

About One World Solutions

One World Solutions (OWS), is recognized as an industry leader in Payment Processing Solutions. By developing a comprehensive business approach that utilizes traditional values combined with proprietary innovative technology, OWS is the premier provider of services to major corporations, government agencies, financial institutions and small businesses. By offering our in-house, cutting edge technology OWS is able to customize and simplify your company's end-to-end processing needs.

Our primary focus is to provide your company specific processing requirements with a full range of customer assistance and solutions. OWS understands how important it is to grow your business. We provide customer service that is unparalleled in the marketplace and in turn relieves our customers of the burden to provide resolution on day-to-day customer service requests. This will now empower you to focus on selling more products and services and to open new opportunities to grow your business.

Financial Relationships

- Visa and Master Card Sponsorship
- Front End - Authorization and Capture
- Back End - Settlement
- Pre-Paid Debit
- Private Label Debit
- Gift Cards / Loyalty Cards
- ACH
- Discover
- American Express
- JCB
- E-Commerce
- Checks
- Equipment Supported

Wells Fargo Bank

**OWS / FDC / Bypass / Concord / Vital
Concord / FDC / OWS**

OWS In-House/Proprietary

OWS In-House/Proprietary

OWS In-House/Proprietary

OWS In-House/Proprietary

Discover

American Express

JCB

OWS Gateway / EFS NET

CrossCheck, Check 21

All Major Brands

Allied Partners

The following organizations have chosen One World Solutions as their payment processor of choice to recommend to their members.



www.hawaiirestaurants.org



www.restaurant.org





Innovative Products and Services

To support your business needs, OWS offers a full range of payment solutions. We are able to provide processing services from a basic credit card terminal to the most sophisticated POS systems in the marketplace. Our technology capability is equally as comprehensive and includes dial-up, TCP/IP, wireless and satellite connectivity. OWS employs a full technology staff and will tailor processing solutions for proprietary POS systems. OWS has also developed a proprietary ACH and Check Product that works with all major POS systems. This will save you valuable time and enable you to deposit your checks without ever having to leave your place of business.



Credit & Debit Card Processing

- Accept all major credit cards
- Increase customers' buying power
- Cost effective payment solution
- Reduce losses



Cash Advance

- Easy approval process
- Increase cash flow
- Expand your business
- Maximize your income



Online Reporting

- View and manage all transaction types
- Track daily, weekly and monthly sales
- Issue credits, refunds and voided transactions
- Access to various reporting capabilities



Restaurant Systems

- Easy to use touch screen interface
- Integrated reservation and seating system
- Quickly process credit and gift cards
- Manage customer orders and inventory



Gift & Loyalty Cards

- Advertise your Company image
- Issue custom cards
- Attract new customers
- Retain "loyal" customers



Wireless Terminals

- PCI Compliant
- Integrated pin pad
- Gift cards, rewards, and loyalty
- Online reporting tools



Check 21 & ACH Processing

- Convert checks to electronic transactions
- Eliminate deposit slips
- No trips to the bank
- No return check fees



Virtual Terminal

- Eliminate purchasing POS equipment
- Accept payments via telephone
- Accept Internet payments
- Recurring billing capabilities



ATM Processing

- Increase profit potential
- Attract new customers
- Easy to manage
- Various options available



E-Commerce

- Increase sales over the Internet
- Expand your operations to 24/7
- Expand your business worldwide
- Increase sales without your presence

PCI Compliance

Every business who accepts credit cards must become (PCI) Compliant. One World Solutions is a (PCI) Compliance service for Restaurants, Retail merchants, on-line and home based business. One World Solutions helps merchants achieve and maintain (PCI) Compliance protecting both merchants from hefty fines insuring all credit card information is protected using affordable and easy to use services and tools.

PCI Compliance Services Offered To:

- **Restaurants**
- **Retail Business**
- **Internet Business**
- **Home based business**
- **Enterprise Merchants**



Restaurant Systems

One World Solutions educated staff works with Restaurant owners to find the right POS solution to fit their needs. Restaurant POS Systems vary in costs and features. One World Solutions offers several options as well as financing, honest advice and consultation to deliver reliable Restaurant POS systems.

Payroll Cards

A payroll card is a unique variation of the traditional prepaid card. It is a direct deposit solution for the employee who may not have a traditional banking relationship. For the employer, a branded payroll card offers a less costly alternative than the traditional paper payroll check.

Payroll cards also provide greater security and flexibility to employees as they eliminate the need to stand in line at the bank or check cashing locations to receive funds. Branded payroll cards allow cardholders all the benefits and convenience of a traditional general purpose card as well as being able to shop and pay bills online. Payroll cards are issued by financial institutions and backed by bankcard associations.

Benefits to Employers:

- **Reduce bank processing fees and check handling fees**
- **Reduce check printing and replacement cost**

Benefits to Employees:

- **Reduce or eliminate check cashing fees**
- **24 hour access to funds via ATM**
- **Money transfer capabilities to family members**
- **Able to make purchases using credit card networks**

