

# Meet Ana

Ana's a fashion student always looking for a steal on the latest styles. She's a busy, savvy shopper committed to multiple forms of payment. From credit and debit cards to merchant-branded retail cards, checks, gift cards and mobile payments, Ana wants to pay her way.

Shoppers like Ana are tricky and costly for merchants; more payment forms mean more management, but limiting payment methods could cost boutiques Ana's business. First Data's suite of payment solutions removes the challenge by making it easy for Ana's favorite stores to accept credit or debit cards, checks, reloadable gift cards, online and mobile payments.



Ana's boutiques enjoy **fast fraud identification**, **lower interchange rates** and **minimal PCI compliance** efforts because they utilize First Data's scoring database, dual-layer security protocol\* and streamlined, back-end operations platform.

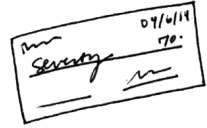


\*Tokenization and encryption keep Ana's card data safe and off of store systems.

Ana's boutiques send her relevant offers powered by **First Data's robust analytics platform** that keep her coming back and making purchases.



Painless upgrades to her boutiques' back-end systems mean Ana's shopping experiences are fast, friendly and frustration-free for her and the boutique.



# How First Data Products Meet Merchant Needs

## First Data™ Mobile Voucher (mVoucher) Solution

Leverage a virtual account number to track the coupons you offer from issuance to redemption with mVoucher. It can be integrated into virtually any electronic media, including text message, email and social media platforms.

## Incentive-to-Action<sup>SM</sup> Program

Provide a combination of highly-targeted, direct response (mail, magazine and newspaper inserts) offers and motivating incentives delivered through prepaid incentive cards.

## Internet Sales Solution (ISS)

Develop the website components that allow consumers to buy gift cards online. Distribute promotional prepaid gift cards and reward consumers by offering rebates for gift card purchases.



## First Data™ OfferWise<sup>SM</sup> Solution

Track consumers across marketing channels and deliver targeted offers based on their habits and history. Generate vouchers, sales offers and coupons designed to appeal directly to specific individuals.

## Product Code Restriction Solution

Create marketing promotions around specific SKU, product code or department items.

## PromoProtect<sup>SM</sup> Service

Ensure use within defined terms and prevent unauthorized replication and distribution of promotional offers.

## Retail Cards Solution

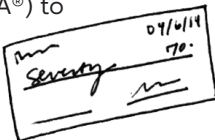
Issue store-branded credit cards to gain a comprehensive view of consumer payment activity within your merchant system.

## Core Acquiring Solution

Provide real-time approvals or declines to increase efficiency and enhance customer service.

## TeleCheck® Solutions

Offer electronic check acceptance (ECA®) to accelerate your cash flow, lower operating expenses and minimize risk.



## First Data™ Gift Card Solutions

Establish and manage a store-branded program on a local, regional or national level.

## Mobile Wallet Application

Enable consumers to make payments using their mobile phones. With account information stored in a virtual Card Vault on their handheld device, consumers can make payments with a "tap" of their phone on a contactless reader.



## Compass Platform

Use your existing credit and debit systems to seamlessly accept and process alternative payment transactions through services like PayPal® Express Checkout.

## First Data™ Global Gateway e4<sup>SM</sup> Solution

Accept a wide range of payments and manage your payment transactions anytime, anywhere.

## TransArmor® Solution

A combination of encryption and tokenization technologies work with your current payment system. Payment data is encoded so it cannot be read without a key and card data is replaced with random numbers that are useless to criminals but retain your ability to analyze transactions and process returns.

## Rapid Connect® Solution

A resource portal that lets developers quickly and easily integrate a wide variety of payment services into any partner or merchant application. All payment types may be seamlessly processed through First Data's payment cloud.

## First Data™ FD200<sup>GT</sup> Terminal

One of a full suite of terminals, First Data's touchscreen FD200<sup>GT</sup> terminal accepts PIN-secured and signature debit cards, credit cards (including Visa®, MasterCard®, Diners Club®, Discover® and JCB® cards), contactless payments, gift cards and checks using TeleCheck®, ECA® or paper solutions.

## Mobile Payment Acceptance Suite

Offer consumers access to products like cloud-based mobile wallet applications and ACH payments infrastructure.



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