CBTx Merchant Services

ProcessNow™ Frequently Asked Questions

What is ProcessNow®? ProcessNow is a solution owned by CBTx's merchant services partner TransFirst - a proven leader in the payment processing industry. This new payments solution can help businesses grow and succeed by using tablet and app-based solutions to accept payments, manage time and inventory, create reports and more.

Why is this better than the register and terminal I use now? ProcessNow offers two options that provide a superior user experience over the traditional register-and-terminal setup in businesses of every size. Working separately or together, ProcessNow Mobile and ProcessNow Register let you accept payments from multiple locations inside your business or out in the field. You can consolidate all of your payment acceptance — cash, checks, credit and debit — in one system that processes transactions through a single gateway; this gives you real-time access to all of your payments in any location. Inventory information can be added to the system directly at the point of sale, and you control which of your employees use ProcessNow and what functions are available to them. The tablets offer simplified touch-screen functionality that is intuitive to any smartphone user; and because the software is app-based, updates and upgrades are self-directed and require no special technician or IT assistance.

How does ProcessNow work? You can begin using ProcessNow by downloading an app from the App Store^{SM} or Google Play™. ProcessNow Mobile offers portable credit and debit card payment acceptance with the iPad mini™ or Google Nexus 7™ tablet; ProcessNow Register can turn an iPad® 2/3/4 or iPad Air™ or Samsung Galaxy Tab® 3 or 4 into a fully functional and stylish substitute for a cash register and terminal payment system. (TransFirst merchant account required.)

What types of payments does ProcessNow allow me to accept? You can accept Visa®, MasterCard®, American Express®, Discover® and PayPal™ at the point of sale, both credit and signature debit cards. Plus, you can accept American Express Card transactions at the same rate as other payment cards — merchants that process less than $1,000,000 in American Express annual charge volume may be program-eligible (some restrictions and exclusions may apply). American Express Cards can potentially bring in new business and help boost your bottom line. And it's all through CBTx, all your processing information with one statement, one point of contact and one great price!

Do I need special hardware?

- ProcessNow Mobile works with a proprietary tablet stand that's just for your iPad mini (coming soon) or Google Nexus 7 (available now) tablet. Lightweight but stable, it makes it easy to accept card payments on the go. Use it in your store, salon or restaurant, or take it out in your food truck or work van.
- ProcessNow Register works with a strong, lightweight stand for your iPad 2/3/4 or iPad Air or Samsung Galaxy Tab 3 or 4. Plug in the mobile swiper and start accepting payments anywhere in your store. Use alone or with other hardware components.
- Plug. Swipe. Transaction complete. Accepting credit and debit cards is that easy with the robust Rambler 2.0 or 3.0 mobile swiper. It plugs right into your tablet's audio jack.
- The cash drawer is easy to assemble, space-saving and simply designed for use with ProcessNow Register. Sit it or mount it on the counter and your tablet attaches on top. Mount the drawer under the counter to save more space.
- Customers who pay cash want receipts. The Star Micronics Bluetooth® printer prints clear receipts or customer coupons, and can be mounted under your countertop (hardware included with cash drawer) to reduce clutter.
- The Socket 7CI wireless handheld barcode scanner lets you scan customer merchandise for sales or add inventory to your database. Lightweight, ergonomic and offers up to 19 hours of scanning on a single charge.

Does the ProcessNow hardware come with any kind of warranty? Yes. CBTx offers a 45-day limited warranty on ProcessNow cash drawers, printers and tablets that are purchased from CBTx (same brand and model tablet only). It does not apply to tablets that you did not purchase from CBTx, nor to the tablet stands, barcode scanners and mobile swipers. This warranty applies to equipment that arrives damaged or is damaged while being used in your business. Your CBTx merchant services representative can give you more information.

Can I use both ProcessNow Mobile and ProcessNow Register in my business? Absolutely. Use ProcessNow Register as your main point-of-sale and business management solution and use ProcessNow Mobile on one or more mini-tablets to expand your reach. All your payment information is managed through one account on our online payment management and gateway system.

Other companies offer systems like this. Why should I choose ProcessNow? Because ProcessNow is powered by CBTx's merchant partner TransFirst, you get the advantage of working with a full-service processor, with the infrastructure and experience to offer benefits like:

- Live, 24/7, U.S.-based support
- Next-day funding
- Industry-leading data security technology
- Some of the leading integration and mobile processing experts in the business.

For more information, please contact a CBTx Business Development Officer at (800) 723-7601