Pricing

Fraud and Security

EMV

Solutions

Pricing

1. **Elements of Pricing**
   1. **Interchange**
   2. **Dues and assessments**
   3. **Variable Cost**
2. **Pricing Models**
   1. **Interchange Plus**
   2. **Tiered**
   3. **Flat Rate**
   4. **EBB**
   5. **Side by Side Comparison**
3. **Statement Analysis**
   1. **Pricing Model**
   2. **Discount Rate**
   3. **Transaction Cost**
   4. **Dues and Assessments**
   5. **Fees/Surcharges**

**Elements of Pricing**

When asked merchants most often say the most frustrating and confusing element of their processing is understanding the cost. At NPS we have removed the guess work and have provided a transparent, easy to understand pricing model. There are three elements to the cost of processing: interchange, assessments and markup. Two of these are fixed costs the markup is the only area of negotiation for the merchant when setting rates.

Interchange and assessments are the same for all processors and account for about 90% of the total cost to process.. No processor can give you a lower rate or a better deal on base costs. For example, First Data (the largest credit card processor) pays the same interchange fees and assessments as a small local bank.

**Interchange**

Interchange accounts for the largest portion of credit card processing expense and it's paid to card-issuing banks. Believe it or not, your processor and the card brands (Visa, MasterCard, and Discover) don't see any revenue from interchange.

Here's the short story of interchange…

The stakeholders of Visa, MasterCard and Discover (the banks) get together and decide how much they want to charge when you accept their credit cards.

The banks consider things like processing method (swiped, keyed, e-commerce), card type (rewards, business, consumer), your business type and a host of other variables to create a long, exhausting list of interchange fees.

Interchange fees are assessed net of refunds and chargebacks, and most are two parts consisting of a percentage and a transaction fee. The percentage is assessed on the amount of the transaction and is called the discount rate, The transaction fee is a set dollar amount charged for each transaction. For example, 1.51% plus $0.10 is the current Visa interchange fee for a swiped consumer credit card.

**Dues and Assessments**

The major card brands (Visa, MasterCard and Discover) make money by charging assessments every time one of their cards is used for a credit card transaction. Like interchange, assessments are exactly the same for all credit card processors ***and no processor can give you a lower rate or a better deal on assessments.***

All of this is going to be in a PDF that can be linked to.

