In today’s global economy, leading retailers are looking for new and better ways to leverage their eCommerce and Mail Order/Telephone Order (MO/TO) channels to find new customers, build consumer loyalty and drive repeat business. Achieving these goals while maintaining a low-cost structure requires an innovative, global payment processing partner with proven expertise in card-not-present (CNP) markets.

First Data is a global leader in CNP payment solutions delivering a comprehensive suite of payment options backed by the highest-reliability architecture and exceptional customer support.

## Enabling your eCommerce Business

| ✓ Always open for business | Your payment processor must have high-availability and dual-redundancy infrastructure to help ensure you never lose a sale, 24/7/365 |
| ✓ Attract new customers with new payment types | Expand into new demographics, increase repeat business and average order value by offering a comprehensive set of alternative payments |
| ✓ Going global | When you are ready to expand into new regions and new countries, your processor needs to be there with the flexibility to support local currencies across the globe |
| ✓ Protecting the bottom line | eCommerce opens your business to customers around the world—it also makes you a target for fraud. Your processor must have not only leading fraud protection technology but also the expertise to protect your profits |
| ✓ Security and confidence | Consumers count on you to help protect every transaction, every day. Your payment partner must have the same proven commitment and meet the Payment Card Industry’s highest standard—PCI DSS (Level 1) |

## Compass Sets the Course

First Data’s Compass platform is designed to meet the requirements of innovative, high growth CNP merchants. Combining one of the broadest sets of capabilities with leading reliability, performance and security, our eCommerce solution can enable you to navigate a course to new markets and increased profits.
The Compass Platform

Methods of Payment

The Compass platform supports a comprehensive suite of payment methods to accommodate the diverse needs of your customers.

→ Comprehensive Credit & Debit Processing
  - Visa®
  - MasterCard®
  - American Express®
  - Discover®
  - Diner’s Club®
  - JCB
→ Pinless Debit Processing
  - STAR®
  - NYCE
  - PULSE
→ Prepaid/Gift Card Processing
  - First Data gift cards
→ Alternative Payments
  - PayPal™
  - Bill Me Later®
  - Google Checkout™
→ eCheck/ACH Processing
  - eCheck payments
  - ACH payments
  - TeleCheck Electronic Check Acceptance®
    - Check verification
    - Check warranty

Additional Capabilities

The Compass platform delivers advanced capabilities designed to expand your business globally, protect against fraud, lower cost, and simplify management and reporting.

→ Level III Processing
  - Visa & MasterCard Level II & Level III
  - American Express Level II & Enhanced TAA
  - Up to maximum 99 line items per transaction
→ Global Payment Processing
  - 160+ currencies supported
  - Authorize/settle in local currency; fund in USD
  - Authorize/settle/fund in multiple currencies
→ Fraud Protection Services
  - Soft descriptors
  - Address verification service
  - Cardholder verification service (CVV2, CVC2, CID)
  - 3D Secure services
    - Verified by Visa®
    - MasterCard SecureCode™
→ Powerful Online Reporting
  - First Data’s ClientLine® online reporting tracks daily transaction and reconciliation activity
  - Drill-down to transaction detail
  - Ad hoc queries; date range queries
  - Download query data directly into Microsoft Excel
  - Extensive menu of scheduled reports; delivered securely in Microsoft Excel, CSV, PDF
→ Online Chargeback Management
  - Manage chargeback and retrievals online using First Data’s Integrated Dispute System (eIDS)
  - Receive and pass images to First Data
  - Search for and review the status of transactions in queue
→ Comprehensive Chargeback and Retrieval Support
  - First Data team tracks, analyzes and resolves incoming chargebacks and/or retrievals based on reason code, documentation and transaction history
  - Auto-re-presentment of Visa and MasterCard chargebacks/retrievals
Flexibility and Performance

First Data provides best-in-class availability and support for all of its products.

→ Flexible Processing
  - Scalability to help meet growth requirements
  - Duplicate authorization protection
  - Automated incremental authorization, reversals and partial reversals
  - Automated reauthorizations for stale-dated transactions
  - Ability to match settlement transaction with associated authorization(s)
  - Ability to add or update data to better interchange qualification

→ Compass Online and Batch Interface Specifications
  - Online interface can be used for real-time authorizations
  - Batch interface can be used for batch authorizations and deposits

→ First Data Support Services
  - 24/7/365 Customer Support ensures rapid resolution to any merchant question or issue
  - Dedicated Account Manager
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.