First Data consistently delivers on what they promise, from ATM installations to processing uptime to customer service. And especially in recent times, they’ve helped keep us on top of regulatory changes with their products and their advice. It’s really a partnership I enjoy, and one that’s continuing to help us keep our members quite happy.”

Chief Operations Officer,
TruMark Financial Credit Union

First Data GOING BEYOND
+40 years in the business
+28 product categories, hundreds of products
$1.4 trillion settled annually
53 billion transactions annually
744 million card accounts on file

FOR MORE INFORMATION
Contact your First Data sales representative or visit firstdata.com.

Credit & Commercial Payments
Online Banking
Customer Communications
Card Production
Security & Fraud
Mobile Commerce
Marketing & Prepaid Solutions
Information, Analytics & Reporting
Debit, ATM & Networks
GO BEYOND: ATM SOLUTIONS

The ways your customers access their cash are evolving every day. They expect the convenience of being able to access their cash at retailers and ATMs across the country and they want transaction reliability and protection from fraud.

At First Data, our global experience across the full payments value chain gives us unique insights into the marketplace, allowing us to develop the most innovative and comprehensive solutions needed to leverage more value from every transaction.

First Data ATM solutions are no exception. We can help turn a financial institution’s ATM from a basic cash machine into a multitasking high performer that can display your brand, cross-sell your products and better support your customers’ overall banking needs.

Providing your Customers WITH 24/7 ACCESS TO THEIR CASH

Extensive Access & Coverage

Extensive range of transaction services with 100% switch availability - which means continual transaction processing so there is no down time for maintenance issues. And with a global footprint covering more than 20 countries, First Data is a leader in ATM solutions.

Operational Excellence

99.9% uptime means your customers can rely on consistent account access and you can count on greater back-office efficiency with access to a web-based portal for day-to-day ATM management.

Innovative Technology

First Data has a deep commitment to new product development such as using the latest technology for image processing that allows customers to deposit cash and checks directly into the ATM without the need for envelopes.

Strong Industry Partnerships

Our state-of-the-art ATM testing facilities allow us to maintain a lab with over 60 ATMs from 20 ATM manufacturers for product development and testing, which means you get the most versatile solutions in the industry.

Compliance & Regulatory Support

First Data can help meet your compliance and regulatory obligations for security, required hardware and software upgrades as well as Department of Justice rules for the disabled.

Senior Vice President Operations, DNB First

“The first consideration for us is that our ATMs are consistently up and running. With First Data, I can’t remember a time when we’ve had ATMs down. For any bank, keeping ATMs up and running means increased revenue.”

OUR ATM SOLUTIONS

First Data can help financial institutions expand their geographical presence, foster more profitable deposit account relationships, maximize revenue and streamline back office operations.

<table>
<thead>
<tr>
<th>SOLUTION</th>
<th>FIRST DATA ADVANTAGE</th>
<th>BENEFITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Transaction Services</td>
<td>Supports standard transactions with the flexibility to add optional features to differentiate your services</td>
<td>Operate with greater efficiency through multiple transaction options including dispute management tools</td>
</tr>
<tr>
<td>ATM Driving &amp; Monitoring</td>
<td>First Data provides end-to-end ATM transaction processing, which includes terminal driving, network/ATM/ telecommunications monitoring, authorization, and routing to all major gateway connections</td>
<td>Our state-of-the-art ATM testing facilities allow us to maintain a lab with over 60 ATMs from 20 ATM manufacturers for product development and testing. As a result, we can ensure continuous ATM access for your cardholders and the most innovative services to enhance the customer experience</td>
</tr>
<tr>
<td>ATM Managed Services</td>
<td>First Data has created several ATM service packages tailored to meet your financial institution's individual needs with features like processing, driving and monitoring, servicing, customer relationship management tools, ATM equipment and more.</td>
<td>Leverage First Data’s more than 30 years of experience in ATM management to help you manage and control expenses, operate with greater efficiency, and access the latest ATM technology</td>
</tr>
<tr>
<td>ATM Personalization &amp; Marketing Services</td>
<td>Remotely deploy ATM graphics and marketing campaigns as well as enable cardholders to set up their preferences for withdrawal transactions</td>
<td>Cross-sell and target market your services to develop stronger, more profitable deposit account relationships. Plus, our solutions will help reduce the overall time to complete a transaction</td>
</tr>
<tr>
<td>Performance Management Products</td>
<td>A wide range of monitoring and management tools like Tracker Online, ATM Remote Key Distribution, ATM Online, Transaction Verification and Information Management and reporting enable financial institutions to run their ATMs at optimal levels</td>
<td>Respond more quickly to ATM faults, increase availability and improve overall cardholder service</td>
</tr>
<tr>
<td>Debit Processing</td>
<td>Single-source processing services for PIN-secured, signature-debit and stored value cards</td>
<td>A fully integrated, comprehensive set of solutions that allows for flexible system design while optimizing reliability and performance as well as minimizing cost and risk</td>
</tr>
<tr>
<td>STAR® PIN-Debit Network</td>
<td>One of the nation’s leading PIN-debit networks with nearly 2.3 million ATM and retail POS locations coast-to-coast</td>
<td>Enables debit cardholders to access their money at more locations across a broader geography with proven reliability</td>
</tr>
</tbody>
</table>