* **Visa**
  + *.11%* - **Debit Assessment** - This assessment applies to gross Visa debit transaction volume.  
    *.13%* - **Credit Assessment** - This assessment applies to gross Visa credit transaction volume.  
    **Update:** In January 2015, Visa raised its assessment on credit volume from 0.11% to 0.13%.
  + *$0.0195* - [**Acquirer Processing Fee**](http://www.cardfellow.com/blog/acquirer-processing-fee/) **(APF) - Credit**  
    The Acquirer Processing Fee applies to all U.S.-based credit card authorizations acquired in the U.S. regardless of where the issuer/cardholder is located. If your business is based in the U.S., the acquirer processing fee will apply to all Visa credit card authorizations.
  + *$0.0155* - **Acquirer Processing Fee (APF) - Debit**  
    On April 1, 2012, Visa began charging a separate lower APF of $0.0155 for transactions involving a debit card.
  + **Transaction Integrity Fee (TIF)**  
    Effective April 13, 2012, Visa will begin charging a Transaction Integrity Fee (TIF) of $0.10 on transactions involving Visa debit and prepaid cards that do not meet CPS requirements.
  + *Variable* - **Fixed Acquirer Network Fee (FANF)**  
    Effective April 1, 2012, the FANF is a monthly fee that varies based on processing method, number of locations and volume. See the Fixed Acquirer Network Fee calculator to determine the FANF for your business.
  + *$0.0025* - **Settlement Network Access Fee** -- Also called a **Visa Base II Fee**  
    Applies to all U.S.-based settlement transactions. If your business is based in the U.S., the settlement network access fee will apply to all Visa settlement transactions.
    - Note:  
      The Settlement Network Access Fee (Visa Base II Fee) and Acquirer Processing Fee will both apply to the vast majority of credit card transactions for U.S.-based businesses bringing the total fee to $0.022
  + *$0.0047* - **Kilobyte (KB) Access Fee**  
    Visa's kilobyte fee is charged on each authorization transaction submitted to Visa's network for settlement.
  + *$0.045* - **Misuse of Authorization Fee**  
    The Misuse of Authorization Fee applies to Visa authorizations that are not followed by a matching clearing transaction (or in the case of a cancelled or timed out authorization, not properly reversed).
  + *$0.10* - **Zero Floor Limit Fee**  
    Visa's Zero Floor Limit applies to cleared transactions that can't be matched to a previously approved or partially-approved authorization. In short, it applies to settlement transactions submitted without a proper authorization.
  + *$0.025* - **Zero Dollar Verification Fee**  
    The Zero Dollar Verification fee applies to Zero Dollar Verification messages (approved and declined). Zero Dollar Verification messages include the verification of the card account number, address verification (through AVS), Card Verification Value 2 (CVV2) and Single Message System (SMS) acquired Account Verification authorizations. The Visa Misuse of Authorization Fee does not apply to these requests. The fee applies when you want to verify a cardholder's information without actually authorizing an amount of their card.
  + *.40%* - **International Service Assessment Fee**  
    The International Service Assessment Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S.
  + *.45%* - **International Acquirer Fee**  
    The International Acquirer Fee applies under the same circumstances as the International Service Assessment Fee noted above.
  + *$0.001* -   
    Effective April 1, 2012, Visa has eliminated the risk identification fee
* **MasterCard**
  + *.12%* - **Assessment** (Transactions less than $1,000)  
    The assessment applies to gross MasterCard transaction volume.  
    **Update:** In January 2015, MasterCard increased its assessment by 0.01% on all signature debit and credit transactions with an amount of $1,000 or less from 0.11% t0 0.12%.
  + *.13%* - **Acquirer Brand Volume Fee** (Transactions greater than $1,000)  
    **Update:** Effective January 15, 2012 MasterCard's Acquirer Brand Volume Fee increased from 0.12% to 0.13%. This assessment applies to consumer and business credit volume on transactions of $1,000 or greater. This assessment does not apply to signature debit transactions regardless of size.
  + *.01%* - **Digital Enablement Fee** - Effective January 2015, MasterCard will begin charging a Digital Enablement Fee. This fee will be assessed on MasterCard card-not-present sales volume involving signature debit, consumer credit and commercial credit transactions.
  + *$0.0195* - **Network Access and Brand Usage Fee (NABU)**  
    **Update:** Effective January 8, 2012 the NABU fee will apply to U.S.-based authorization transactions regardless of whether the transaction is settled. Prior to January 8, 2012 the Network Access and Brand Usage Fee applies to all U.S.-based settled transactions.  
    **Update:** Effective June 30, 2013 the NABU fee will be increased to $0.0195, and it will apply to both authorization and refund transactions.
  + *$0.0044* - **Kilobyte (KB) Access Fee**  
    MasterCard's kilobyte fee is charged on each authorization transaction submitted to MasterCard's network for settlement.
  + *.0045%* - **Acquirer License Fee (ALF)**  
    Effective April 2012, MasterCard will begin charging 0.0045% as an Acquirer License Fee assessed on gross MasterCard processing volume. This fee is also referred to by several processors as a *License Volume Fee*.
  + *.40%* - **Cross Border Assessment Fee** (Domestic)  
    The domestic Cross-Border Assessment Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S. and settled in USD.
  + *.80%* - **Cross-Border Assessment Fee** (Foreign)  
    The foreign Cross-Border Assessment Fee applies to international transactions settled by U.S.-based merchants in a currency other than USD.
  + *.85%* - Acquirer Program Support Fee (Increased to 0.85% from 0.55% on April 1, 2013)  
    The Acquirer Program Support Fee applies under the same circumstances as the Cross-Border Assessment Fee (Domestic) noted above.
  + *$0.0075* - **AVS Fee (Card-Not-Present)**  
    MasterCard charges a fee each time a merchant access the address verification service when processing a transaction. MasterCard's AVS fee is a little higher for card-not-present merchants than it is for card-present merchants. MasterCard's AVS for card-present businesses is listed just below.
  + *$0.005* - **AVS Fee (Card-Present)**
  + *$0.0025* - **Card Validation Code Fee** Effective October 21, 2013, MasterCard will implement a Card Validation Code 2 (CVC2) transaction fee of $0.0025. This fee will be charged on transactions acquired in the United States with the CVC2 (three digit code on the back of the customer's card) included in the transaction for authorization and the CVC2 response value equals ’M’ (Match) or ’N’ (Invalid/did not match). The fee will not apply to Account Status Inquiry (ASI) requests.
  + *$0.025* - **Account Status Inquiry Fee**  
    The account status inquiry fee is charged for transactions where a merchant does actually authorize an amount on a cardholder's account, but instead, validates aspects of her account. Account status inquiry transactions may include requests for address verification service (AVS), card validation code (CVC2), or both. MasterCard implemented the account status inquiry service on June, 14 2011 in place of support for AVS-only transactions.
  + *$0.055* - **Processing Integrity Fee** (Card-Present, Card-Not-Present, No reversal)  
    Effective June 14, 2011 MasterCard began charging acquirers a Processing Integrity Fee of $0.045 to encourage merchants to abide by proper transaction authorization standards. MasterCard increased the Processing Integrity Fee by $0.01 to $0.055 on November 1, 2011. The Processing Integrity Fee will apply in the following instances:
    - *Card-present*: Transactions are not settled, cleared, or reversed within 24 hours of the original authorization transaction/request
    - *Card-not-present*: Transactions are not settled, cleared, or reversed within 72 hours of the original authorization transaction/request
    - *No reversal*: An authorization transaction cannot be matched to a corresponding settlement record after a period of 120 days
    - *Exempt merchants*: Travel and entertainment merchants classified as MCC 3351-3441, 3501-3999, 4411, 7011 and 7512 are exempt from the Processing Integrity Fee
* **Discover**
  + *0.105%* - **Assessment**  
    The assessment applies to gross Discover card transaction volume.  
    **Update:** On April 13, 2012, Discover's assessment increased from 0.10% to 0.105%.
  + *$0.0185* - **Data Usage Fee**  
    The Data Usage Fee applies to all U.S.-based authorization transactions.
  + *$0.0025* - **Network Authorization Fee**  
    Discover will begin charging a *Network Authorization Fee* effective October 1, 2013. This fee will apply to all Discover network authorizations and will replace the previously assessed Data Transmission Fee, which applied only to settled Discover transactions. The amount of the Network Authorization Fee and the Data Transmission Fee are the same, but the Network Authorization Fee will apply to a greater number of transactions.
  + *$0.0025* - **Data Transmission Fee** *(No longer charged)*  
    The Data Transmission Fee applied to all settled Discover transactions, and was replaced by the Network Authorization Fee is October 2013.
  + *.40%* - **International Processing Fee**  
    The International Service Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S.
  + *.55%* - **International Service Fee**  
    The International Service Fee applies under the same circumstances as the International Processing Fee noted above.

