

**S**ince 1993, Walter Nayokpuk, owner of Nayokpuk General Store located in Shishmaref, and his son, Percy, general manager for 20 years, have been accepting credit cards from their customers. It's one of many conveniences offered at the store. Percy states, "We offer everything you need for surviving in the Bush, including food, clothing, hardware supplies, gas and oil."

To fully understand the success of Walter's business today, we must travel back to 1960 when he started the store in his home. Shortly after he opened, his business grew so much that he had to move his business to a new location adjacent to his home. He's expanded three times since then, but as Percy explains, "It's starting to get crowded again!"

In addition to general merchandise, they also offer fine Native arts and crafts, hand-crafted primarily by Shishmaref residents. "It's a cottage industry here," reports Percy. "We don't have a fishery or lots of tourism yet, so it's really our only economy. We have excellent ivory carvers and skin sewers, and probably some of the best whale bone carving in Alaska!" The visitors who come to Shishmaref seek out the quality arts and crafts offered. During the Iditarod, Percy mentions they have a surprising number of visitors coming to the island because, "they are curious to see a real Eskimo town." Local residents and especially the visitors, want to pay for purchases with credit cards. "We're seeing this more and more."

To build on the fledgling tourism opportunities in Shishmaref, Walter is currently building a 16-bed facility above his store. The structure is framed up and they plan to open within a year. Most of the day centers around the

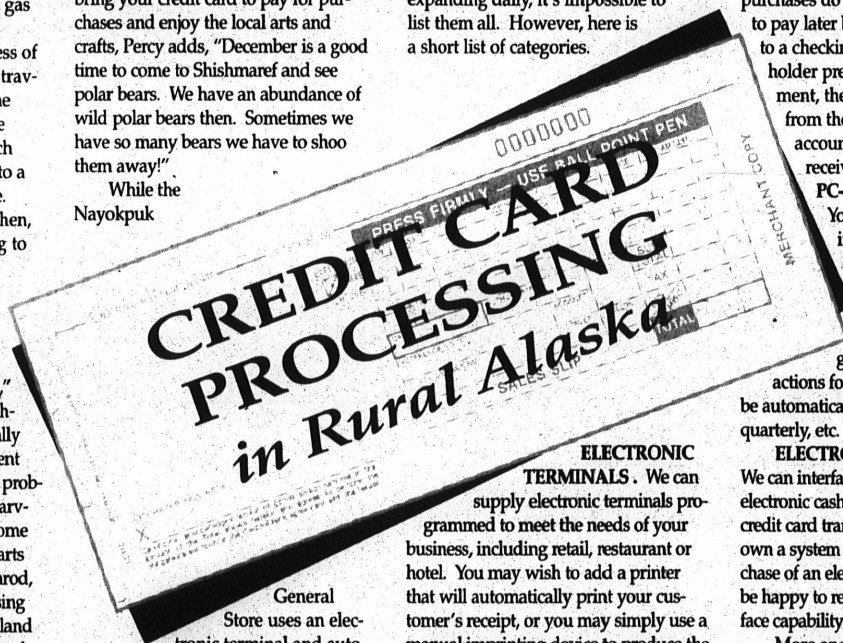
problem of water and sewer availability. Percy explains, "because we are on an island, we rely on snow melt for our water supply. The snow is trapped in the reservoir and as it melts, it flows into holding tanks and is treated. To get water, we have to go to the tanks in our Hondas and trucks, fill containers and haul it back."

For the visitor, not only can you bring your credit card to pay for purchases and enjoy the local arts and crafts, Percy adds, "December is a good time to come to Shishmaref and see polar bears. We have an abundance of wild polar bears then. Sometimes we have so many bears we have to shoo them away!"

While the  
Nayokpuk

daily and/or monthly statements itemizing all transactions, making your book-keeping easy. We also offer a 24-hour, seven-day-a-week Help Desk with an "800" number, and much more!

At the Alaska Bankcard Center, we welcome the opportunity to explore which processing option best fits each merchant's needs. We offer such a wide variety of options, and with them expanding daily, it's impossible to list them all. However, here is a short list of categories.



General Store uses an electronic terminal and automatic printer to process their credit card transactions, there are a variety of processing options available. Accepting credit or debit cards from your customers provides you with many important benefits. You will receive fast credit for your sales, with the money automatically deposited into your business checking account within 24 to 48 hours. You will receive

**ELECTRONIC TERMINALS.** We can supply electronic terminals programmed to meet the needs of your business, including retail, restaurant or hotel. You may wish to add a printer that will automatically print your customer's receipt, or you may simply use a manual imprinting device to produce the sales draft for your customer to sign. The terminals can also operate using a cellular connection. If phone line communications are a concern in your community, we'd like to work with you to provide the best solution possible.

**ALASKA OPTION (DEBIT) CARD PROCESSING.** You may want to combine a retail credit card program with debit card processing — or offer

only debit card acceptance at your business. This program allows you to accept ATM, Visa Check Card or Maestro (MasterCard) debit cards. While debit cards resemble credit cards, they are dramatically different. Credit cards, as you may know, allow cardholders to charge goods or services and pay for these purchases later when they receive their monthly bill. Debit card purchases do not allow the cardholder to pay later because the card is linked to a checking account. When a cardholder presents a debit card for payment, the money is drawn directly from the cardholder's checking account. The cardholder never receives a bill.

#### PC-BASED PROCESSING.

You may consider processing credit card transactions using your personal computer and modem. It's a great way to process single transactions or groups of recurring transactions for customers who wish to be automatically billed weekly, monthly, quarterly, etc.

#### ELECTRONIC CASH REGISTERS.

We can interface with a wide variety of electronic cash registers for processing credit card transactions. If you currently own a system or are considering the purchase of an electronic cash register, we'll be happy to research the credit card interface capability for you at no charge.

More and more, credit and debit cards are replacing cash and checks and Alaskans love the convenience! No matter what type or size of business you operate, let's work together to explore the options and select the system that is right for your business! For more information, stop by any NBA branch or call us directly at 267-5619 (in Anchorage) or 1-800-257-5619, press number 1 (out-of-Anchorage) ■