action
1615 Ministry	American Family Association	Wall Builders
Calvary Chapel	Kurt Warner First Things First	Lupus Foundation
Gospel Coalition	Citizens For Community Values	Assemblies of God
Midnight Mission	King of Kings Skate Board Ministry	The Salvation Army
Vision Teen Pact	Christian Home Education of Ohio	Students For Life
Reality Church	Greater Europe Mission Stand True	Personhood USA
Family Life	Living Hope Ministries International	Christus Medicus
NCFCA	Family Life - Art of Marriage	Blue Letter Bible
Living It	Child Evangelism Fellowship	Harvest India
HSLDA	Foundation of Moral Law	X3 Media
	Pacific Justice Institute	CHEA
	Semonaudio.com	
	Liberty Counsel	



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### Retail Clients:

Steinway Piano  
Harley Davidson  
Easy Living Yamaha  
MATCO Tools  
Meineke Mufflers  
Atlanta Motor Sports  
Fullerton's Goodyear Tire  
Jackson Hewitt Tax Services  
Econo Lube and Tune  
Jarrard Chevrolet  
Napa Auto Parts  
Carolina Herrera  
Ace Hardware  
Gold's Gym  
Leslie Pools

### Web Based Clients:

Fujitsu  
John Deere.com  
Fender Guitar  
X Bats

### Medical and Professional:

Christian Medical and Dental Association  
Conyers Animal Hospital  
Jewish Federation of Greater Phoenix  
American Association of ProLife OB-Gyns  
GA Psychiatruc Association  
Jewish Genetic Disease Center  
New England Medical Center  
Dublin Animal Hospital

### Super Markets:

Dixie Food Stores  
Five Points Grocery  
Palliccio Fruits

### Banks:

Douglas County Bank  
Farmers and Merchants Bank GA  
Main Street Bank GA

### Sports Teams:

Boston Bruins Pro Shop  
The Portland Winter Hawks  
Rocky Mountain Hockey League  
The Manchester Monarchs  
Chicago Young Americans

### Restaurants:

Sweet Frog Yogurt  
Crabs R Us  
Coffee Beaner  
Huddle House  
Popeye's Chicken  
Atlanta Bread Company  
Cowtippers Atlanta GA  
Mellow Mushroom Pizza  
Game On at Fenway Park  
Indigo Joe's Sports Pub and Restaurant  
Radius Restaurant Boston MA  
Galileos Washington DC  
Cold Stone Creamery  
Via Matta Boston MA  
Baskin Robbins  
Jasper Whites  
Figaredos VA  
Subway  
Togos

### Publications:

World Magazine  
Home School Enrichment  
Lamplighter Publishing  
Charisma Magazine

### Municipalities and Utilities:

Glenwood Phone Company  
Monroe County Tax Commissioner  
Pembroke Telephone Company  
Carroll County GA  
Lawrenceville TN  
City of Bremen

### Wholesale and Service Companies:

ServPro  
Service Master  
Mr. Ice  
Weathersby Guild

### Schools and Universities:

Montessori  
Patrick Henry College  
Case Western University  
East GA College  
Dallas Baptist University  
Ecclesia College  
The Masters College



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### Merchant Processing

Cornerstone offers a full compliment of merchant processing services for our clients. Through our Cornerstone Payment Systems Network, we authorize and settle transactions for Visa, MasterCard, American Express, JCB, Diners Club, and Discover Card. In addition to bank cards we will entitle your business or ministry to accept payment by debit card, EBT, Electronic Checks, ACH, Check 21, Remote Deposit Capture. In addition, we have a comprehensive Gift Card and Loyalty program which is both flexible and cost effective.

- Cornerstone is certified to process transactions on all major platforms in the US and Canada
- Our technical support team is dedicated to enabling our merchant's online processing
- Our Relationship Management team will assist in transition planning for merchant engagements
- We offer free online access to merchant data
- We deliver and maintain honest pricing to simplify the merchant process

### Security and PCI

All Cornerstone Payment Systems products and services are secured with industry leading technology. Our services are Payment Card Industry, (PCI) compliant. We are your advocate to ensure compliance with all industry and federally mandated statutes.

### Merchant Set Up

From application to deployment, Cornerstone will handle all aspects of your merchant account set up. Cornerstone works with multiple banks, to ensure that we provide the appropriate solutions at the most cost effective price.

Cornerstone will program your existing terminals and Point of Sale systems to ensure a seamless transition from your current processor. We always test all terminal programming before the equipment is sent to your merchant or ministry location.

All approved merchants are contacted after their initial batch is processed, to answer any questions related to their merchant processing account with Cornerstone. We believe that the initial launch of a merchant is the bedrock of a long term relationship.

Our network partnerships provide complete support for all aspects of the deployment and provisioning of Cornerstone merchant accounts.



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## Savings

Cornerstone is pleased to provide credit card processing services for thousands of merchants Nationwide. Because of our processing volume and strategic relationships, Cornerstone continually presents proposed pricing that reflects savings for prospective merchant engagements. Savings is a function of volume, industry, and transaction processing method.

Through our multiple platforms, technology and experience, Cornerstone can provide savings on virtually all merchants. We back up this offer with a \$500.00 guarantee. If our proposed pricing is not lower than your current cost, we will pay your organization \$500.00. Cornerstone delivers savings, performance, service and efficiency.

- Reduced processing costs are always provided with a side by side quote
- There are no hidden fees
- Equipment is provided at our wholesale pricing to reduce start up expenses
- Funds are available to merchants within two business days

## Processing With A Purpose™

The Cornerstone Payment Systems **Processing with a Purpose** program has been serving ministries and non profit organizations since 1998. This program allows businesses to support ministries by **“Taking what they do every day, and change lives forever.”** Please call us to find out more about how this program can develop a sustainable revenue stream to your organization that will actually grow year to year.

## World Class Customer Service

To compliment Cornerstones world class products, we provide a level of customer service and attention to detail that is second to none. Whether your business or ministry requires customization of our products and services, settlement, reporting, or on-line technology, Cornerstone will respond with a program specifically designed to meet your merchant requirements.

We process all bank card transactions to your bank of choice via ACH or bank wire through the Federal Reserve System. There is no change to the operating environment of your business or ministry because Cornerstone is certified to work with all terminals, Point of Sale systems, gateways and shopping carts in the marketplace. Whether you utilize Dial Up, Wireless, or IP transactions, we will authorize and settle these transactions quickly and easily. A switch to Cornerstone is seamless, more reliable, and costs less! We welcome the opportunity to outline how easy a switch to Cornerstone will be for your business.