**Variable Costs**

**The only area where you have the ability to negotiate credit card processing costs over interchange and assessments is the merchant markup.** Keep in mind that many factors contribute to the markup, so not everything will be negotiable, or it will only be negotiable to a point.

Furthermore, the markup isn't all profit. It’s split among all of the organizations that facilitate the processing of your business's transactions such as the acquiring bank, processor, ISO(s), gateway or software provider and others. The markup must cover cost as well as profit for all of these entities.

Markups differ significantly from one processor to the next both by amount, pricing model and the types of fees charged. These inconsistencies are why it's difficult to accurately compare credit card processing on the open market. NPS has chosen to offer the most transparent pricing model in the industry. We believe that you should know exactly what your costs are for processing credit cards and debit cards.

**Pricing Models**

Interchange and assessments are the same for all processors. The method the processor uses to pass these costs to you is what is important. The four common types of pricing are interchange plus, tiered, flat rate and EBB (enhanced billback). Each pricing model is outlined below with examples.

**Interchange Plus aka Pass Through**

With interchange plus pricing the processor's markup isn't dependent on interchange qualification. This separation of costs keeps the processor's markup the same regardless of the type of card you accept, or how you process it. There are no qualified, mid-qualified or non-qualified rates with interchange plus.

The processor earns a fixed percentage regardless of the underlying interchange. For example, 0.35% is an example of an interchange plus rate quote. No tiers, no qualification at the processor level -- just one simple rate that gets added to actual cost (interchange).

**Important:**

Like with bundled pricing, processors are capable of manipulating costs under an interchange plus pricing model, too. For example, interchange plus pricing does not guarantee that a processor will pass assessments at true cost or refrain from applying a discount to refund volume.

