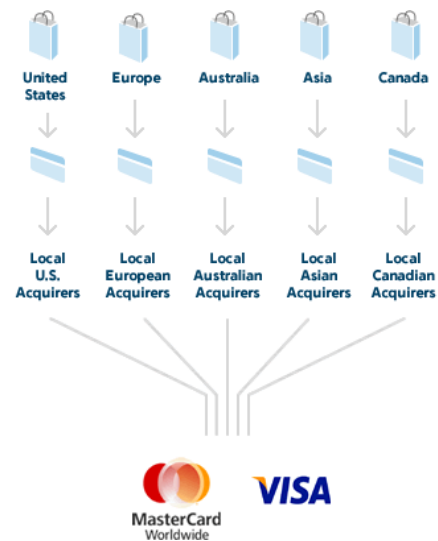


Global Merchant Acquiring

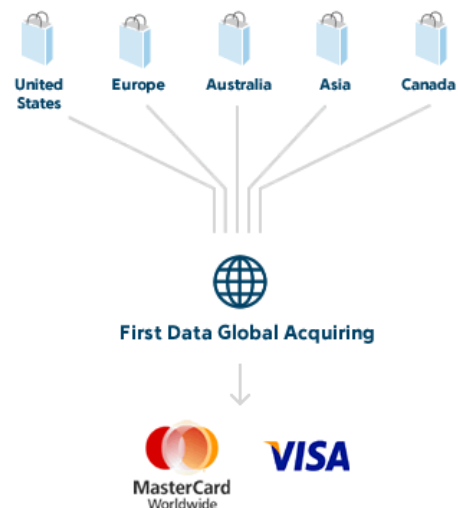
Challenge

Traditionally, multi-national organizations have had to use multiple acquirers across the world to process card payments and receive funding in the respective currencies. This approach results in an overly complex process that is not only difficult to manage, but is also highly inefficient in cost and can be an operational nightmare.



Solution

First Data offers one simplified, consolidated solution through Global Merchant Acquiring. We provide a single solution, single global contract, multi-currency card processing, unbundled pricing, and reduced back-office-related expenses through our reporting and interchange optimization tools assembled for the eCommerce industry.



Global Merchant Acquiring

Here's How It Works

The solution leverages a single technical interface and local bank sponsorships to authorize payments, process settlements and virtually eliminate the risk of downtime. The First Data Authorization Network connects four geographically dispersed data centers via redundant, diverse frame relay carrier networks.

The distributed processing network ensures no service interruptions by processing transactions on two platforms for U.S. and international transactions. Both platforms provide full-service processing, online reconciliation, client-controlled exception processing and data capture to settle transactions.

We also provide Web-enabled tools to simplify the management of chargeback and retrieval sales disputes via the Internet.

Benefits

Help Your Business

- Remove complexity by consolidating to one global payment processing provider
- Improve reliability through fast, reliable and secure payment processing technology
- Increase profits by cutting interchange and back-office management expenses
- Expand reach across new markets
- Enhance cash, chargeback and interchange management through sophisticated online reporting tools
- Improve time and labor allocation for payment-related functions through our tools geared toward resource optimization
- Cut legal costs for global expansion
- Maximize interchange cost savings

Features

- Multi-currency payment processing and funding through one provider
- Single technical interface/point of integration (ISO 8583) for global payment processing
- Single-source raw data reporting
- Single global contract and relationship contact
- FX, interchange and consumer satisfaction benefits and savings through local settlement
- Domicility rule compliance and optimal settlement location consultation
- Pricing based on interchange, plus highlighting true processing costs
- Industry-leading platform reliability lessens worries about downtime

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.