

Widely recognized credit acceptance solutions — configured, adaptable and ready to process purchases

First Data offers some of the most flexible credit acceptance options in the industry, enabling thousands of merchants nationwide with a variety of point-of-sale (POS) solutions. We offer flexible billing options, a full-service help desk and outstanding customer service support.

The Challenge:

Consumer payment preferences are rapidly changing in favor of plastic. If you don't accept credit cards, you not only limit your sales opportunities, you limit your ability to offer the new payment options that are continually being presented to consumers. Bottom line, if you don't accept credit, your customer base will find the merchants that do.

The Solution:

First Data has been at the forefront of electronic forms of payment for 30 years. Today we enable over 4.6 million merchant locations to securely accept electronic payments. In 2005, we processed more than 23.4 billion transactions. And, when it comes to reliable service, we're one of the best with industry-leading 99.96% system uptime, in 2005.

With today's need for enhanced security, we utilize multiple data security features. By accepting credit as a payment option, you attract customers who prefer to pay by credit card. You may also increase the average size of each sale and position yourself to implement future payment options as they become available.

Here's How It Works:

For First Data Credit Acceptance subscribers, credit and signature debit acceptance services are as simple as implementing POS equipment. Once your equipment is up and running, place signage on your store entrance and at the register that informs your customers that credit and signature debit cards are welcome.

Help your business:

- Offer customers a greater range of choices in making payments
- Improve cash flow
- Increase sales through the higher average tickets associated with credit cards
- Save valuable counter space
- Simplify daily and monthly deposit reconciliation processes
- Consolidate and automate electronic deposits to your accounts
- Minimize exposure to fraud losses

Help your customers:

- Choose from multiple methods of payment at the point-of-sale
- Buy what they need without being limited by cash on hand
- Take comfort in knowing payments are fast, reliable and secure

Features:

- Flexible product and pricing options to best meet specific merchant needs
- Consolidated, automatic, electronic deposits to merchant accounts for all payment types
- Combined reporting and statements for each payment type
- Risk management programs to minimize business owner exposure to fraud losses

A Name You Can Trust:

We've been working with financial institutions and merchants for years, increasing our understanding of what you need to grow your business. We're a leader in payment processing solutions, serving over 4.6 million merchant locations. Put our expertise to work for you. Whatever your need, First Data stands ready to help.

For more information, please contact your sales representative.