This is yet another reason why it's important to have expert guidance, like that offered by NPS, to ensure you secure a truly competitive processing solution for your business.

Another benefit to interchange plus is that it allows for businesses to reap the benefits of decreases in interchange fees. For example, businesses with interchange plus pricing will benefit from lower debit card charges from the Durbin Amendment. Example: on a $100 transaction the cost for the merchant pre Durbin Amendment would have been $1.29. After the Durbin Amendment that same transaction would only be $0.27. That’s a savings of $1.02 that is passed directly to the merchant with Interchange Plus pricing but usually kept by the processor with other pricing models.

Interchange plus is the least expensive, most transparent form of credit card processing pricing. For these reasons, it's the only form of pricing that quoted by NPS.

**Tiered or Bundled**

Tiered pricing, also referred to as bundled or bucket pricing, is named for the way a processor categorizes interchange fees into three pricing tiers called qualified, mid-qualified and non-qualified. Although three tiers are most common, this pricing model can have separate sets of tiers for various types of cards. For example, six-tier pricing where credit and debit cards each have their own three tiers is gaining in popularity.

On a bundled pricing model the processor uses something called an interchange qualification matrix to route interchange fees to the qualified, mid-qualified, or non-qualified tiers.

Some reasons that make tiered pricing a bad choice are:

* It’s Expensive
* Conceals the True Cost of Processing
* Increased Cost, Same Rate
* Allows Processors to Keep Refund Credits
* Inconsistent Markup
* Lost Durbin Savings

A big problem with tiered pricing is that interchange fees are often not disclosed on your merchant processing statement (although they sometimes are), and the processor doesn't tell you into which tier individual interchange fees are being routed. This leaves you with no way to calculate exactly how much you're paying above the actual processing costs of interchange and assessments.

Tiered pricing has played a big role in building the processing industry's shady reputation.

**Inconsistent Buckets**

*Inconsistent buckets* is the processing industry's term for, "there's no way to compare credit card processing quotes that are based on tiered pricing."

Tiered pricing allows a processor to manipulate charges behind the scenes. Essentially, they can raise your cost without having to raise your rates. They do this by routing more interchange fees to the mid and non-qualified pricing tiers. Since there's no consistency regarding interchange qualification, it's impossible to compare tiered pricing among different processors.

Let's look at an example to illustrate inconsistent buckets. Let's pretend that we have the following quotes from two different processors:

**Processor A**:  
Qualified Rate: 1.49%  
Mid-Qualified Rate: 2.59%  
Non-Qualified Rate: 2.99%

**Processor B**:  
Qualified Rate: 1.69%  
Mid-Qualified Rate: 2.25%  
Non-Qualified Rate: 2.49%

Look only at the qualified rate, Processor A is offering a much better deal. What you don't know is how many interchange categories are being routed to the qualified tier. Processor A may be routing the majority of transactions to the mid and non-qualified tiers making Processor B the better option. Of course, there's no way to tell just by looking at the numbers.

**Flat Rate**

**Simplicity is Expensive**

Simplicity is expensive when it comes to credit card processing. Companies like Square and PayPal are making nice profits by offering single-rate pricing to businesses that don't spend the time to learn how processing fees really work.

For most businesses, credit card processing fees are second only to rental and real estate expense. All business people and entrepreneurs are busy, but the time invested in learning about credit card processing fees is time well spent

Simple and competitive are two very different things and for most businesses, credit card processing fees are either one or the other.

A processor that offers its clients flat rate credit card processing still has to pay interchange and assessments; it just does so behind the scenes without its clients knowing.

For example, Square charges its customers a flat rate of 2.75% for swiped and 3.50% for keyed transactions that only cost it about 1.40% and 1.95% on average. The difference between interchange and its flat rate is Square's markup.

Companies that offer this type of pricing are not actually "real" processors. Instead, they are aggregators that use one merchant account to process transactions for thousands of businesses.

Enhanced billback

The enhanced billback model uses target interchange qualification levels. In this model you apply a fixed discount rate (interchange price) to all transactions regardless of their individual interchange qualification levels. The merchant is then assessed "billback" for the rate differential between the initial target and the cleared interchange qualification rate.

The merchant is then assessed an “enhamncement”, an additional fixed percentage markup added to all billback adjustments. The billback adjustment and markup are combined and billed together.

