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Merchant Advisory Group
Conference
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Check Writing Is Alive and Well

Check writing is alive and thriving as consumers adopt “pay-as-you-go” behavior during these challenging economic times. Recent statistics indicate **check usage as a payment form represents one-third of all non-cash payments in the United States**. As new payment forms enter the marketplace, it’s easy to overlook this pillar in the payment arena. To help shed new light on this payment form mainstay, I would like to share insights and an opportunity TeleCheck believes is the natural progression of check writing as a payment form. TeleCheck’s 330,000 participating locations provide us with unique insight and a virtually unparalleled view into POS check-writing activity in the United States.

We believe that consumers will long continue to pay from their checking account; however, as secure, cost-effective technology advancements evolve, they will initiate that payment in ways different from the traditional paper check.

To expand on one of the newest check-writing opportunities, I would like to share with you our newest white paper, [Increasing Online Checkouts With E-checks](#).

Increasing Online Checkouts With E-checks

Almost all Internet retailers accept debit and credit card payments, but only 20 percent of them offer an e-check payment option to their customers. Electronically initiated checks, called e-checks, are an easy-to-implement, user-friendly

way for online shoppers to pay for their purchases. E-checks serve a growing number of consumers who are demanding a greater variety of online payment options, as well as the millions of Americans without debit or credit cards. First Data’s new white paper, [Increasing Online Checkouts With E-checks](#), explains e-checks and discusses how implementing an e-check payment option can help online merchants improve customer satisfaction, reduce processing costs and minimize abandoned shopping carts.



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Loyalty Innovation Drives Growth

Loyalty rewards programs work. By implementing a points-based rewards program tied to a contactless payment solution, a Major League Soccer franchise **realized a 10 percent growth** in season ticket renewal.

[Learn how](#) they used First Data's Go-Tag[™] solution to do it. .

Incentives, Rewards and Rebates

Incentive, rebate and reward payments play an important role in the business plans of many employers and businesses. They can help drive consumer behavior, encourage employees to reach sales goals and build customer relationships. However, managing these payments can be a cumbersome process, especially if payments are handled by check or cash. Additionally, many businesses want a greater level of administrative control than their current program provides.

First Data offers an [end-to-end solution](#) that will simplify your incentive, rebate and reward card program, reinforce your brand image and strengthen your customer relationships—and provide you with significant cost savings.

