

TeleCheck® Solutions

Innovation for Competitive Advantage

While paper checks presented at the point of sale continue to decline in number, electronic checks, or Automatic Clearing House (ACH) payments, continue to grow. More than 13.97 billion transactions, worth more than \$28.8 trillion, were sent via the ACH Network in 2007 — an increase of over 13 percent from the previous year. And each year, major national retailers continue to drive the increase in electronic check acceptance.

Source: ©2008 NACHA -The Electronic Payments Association



"We will help you build your business by leveraging our brands and product solutions to process any payment, from any device, at any time, to any account."

With 550 million transactions processed in 2007 alone, and more than 40 years of industry experience, First Data leads the way in providing electronic check, risk management and collection solutions.

First Data provides comprehensive electronic check payment solutions tailored to meet your business needs. Our offerings include premier authorization and risk avoidance solutions, a leading, innovative ACH settlement process and robust, customer-centric collections services.



Improve Your Business With Every Customer Check Transaction

Offering checks as a payment method requires a solution that provides security, speed and ease. First Data powers electronic payments and solutions through proven technology and relentless ingenuity. We have the capabilities and expertise to serve as a single source for multiple services and solutions.

Throughout every step of the check transaction process, First Data's TeleCheck® solutions offer significant benefits for your business, including:

Authorization

- Reduced check losses
- Analytic driven decisions
- Easy integration
- Maximized sales

Settlement

- Labor efficiency
- Bank fee reduction
- Improved operations
- Speedier funds access

Collections

- Minimized labor expense
- Improved customer experience
- Increased revenue
- Compliance assistance

By converting to electronic check acceptance, you can:

- Reduce bank fees
- Reduce labor costs
- Improve funds availability
- Streamline reconciliation of depository accounts
- Make depository bank pricing more transparent
- Eliminate the risk of stolen, lost or damaged check deposits

Comprehensive Services to Enable Your Business

From authorization through collections, companies trust the industry-leading technology TeleCheck® provides for one reason ... it works.

TeleCheck provides a broad and flexible suite of electronic and paper check processing solutions to help enable your business every step of the way. In addition to transaction processing, our TeleCheck Warranty services help provide peace of mind for your business.

TeleCheck Authorization

With TeleCheck you get proprietary access to comprehensive data and best in class fraud prevention tools. Our comprehensive authorization services are backed by industry-leading expertise provided by fraud and statistical experts averaging seven years of TeleCheck experience.

TeleCheck Settlement

With an unprecedented volume of 550 million transactions processed in 2007, TeleCheck provides end-to-end, streamlined reconciliation services to help determine ACH eligibility and real-time decisioning to help prevent and resolve exceptions.

TeleCheck Collections*

Our TeleCheck collections services combine a respectful customer approach with advanced decisioning capabilities to help you improve upfront authorization decisions, reduce administrative time and improve fraud detection. Backed by highly skilled and trained agents, our customer-centric solution helps dictate the appropriate collection activities and motivate customer payments. Customize reports specific to your business needs and provide outstanding customer service by allowing customers to use their preferred payment option.

*Collection services provided by TeleCheck affiliate, TRS Recovery Services, Inc.



Customized Check Solutions Tailored to Your Business

Whether your check acceptance solution is paper-based or electronic, TeleCheck and its affiliates have the solutions, risk management tools and experience to provide value to your business.

Telecheck Electronic Check Acceptance® ECA® Warranty

The TeleCheck® ECA® Warranty service is a comprehensive solution for check acceptance, incorporating authorization, settlement and collections. With this solution, paper checks are converted into an electronic transaction at the point-of-sale. The Automated Clearing House (ACH) network is used to process the transaction and fund the account, generally within two business days. With the Warranty service, returned check processing and collections can be managed by TeleCheck, saving you time and money. With TeleCheck's ECA Warranty solution, you can effectively reduce the risk of accepting paper checks, decrease bank fees, lower operating expenses and improve cash flow through faster funding.

Paper Check Acceptance Solution

Reduce the risk of accepting fraudulent checks with TeleCheck's verification solution.

- Utilize a risk scoring system to reject high-risk checks on the spot and minimize the expense and hassle of attempting to collect on them later
- TeleCheck's paper check acceptance solutions use check writer's negative and activity databases with other proprietary risk management tools to determine the risk of accepting a check
- Receive reimbursement for checks approved by TeleCheck that are later returned with TeleCheck's warranty service

Internet Check Acceptance Solution

The TeleCheck Internet acceptance service provides a secure and easy way to accept check payments over the Internet.

- Improve operational efficiencies and increase revenue by offering stronger fraud protection, quick funding and low-cost integration





- Process transactions quickly and enjoy quick and easy payment
- Transfer funds directly from a customer's checking account(s) to your business account
- Checks are processed as an electronic transaction through the Automated Clearing House (ACH) network
- Funds generally received within two business days

Telephone Acceptance

Cater to your customers who prefer to pay by check over the phone, while minimizing potentially lost sales that arise when checks don't arrive through TeleCheck's Telephone Acceptance. By converting checks into electronic items instantly, while your customers are on the phone, you are able to ship orders faster and turn captured orders into paid orders, usually within two business days. Turn your shoppers into buyers by offering a preferred payment method to the significant portion of the U.S. population without credit cards.

LockBox Payment

Handling paper checks can be a time consuming process and the lag time associated with these payments may also increase the risk of returned items. Streamline the check handling process by converting a check to an electronic transaction and settling funds with the Automated Clearing House (ACH) network. By utilizing TeleCheck's LockBox Payment, you not only accelerate the availability of funds and make check handling more convenient and economical, but also lower the risk and net cost for accepting checks as bill payment.

CONNECTPAYSM

The latest payment innovations and loyalty capabilities from First Data provide end-to-end comprehensive products and services that deliver new value propositions. Enabling virtually any payment, on any device, to be authenticated, authorized and settled to any customer account,

the CONNECTPAY solution can enhance new or existing loyalty or membership programs with a customer's choice of payment.

The solution supports many payment types, including a demand deposit account (DDA), a credit or signature debit card account, all of which are protected by a self-selected Personal Identification Number (PIN).

- Develop a differentiating consumer payment strategy with feature-rich loyalty programs
- Increase customer lifetime value
 - Build longer and stronger relationships
 - Retain existing customers
 - Attract new customers
- Drive incremental sales
 - Increase spend per visit
 - Increase number of visits per customer
 - Increase number of purchases
- Decrease cost of payments with DDA Payment
- Improve customer experience with personalized rewards
- Improve activation and adoption of the CONNECTPAY portfolio with activation, trial and usage promotions
- Gather information about customer behavior

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your First Data Sales Representative, or visit firstdata.com.