For example, let's assume you have a $100 retail credit card transaction for which the target qualification level is 1.54%, and the card actually clears at 2.30%. You also want to make 20 BP on this transaction, so you set 1.74% as the base rate. This is separate from the fixed percentage markup.

**Initial billback calculation**:  
2.30% actual qualified rate (clears as Visa EIRF)  
1.54% targeted rate  
0.76% billback to merchant (76 BP)

**Actual billed amount**:  
You expected to charge $1.54 (1.54% x $100)  
You add billback $0.76 (.76% x $100.00)  
Add enhanced surcharge $1.54 (1.54% x $100.00)  
You bill the merchant $3.84

Three and six tier

The three tier plan groups interchange categories into qualified, mid-qualified and nonqualified tiers. These tiers can differentiate discount rate and transaction fees by card type within the tier. Depending on the processor and the technology used, the tiers into which interchange categories fall is determined by the processor and the rate table used.

What may be a qualified transaction on one processor's rate table, may not be so on another processor's rate table. The three tier model is identical to the six tier plan except it allows separate rates for signature-based debit and check card transactions. This pricing method is widely used in the industry. It should be used on small to medium-size merchants. Two tier The two tier pricing structure groups interchange categories into qualified and nonqualified tiers. However, it can allow four tiers to create separate rates for signature-based debit and check card transactions. It also permits per-item fee differentiation on debit/check card activity. The two tier plan is generally used on MO/TO merchants.

What is downgrading?

Transactions are downgraded when they don't meet interchange requirements, such as not capturing the correct card information at the POS, settling the transaction after a deadline has lapsed or key-entering rather than swiping a card. A downgraded transaction means higher cost for the merchant.

Fraud & Security

1. **PCI Compliance**
2. **TransArmor**
3. **EMV**

PCI Compliance

**First Data holds cardholder security as our first priority. We continually invest in tools and technology to protect data and assist you in becoming PCI compliant to minimize fraud and avoid penalties.**

Top of Form

Bottom of Form

**Benefits for Business**

First Data PCI Compliance solutions help merchants quickly and easily validate PCI compliance and complete annual assessments to ensure they are meeting compliance requirements, identify security gaps, and recommend solutions.

* Identify risk with PCI Self-Assessment Questionnaire (SAQ)
* Fully comply with industry encryption standards
* Maintain PCI compliance with quarterly scans (if applicable)\*
* Validate complete transaction process
* Easily complete annual SAQ utilizing an intuitive online tool, First Data® PCI Rapid Comply®

\*A quarterly scan is required if you have any public IP address that connects to or can indirectly connect to the cardholder data environment.

**Key Components**

* Compliance with all industry standards including: Cardholder Information Security Program (CISP), Payment Card Industry (PCI) Data Security Standard (DSS)
* The necessary third party tools are provided to ensure merchant compliance
* Solutions designed by security experts specifically to meet the needs of our customers
* Online access lets you utilize tools to achieve PCI compliance anytime
* Comprehensive support including online and via chat, email and phone
* Offers integrated scanning for merchants that are required to pass quarterly scans to achieve PCI DSS compliance

TransArmor

Top of Form

Bottom of Form

**Encryption & Tokenization**

First Data® TransArmor® Data Protection is powerful payment card security that combines the flexibility of software- or hardware-based encryption with random-number tokenization to protect merchants and their customers from the consequences of a payment card data breach.

**Benefits for Business**

First Data helps your business dramatically increase payment security and reduce risk using state-of-the-art Data Protection to safeguard merchants and consumers from the risks of transmitting and storing vulnerable card data at your location.

* Multiple layers of protection make cardholder data significantly more secure
* Reduce risk and address the root cause of data security issues
* Decrease your liability for breaches and enjoy the extra security of a limited warranty
* Reduce PCI compliance scope, effort and cost
* Easy implementation and maintenance, which enables IT to focus on broader business initiatives

**Key Components**

* Combined public/private encryption and tokenization to protect data at every processing stage
* The use of the token number to replace the cardholder data virtually eliminates the sensitive data within the merchant environment
* Full access to the format-preserving tokenized card data for business and marketing uses
* Limited warranty against compromise of the token number, including fraudulent use outside of the merchant systems environment\*

\*Compliance with association rules and PCI DSS required.

