

First Data Global GatewaySM

Today's Merchant Challenge

Many businesses today are struggling to maintain their margins and find new revenue streams. For many brick-and-mortar stores, the ability to identify and expand into new channels is critical to their ongoing stability and success. With card-not-present growth outpacing card-present growth nearly three to one, merchants realize there is great opportunity in the eCommerce channel. Their challenge, however, may be a lack of familiarity with the fundamental tools and partnerships needed to shift and expand their operations online. Today, growing businesses require a solutions provider with proven expertise and success to help them navigate the complexities and obstacles of online selling. Aligning themselves with an experienced partner in payment processing helps to establish an eCommerce foundation and take advantage of the rapid growth in this channel without delay.

First Data Solution

The First Data Global GatewaySM service enables merchants of all sizes to securely accept and process Internet payments through a cost-effective and easy-to-implement solution. By leveraging First Data's expert approach, sophisticated technology and reliable infrastructure, merchants can reduce transaction expense and risk, expand into new markets to increase revenue, and ensure greater customer satisfaction. Through the broad range of features and capabilities available on the First Data Global Gateway, merchants can speed up transaction responses, streamline implementation across multiple channels, identify and avoid fraud attempts, and improve the flow of funds.

First Data provides merchants flexible access to the gateway through—Web Service API, Connect, Virtual Terminal and Virtual Terminal iPhone App—that complement each other and the merchant's business needs to simplify and streamline overall payment operations.

Merchant Benefits

- Reduced transactional and overhead costs by consolidating a comprehensive set of features through a single provider
- Access to a broad range of payment types, including credit, debit and gift cards, as well as alternative payments such as TeleCheck, PayPal™, Amazon Payments™, eBillMe™ and Google Checkout™
- Sophisticated fraud detection and management tool, Fraud FlexDetectSM, fully integrated into the authorization flow. Fraud FlexDetect allows merchants to easily and proactively address potential fraud losses
- Simple integration through customized connectivity options that meet your current needs and can grow with you as your business needs expand
- Fully PCI/DSS compliant hosted connectivity available to eliminate the burden of sensitive data storage
- Payment acceptance capabilities in-store, online and thru the phone
- A single point of contact for dedicated support and sophisticated technology from an industry leader in acquiring and payment processing



Accessing the First Data Global Gateway

Global GatewaySM Web Service API

The First Data Global GatewaySM Web Service API (application programming interface) is a one-stop integrated payment processing solution that speeds up the checkout process in a secure eCommerce environment through a seamless, customizable integration with a merchant's Web site. Through Web Service API, merchants can provide a seamless online shopping experience for their customers—one where customers never leave the merchant's site to complete a purchase.

Global Gateway Connect

The First Data Global Gateway Connect service is the quick and easy way to add payment capabilities to your Web site, while reducing the risk associated with payment acceptance. Hosted by First Data, the Global Gateway Connect solution is easy to implement and manage with minimal technical knowledge. At checkout, shoppers ready to make a purchase online can enter payment information on the secure Connect hosted page, where payment details are captured by First Data, authorized by the payment issuer, and confirmed in real time. Whether you are selling one product or maintaining a large online catalog, Connect can help you process payments quickly and reliably. Because all transaction communication takes place on First Data's servers, Connect ensures that your shoppers' personal information is secured above and beyond industry compliance standards.

Global Gateway Virtual Terminal

The First Data Global Gateway Virtual Terminal requires no software to install and is accessible via a URL to merchants that have Internet connectivity. After simply logging into the Virtual Terminal, merchants are ready to accept payments. The Virtual Terminal turns any PC into a point-of-sale device for face-to-face or call center payments, providing a merchant with one location to manage everything related to transaction processing. Through the Virtual Terminal, merchants are able to access a full suite of reporting capabilities, handle their payments administrative functions, and set and manage their fraud detection settings. The Virtual Terminal is available to anyone using the First Data Global Gateway.

For businesses looking to grow in new channels, the First Data Global Gateway offers an affordable and reliable solution to address every aspect of a merchant's online payment processing—from an industry-leading range of traditional and alternative payment options to integrated fraud management to full reporting capabilities.

First Data Global Gateway iPhone App

The First Data Global Gateway iPhone App is an extension of the Virtual Terminal designed to provide merchants with the flexibility to accept payments when away from their business. Merchants can perform payment transactions and transaction look up easily from their iPhone anytime, anywhere. The iPhone app runs on iOS4 or higher software and is supported on iPhone 3GS, iPhone 4, iPhone 3rd and 4th generation and iPad/iPad2.

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 Sales Representative or visit firstdata.com.

© 2010 First Data Corporation. All rights reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners.