

FIRSTpaymentSM

Comprehensive Outbound Payments Solution that Manages the Entire Disbursement Process

What Makes FIRSTpaymentSM Different?

- Outsourcing allows for ease of integration with minimal upfront costs
- One solution enables disbursement in multiple payment methods
- Instant access to real-time payment status via a single Web interface
- Capable of handling international payments

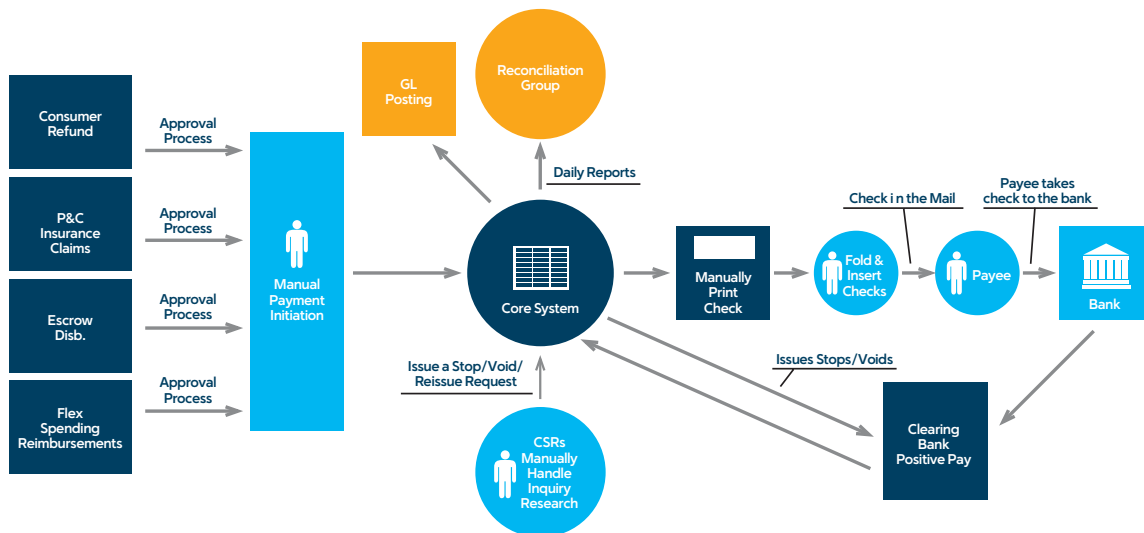
That being said, the payment disbursement process is increasingly complicated as companies look to process and track more outbound payments electronically. Many companies do not recognize all of their internal costs and the amount of manual intervention involved in the management of their disbursement payments. And many are not aware of the option to outsource the end-to-end disbursement task.

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In this age of instant gratification, consumers expect to receive their payments faster than ever before. In fact, late payments are a significant source of call center traffic as consumers feel they need to track payments closely or risk not receiving them at all.

Typical Disbursement Workflow Pain Points

- Multiple manual interventions in process
- Difficulty tracking payment status
- Limited visibility in determining clearing status



FIRSTpaymentSM helps you reduce your pain points by simplifying your management of disbursements and eliminates the need for many internal functions and multiple vendor relationships across the process. Our solution integrates with legacy systems while using minimal resources. The result is a streamlined process consolidating various operations and applications into a simplified solution that brings new efficiencies and cost savings to your outbound payment process. Additional benefits of our solution include:

- Increased customer service levels as CSR will have immediate access to payment status
- Reduced fraud through automated verification procedures
- Operational efficiencies as users have a single point of access to control activity
- Low to no maintenance as we manage the hardware and you don't have to maintain software licenses

Payment Fulfillment Solutions

FIRSTpayment streamlines the initiation of your outbound payments

- Allows for easy file transfer of payment initiation information
- Analysis for data accuracy
- Multiple payment methods – check, ACH, wire, cash or prepaid card
- Flexible printing options for check payments
 - On-site check printing capabilities
 - Distributed check printing at remote locations
- Warehouse payments until you are ready to pay them
- Conforms to your systems and business rules
- Supports payments in foreign currency

Clearing and Reconciliation Solutions

FIRSTpayment simplifies the clearing and reconciliation process

- Integrated with a clearing financial institution
- Ensures most current payment status is available
- Provides images of all items
- Reconciliation reporting

Escheatment Solutions

FIRSTpayment can help you manage the time-consuming process of reporting abandoned property

- Automatically generates reports with abandoned property information
- Allows for the coordination and delivery of abandoned property to various states

Exception Management and Reporting Solutions

FIRSTpayment allows for real-time access and management of your disbursements

- Facilitate stop payment processing
- Automatically void stale-date items
- Automatically reissue items
- Provides one interface for data retrieval
- Inquiry search capabilities on any field, including but not limited to:
 - Account number
 - Dollar amount
 - Check number
- Offers current data and date range reports of payment and exception related activity
- Alert module notifies you of events requiring your attention
- Enhance fraud control

Take advantage of First Data's integrated statement-to-cash outsourcing solutions to simplify your company's transition from paper to electronic payment processing.

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.