EMV – coming soon

Solutions

Solutions

ApplePay

Perka/Loyalty

Insightics/Analytics

Clover

PCI Compliance

Telecheck/Check Acceptance and ACH

Credit/Debit/EBT Acceptance

Gift Cards/Gyft

EMV Enablement

POS Software/POS

Terminals and Peripherals

Wireless and Mobile Terminals

ApplePay add video

**A simpler, smarter way to pay is here**

**Apple Pay™ is transforming the way consumers pay for goods and services. Thanks to First Data’s powerful suite of integrated solutions, single-touch, contactless payments will be easier, safer and more secure.**

**Apple PayTM is Here**

**Now, with Apple PayTM, consumers are ready to tap and pay anywhere contactless payments are accepted. First Data continues to drive innovation with powerful, integrated solutions so financial institutions and merchants of all sizes can bring new and exciting contactless payment options to their customers safely, securely and effortlessly.**

**Mobile payments are within your reach.**

**First Data provides the latest in contactless terminals that enable payments with the tap of a mobile device, including Apple PayTM. Meet the growing demand for consumer choice, convenience and security, including EMVTM technology.**

**Get started now with contactless payments, including Apple PayTM.**

Choose from one our high-performance, high-speed contactless POS terminals:

* FD130 — Download PDF (533KB)

**Already have an FD 100/200/300 terminal? Add contactless payments today.**

* FD35 — Download PDF (630KB)

Call your business consultant today.  
866-382-8643

Perka/Loyalty – video add pdf Top of Form

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**The Perka™ Solution**

**A little loyalty. A lot of happy.**

**The PerkaTM solution is one of the easiest ways to market your business. By connecting you to customers through their mobile phones, it helps you draw customers back to your business with special offer and rewards they'll love. Perka makes customers happy, and happy customers keep coming back.**

Bottom of Form

**Benefits for Business**

**The Perka solution helps you run the same kinds of sophisticated mobile marketing programs as nationwide chains—at a fraction of the cost. And it’s easy to use, as fast as an old-fashioned punchcard and compatible with almost every mobile phone.**

 Unique to your business.

Choose the best rewards and loyalty levels for your goals and your customers' tastes. Pick from a points- or punch-based system and how many purchases are needed to earn new rewards.

 Stronger customer relationships.

The Perka app and Beacon help you identify your customers so that you can greet them by name, recommend additional items they might enjoy, and deliver a fun, personal experience that keeps them coming back for more.

 Constant connection with customers.

Send special offers directly to their mobile phones through the Perka app, and engage your customers whether they are in the neighborhood or across town.

 Rewards for sales, not visits.

Some loyalty programs give out points for just showing up. With the Perka program, you can validate purchases at the register to grant rewards only to your best, paying customers.

**Key Components**

The Perka Beacon, a Bluetooth-enabled device that automatically recognizes when your most loyal customers enter your store.

An activation kit to help get your Perka program rolling.

In-store materials and social media support.

Performance indicators that allow you to track how your program is performing and help you figure out which perks are most popular.

Insightics/Analytics add pdf and video

**You’ll be amazed at what you find.**

**What if you could discover something new every day — insights that could drive your business growth and help you reach your full potential? The InsighticsSM Solution gives you the power to uncover exciting new opportunities. And as our latest First Data Small Business Solution, it’s revolutionizing the way small businesses grow.**

**Surprising insights  
made simple.**

The Insightics Solution uses your own sales information to offer rich insight into customers, sales and groups of similar businesses. It then translates that information into personalized insights that help you take action, whether that means bringing in new business, better targeting your marketing or understanding the impact of your marketing efforts.

**Delight in every discovery.**

Insightics helps you discover trends, compare your sales to a group of similar types of businesses, see how weather affects your sales and boost customer loyalty. And it only gets more powerful the longer you use it.

The Insightics Solution is just one more way First Data is transforming how small business works.

Top of Form

Bottom of Form

**The InsighticsSM Solution**

Bottom of Form

**Benefits for Business**

**The Insightics Solution helps you uncover the hidden stories behind your business, helping you bring in new customers, try out new marketing ideas and see great results. Best of all, using Insightics is easy, and it makes running your business fun again.**

* Bring in new business.

Easily see your customers’ spending patterns to find more like them.

* See how you’re performing.

Understand the impact of your marketing efforts and receive insights to improve future efforts.

* Better target your marketing.

Find profiles of your customers and segment them by categories like new, repeat or local, so you can market to them more effectively.

* Scope out similar businesses.

