Electronic Authorization

When you participate in this program, an electrical terminal will be installed in your NAPA AUTO PARTS store (if you already have a similar electrical terminal, chances are it can be reprogrammed with just a few minor adjustments). By just pressing a few buttons and running the card's magnetic strip through the machine, authorization for a charge is given in just a few seconds.

Authorization can be given for MasterCard, Visa, American Express, Diner's Club, Carte Blanche and Discover cards. With the MasterCard and Visa charges, the sales amount will be recorded automatically so that you don't need to send in copies of the charges. And the total of each day's charges will be automatically deposited the next day into your bank account.

The electronic terminal will be sent to your store as soon as your application is approved. Completed instructions for installation will come with the terminal and a service representative will contact you to assist with the initial set-up.

Check Authorization

The electrical terminal will also give you access to check authorizations through Telecredit. Checks up to $600 can be processed through this system. If you need a voice authorization there is a 24-hour tollfree hotline. Additionally, if you have equipment or processing questions, customer service representatives are available to talk with you around the clock by means of another tollfree number.

American Express

Last year, thousands of NAPA AUTO PARTS stores took advantage of a national program for American Express processing, offering a 3.25% Basic Plan discount rate for American Express charges. Now, with the NAPA Credit Card Program you have your choice of electronic or voice authorization. Your terminal will automatically dial the American Express number and all you will have to do is to identify the charge card in your authorization process.

You will still have to send copies of the charges to American Express. How quickly you are reimbursed depends on which of the three direct payment plans you agree to. The first, known as the Basic or three-day settlement (3.25%), assures you that payment will be mailed to you three business days after American Express receives all proper charges. The second plan is the Economy (3.00%). Under this plan, payment is mailed to you 15 calendar days after all proper charges are received. Lastly, there is the Extended Plan (2.75%), through which payment is mailed 30 calendar days after the charges are received by American Express.

With the NAPA Credit Card Program, you can sign up to become an American Express merchant or, if your NAPA AUTO PARTS store already takes the American Express card, you can switch to our program and receive the benefits you aren't receiving now.

The Benefits

1. NAPA Identified Visa Card.
2. Electronic Authorization And Payment For MasterCard And Visa Charges.
3. Authorization Service For Checks And Other Major Credit Cards.
4. National Discount Rate Program For American Express Charges.
5. Consumer Loyalty.
6. Consumer Recognition.
7. No Annual Fee.
8. Competitive Finance Rate.
9. Insurance For Cardholders.
10. 25-Day Grace Period For Charge Purchases.

What It Costs Your Store

One major concern expressed about most credit card systems is that they can be an expense and tie up a store's cashflow. To avoid that situation as much as possible, the NAPA Credit Card Program was designed to minimize your expense and cashflow problems.

All of the services provided with the NAPA Credit Card Program are available for a 1.87% discount rate on MasterCard and Visa charges. Check authorization costs 1.9% of the face amount with a minimum 50 cent transaction fee and a $50 per month billing. The cost of the electrical terminal, known as the Zon Jr., is $250 or it can be leased for $16 per month. The equipment carries a 30-day money back guarantee and a one-year warranty. In the second year, there is a $2.50 per month maintenance and support fee and there is a onetime set-up fee of $95. These costs cover all replacement and repair charges. If you already have a compatible terminal, you are simply required to pay a onetime reprogramming fee of $95.

Signing Up

Your NAPA Distribution Center will send you an enrollment packet. Once the forms are filled out, it will take approximately five weeks to process the application. Your equipment will then be sent directly to you.

You will also receive a NAPA/Visa "Take One" display which you should place in a prime location in your sales area. This display holds the applications for consumers to apply for the NAPA/Visa card and lists the benefits of having a NAPA/Visa card. By placing your store number on the enrollment form, you'll automatically receive more applications as your supply runs low.

Accompanying the display is an in-store sales kit, containing materials to assist you in promoting the card in other ways. In-store P.O.P., newspaper ad material and direct mail ideas will be included. All this to tell your customers about these added services. On the national level, you'll be seeing the NAPA/Visa card as it will be included in some of our national advertising.

In Closing

Credit cards may not be the ideal way to do business. They are an expense to you and they tie up your cash flow. But in the world in which we live they are a necessity.

So what the NAPA Credit Card Program has been set up to do is to provide you with one of the most economical credit card systems available and make the credit card necessity a little easier to live with.

I hope you'll take advantage of the NAPA Credit Card Program. It's the one program which can serve your complete credit card needs.