



# Merchant Services

Easier, faster, safer, smarter  
payment processing

## Solutions to Help Grow Your Business

→ At First Data, our expertise—and our passion—is helping merchants like you succeed with the convenient, cost-effective, secure payment processing solutions you and your customers need.

We've powered commerce for all types of businesses for almost 40 years. And today we help more than 5 million businesses deliver outstanding customer service and realize fast, secure funding through our Merchant Services programs.

Whether you need new payment solutions for in-person or online transactions, integrated terminals, paycards, gift cards or a loyalty program, we can help with a single-source solution—including one statement and one funding source for all your payment transactions.\*

Our dedicated focus on payment processing helps make your customers' transactions easier, faster, safer and smarter. And it enables you to focus on what you do best—serving your customers and growing your business.



For more information, contact your  
Merchant Services sales representative  
or visit [firstdata.com](http://firstdata.com)



\*Some conditions apply on combining Discover Network and American Express on one statement. Call for details. \*\*Some restrictions may apply. May not be available in all areas.  
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## Point-of-Sale Payments



Customer choice, speed, accuracy, data security and competitive rates add up to measurable benefits for your business.

Accept virtually every payment option, including credit, debit, EBT, gift cards and Automated Clearing House (ACH). And for customers who prefer to pay by check, we offer TeleCheck Electronic Check Acceptance®, which helps your business reduce the risk of accepting checks while minimizing traditional bank fees and processing costs.

You also benefit from:

- Proven dependability, with 99.999% uptime
- Consolidated, next-day funding\*\* for all major credit cards
- 24/7/365 service and support
- Enhanced security and regulatory compliance to help keep you compliant with payment network rules and regulations
- Flexible reporting systems, including paper-based and online options
- Competitive pricing on terminals and processing solutions
- International payment processing

## Loyalty Programs



First Data's turnkey loyalty solutions help drive the frequency of customer visits, increase customer loyalty and boost customer spend. Our user-friendly, Web-based interface lets you select from standard programs and customizable campaigns. Real-time rewards and customer communications at the point of sale—like printing a coupon on the receipt—make them simple for employees and customers. Simple implementation and easy-to-use tools get your program up and running quickly.



## Single-Source Merchant Solutions

Our credit acceptance solutions are rooted in long-standing partnerships with the world's best-known and most respected credit card companies: American Express®, Discover® Network, Visa®, MasterCard®, JCB® and Diner's Club International®.

## Internet and Telephone Payments



If you're doing business over the Internet, by phone or mail, or in any card-not-present (CNP) environment, First Data provides the reliability and security you need. Take advantage of our fully integrated Web services for convenient, secure Internet shopping regardless of your customers' payment preference:

- Credit, debit and check acceptance for online, telephone or mail-order transactions
- Our eCommerce solutions make online, telephone and mail-order payments easy. We can help you turn any PC with Internet access into a point-of-sale terminal

## Gift Cards



Gift cards represent one of the fastest-growing segments of the retail industry. They can help you reduce costs, build loyalty, and increase sales and profits. Our turnkey solution includes simple order forms, an intuitive point-of-sale application and packages that include gift cards with your logo and merchandising materials—all to help you quickly and easily establish and manage your store-branded gift card program.

## Terminals and Point-of-Sale Solutions



First Data's comprehensive suite of affordable terminals and peripherals enables you to process virtually any payment type. They combine performance, security, reliability and ease of use—plus adaptability when your processing needs change. From all-in-one countertop models to wireless solutions for businesses on the go, we offer the choice and technology to meet your needs.

First Data terminals feature:

- Ultra-fast processors
- High-speed, built-in printers
- IP and dial-up connectivity, with optional Wi-Fi
- Intuitive touch-screen interfaces
- Lease, rental and purchase options

The First Data™ Retail and Restaurant Solutions are affordable, all-in-one PC-based systems that enable smaller retailers and restaurants to manage every aspect of their business “just like the big guys”—without the “big guy” price. They allow you to process payments, manage inventory and menu items, track sales, control costs, manage employees, improve customer service and make better-informed business decisions.

## Paycards



The convenience, savings and security of prepaid debit card programs for both employees and customers.

First Data Payroll Distribution Service:

- Provides the cost savings, security and control of paperless payroll for your business
- Provides unbanked employees with payment through a reloadable debit card, immediate access to wages through ATMs and check-cashing locations, the ability to write checks and 24/7 bilingual (English/Spanish) support

Convenient, cost-effective, secure payment processing solutions to help grow your business.