Compare sales and consumer spending trends at similar businesses to see how you stack up.

Clover – videos and pdf

**Is your business. It helps you track inventory, manage employees, gain customer insight to build stronger, lasting customer relationships, and accept payments with ease.**

**Benefits for Business**

**Clover Station arrives pre-loaded with everything you need to accept payments and run your business more efficiently. Its cloud-based software enables you to manage your inventory, track revenues, and generate reports—empowering you to see inside your operations and work smarter.**

 With every sale, the Clover Solution automatically tracks inventory and builds a transaction record. Customers can opt-in to loyalty programs so you can start building lasting relationships and drive repeat business.

Run reports that distill your transaction data into powerful intelligence, and use insights to make better decisions.

Safeguard your customers’ card data with the latest in security technology.

Software updates are automatically delivered to your device, so you’ll always have the latest version and the strongest security features.

Exponentially grow your system’s capabilities by adding Apps from the ever-expanding Clover App Market. This incredible flexibility ensures that Clover Station can evolve with your business for years to come.

PCI Compliance

link to PCI Compliance

Telecheck/Check Acceptance and ACH add three pdf from website

Top of Form

Bottom of Form

**Check Acceptance and ACH Solutions**

Check acceptance solutions by TeleCheck® allow you to process check and ACH payments at the POS and remotely using the TeleCheck proprietary risk management tools to minimize returned checks and offer payment choice.

**Benefits for Business**

Accept ACH and check payments with the industry’s  highest level of protection against fraudulent and returned checks. TeleCheck uses leading risk assessment technology and extensive consumer negative activity databases to evaluate the risk of accepting a payment. We offer both Verification and Warranty Service options so you can determine the risk coverage level that is right for your organization.

* Reduce transaction processing costs
* Improve cash flow and operational efficiencies
* Streamline back office operations
* Reduce the risk of lost, stolen or damaged checks
* Offer your customers a payment method they prefer
* Protect your customers’ personal information from identity theft

**Key Components**

* TeleCheck Electronic Check Acceptance® (ECA®) service -- convert checks to electronic transactions at the POS to streamline processing
* TeleCheck® Lockbox Pro21® -- electronic authorization and settlement of all types of checks
* TeleCheck® e-Deposit -- save time and reduce expenses by depositing checks electronically
* TeleCheck Internet Check Acceptance® (ICA®) service -- expand your business and maximize online sales
* TeleCheck® Checks by PhoneSM service -- enable customers to securely make payments over the phone from their checking accounts
* TeleCheck® RemotePaySM service -- set up your customer's pre-arranged recurring payments from their checking account

Credit/Debit/EBT Acceptance

Accept virtually every payment option with our wide breadth of fast, secure and competitively-priced solutions—including MasterCard®, Diners Club International®, Visa®, American Express®, Discover® Network, PIN-based and signature debit cards.

**Benefits for Business**

First Data credit, debit and EBT payment acceptance enables you to design retail merchant accounts that offer your customers the payment options they want. We help improve your cash flow and increase sales with [secure data transactions and fraud protection](https://www.firstdata.com/en_us/products/merchants/security-and-fraud-solutions.html).

* Accept all major credit and debit cards
* Transaction approvals in 1.9 seconds or less
* Compliance with PCI standards
* Receive e-deposits directly to your bank account

**Key Components**

* Seamless integration with point-of-sale (POS) software
* Ability to offer cash back with a debit card purchase
* Electronic Benefit Transfer (EBT) acceptance to expand your payment offering
* POS terminal options that can securely and quickly accept any card payment type
* Streamlined account management with easy-to-use Business TrackTM online tools

Gift Cards/Gyft

Top of Form

Bottom of Form

**Gift Card Solutions**

First Data merchant gift card solutions for regional and global merchants offer innovative functionality that is trusted by over 300 of the world’s largest retail brands.

**Benefits for Business**

Easy and affordable company gift card solutions from First Data help retailers quickly establish and manage a store-branded program on a local, regional or national level. When you partner with First Data for your merchant branded gift card program, your business benefits from our:

* 17+ year history in merchant gift cards
* Industry-leading gift card product innovation
* Comprehensive consultation services
* Global footprint for maximum expansion

**Key Components**

Total gift card program management including planning and forecasting, order management, design consultation, and inventory and [fulfillment services](https://www.firstdata.com/en_us/products/merchants/prepaid/card-products-and-services.html).

* Accurate, timely net settlement of gift cards and easy-to-use reporting
* Single card with ability to carry gift balances for multiple merchants
* Increase brand exposure and boost gift card sales by expanding the number of channels you utilize for card distribution
* Simple web-based solution enables consumers to reload funds onto stored-value cards in real time from a credit card or checking account

EMV Enablement

Link to EMV

Terminals and Peripherals

**First Data Advantages**

We have a wide variety of terminals designed to fit your needs and boost your bottom line. The new, revolutionary Clover™ Station can transform the way you work by helping track inventory, manage employees, drive customer loyalty and accept payments all on a single, dynamic system.

No matter which one you choose, all of our POS solutions include technology that makes managing payments easier, safer and smarter.

* Enjoy the peace of mind that comes from advanced fraud protection and security features.
* Experience easy Internet set-up for all POS systems using your existing broadband connection, and most can connect wirelessly.
* Help simplify your business and increase revenue with dependable, user-friendly and affordable systems.
* Discover industry-leading POS financing and distribution opportunities for equipment inventory, repair, deployment and service.

POS Software/POS

Top of Form

Bottom of Form

**POS Terminals & Peripherals**

First Data provides reliable high-performance, high-speed point-of-sale (POS) terminals and peripherals with built-in security to protect card information, and a compact design to fit your space.

**Benefits for Business**

With First Data’s wide breadth of fast, secure and competitively-priced POS terminals, accept virtually every payment option—including Visa®, MasterCard®, Diners Club International®, American Express®, Discover®, [PIN-based and signature debit cards](https://www.firstdata.com/en_us/products/merchants/card-and-check-acceptance/credit-debit-ebt-acceptance.html), [gift cards](https://www.firstdata.com/en_us/products/merchants/prepaid/gift-card-solutions.html) and [checks](https://www.firstdata.com/en_us/products/merchants/card-and-check-acceptance/check-acceptance.html). Your business benefits from:

* Comprehensive POS Terminal Payment Options
* Multi-layered Security Features
* Unsurpassed POS Device Reliability
* Commitment to Innovation

**Key Components**

* From basic entry-level terminals to check scanners, touch screens or [virtual terminals](https://www.firstdata.com/en_us/products/merchants/terminals-and-pos/integrated-payment-systems-pos-software.html) with features and point-of-sale displays that successfully process all payment types
* Our FD35 perpheral accepts EMVTM -secured transactions and keeps payment cards in the hands of consumers to speed transactions and reduce fraud
* [Mobile and contactless technology](https://www.firstdata.com/en_us/products/merchants/terminals-and-pos/wireless-mobile-terminal-solution.html) that meet the growing consumer demand for choice, convenience and security when buying your goods and services
* Flexible leasing options and affordable monthly payments through [financing and distribution options](https://www.firstdata.com/en_us/products/merchants/terminals-and-pos/financing-opportunities.html)for merchants who wish to avoid the up-front capital investment
* Turnkey ATM Program that makes it easy for you to offer Automated Teller services with a solution that includes equipment, processing, installation, training, maintenance, reporting and service.

Wireless and Mobile Terminals add pdf

Top of Form

Bottom of Form

**Wireless & Mobile Terminal Solutions**

Leverage mobile POS capabilities to provide your customers with the convenience they demand, protected by the industry-leading security technology you expect from First Data.

**Benefits for Business**

First Data mobile POS solutions help you meet the growing demand of the mobile and social media revolution. Our mobile commerce solutions enable you to attract tech savvy customers, who are ready to use their mobile devices including iPhone® and Android™ devices for secure transactions:

* Offer safe payment options with wireless POS
* Conduct business on the go with wireless terminals
* Accept payments with your smart phone or tablet
* Redeem paperless coupons and loyalty offers
* Attract new customers with leading technology

**Key Components**

* The First Data™ FD400GT or FD410 – wireless, portable terminals for merchants who need to accept payments on the road
* Fast, safe payment processing using your smart phone or tablet with the First Data Mobile Pay™ solution
* The latest in contactless payment options that enable payments with the simple swipe, wave or tap of a card or mobile device
* Paperless offers via smart phones for in-store redemption – and valuable data to analyze marketing impact
* Loyalty card information stored on consumers’ smart phones to increase retention and build better targeted loyalty programs