



# WHERE DO YOU WANT TO GROW TODAY?

Solutions for Community  
Financial Institutions

**First Data**<sup>®</sup>



First Data<sup>®</sup>

Today's users demand more from their financial institution. They expect their banking experiences to be digital, easy, convenient, relevant and seamless, while protecting them from fraud and rewarding them for their loyalty.

# MASTERING USER EXPERIENCES THAT BLEND THE PHYSICAL AND DIGITAL ARE ESSENTIAL FOR GROWTH.



## Flexibility

Configurable, fully customizable platform allowing you to plug in new products and services quickly and efficiently.



## Security

Best-in-class technology-driven security solutions that protect your organization, and your users, from fraud and loss.



## Controls

Options that offer users more control over their banking experience and a broader view of their personal financial picture.



## Innovation

Omni-channel, leading-edge digital and mobile payment solutions that enrich the user experience, making it easier and faster to make purchases.



## Savings

Payment options that help streamline operations and reduce costs.



## Engagement

Marketing-driven products that increase relevance and engagement with users to drive customer loyalty.





### STAR® Network

Leverage one of the largest full-service debit networks in the U.S. for ATM, POS, and online payments to offer your users choice, savings, flexibility, and security.

#### **PIN Debit & ATM Network**

Convenient cardholder access to millions of POS and ATM locations nationwide.

#### **PINless Debit**

Swipe-and-go debit transactions for in-store purchases that don't require a PIN.

#### **Signature Debit**

End-to-end debit solutions for card-not-present, mobile, and in-store transactions when signature is preferred.

#### **Delivering choice and savings.**

- › Compatible with all channels of commerce, devices and cardholder verification methods
- › Provides tools for interchange, reconciliation/settlement, dispute processing and reporting
- › Integrated fraud technology to help ensure secure transactions and better protect consumer and merchant data
- › Delivers 99.999% availability





### Digital Banking Reimagined

Enhance your users' banking experience with our innovative, new solution that leverages modern mobile technology to deliver tools that give them more control over their money.

#### Committed to Innovation

Understanding consumer needs and providing solutions to drive success.

- > 18+months of research and development
- > 100+ prototype iterations
- > 104 individual consumer sessions
- > 10,000+ minutes
- > 7 cities visited

#### Solutions that Matter

- > Help ensure you stay competitive, relevant and connected to users
- > Single, flexible platform that integrates seamlessly with existing technology
- > Modern look and feel, aligning mobile and online
- > Relevant tools that put users in full control of their finances like spendable balance and card controls



### Security & Fraud

Better protect your organization with our multi-layered security and fraud solutions that deliver advanced tools and offer consumers actionable controls.

#### Security & Fraud

A multi-layered security and fraud suite that is reliable, comprehensive and easy to manage.

#### Consumer Preferences

Comprehensive notification and control solution – email and SMS alerts, user controls and commands.

#### Changing the debit landscape

- > Comprehensive notification and control solution – email and SMS alerts, user controls and commands
- > Provide advanced security and fraud protection
- > Currently supports more than 1,000 financial institutions
- > Timely and actionable insights into the fraud trends affecting your customers
- > Alerts and controls to ensure awareness and rapid restitution





### Loyalty & Rewards

Use real-time, personalized engagement tools to drive loyalty, enrich the consumer experience, and create a stronger connection with your users. Our B2B marketplace allows you to send digital rewards to users and employees.

#### Rewards

Client-branded loyalty program. Configurable website to handle retail offers, promotions and fulfillment as well as build sales and loyalty.

#### Gift Corporate

The ultimate turn-key digital gift card program for rewards and incentives. No fees or minimums, easy account set-up to send gift cards instantly via email and SMS to employees or users. Choose from 200+ retailers.

When using Gift Corporate, your recipients will love spending their e-gift cards online or redeeming in stores with our top rated mobile app.



Buy, send and redeem gift cards from any mobile device or desktop

> Over 200 retailers

> Available at App Store® and Google Play™

Find out more at [gyft.com](https://www.gyft.com)





### Bank Card & Payment Support Services

Increase relevance and engagement with users, and improve delivery of communications and cards.



### Processing Solutions

Offer more payment and lending options to users while streamlining your operations and mitigating risk.

#### Card Production

Plastics, embossing, printing, carrier printing and comprehensive chip card options for your various payment types.

#### User Communication

Manage and automate the content, creation, delivery and retrieval of your user statements and communications.

#### Remittance Services

Seamless, automated remittance services — processing paper-based or electronic user payments.

#### Professional Services Operations

Complete back office administrative, IVR and call center management services to improve your user service delivery.

#### Credit Solution

Processing for financial institutions featuring application approval, remittance processing, risk management, and more.

#### Debit Solution

End-to-end debit card processing solution.

#### Consumer Lending Solution

Single loan processing platform for consumer lending that supports multiple loan types.

#### ATM Solution

ATM driving, monitoring and transaction services.





### Commercial Solutions & Payments

Give your business users the tools to better manage their businesses and drive operating efficiencies.

#### Commercial Online Banking

Cash management services including First Data® MineralTree® Invoice-to-Pay solutions.

#### Commercial Card Solutions

Business, corporate and purchasing card solutions, including online card management.

#### PayPoint® Payment Gateway

Robust biller-direct customer payments processing across channels and payment types.

#### TeleCheck®

Enables businesses to accept ACH and check payments, with protection against fraudulent and returned checks.

#### Money Network®

Complements current payroll process, including electronic pay distribution, pay stubs/W-2s, off-cycle, termination & non-employee pay, and ACH origination.



## Small & Medium Businesses



Provide merchant users with a robust POS and business management system that enables them to accept credit cards, EMV® chip and contactless payments from users safely and securely, as well as additional tools to help drive efficiencies and ensure growth.



### Clover Station

Complete integrated business management system.



### Clover Mini

Next generation, portable POS.



### Clover Mobile

Portable, powerful POS that fits in the palm of your hand.



### Clover Go

The all-in-one contactless, chip, and swipe card reader Clover accessory.

## Helping You Grow Profitably

First Data creates best-in-breed solutions conceived and designed to meet your goals.

Expand debit usage

> **STAR Network**

Improve operations

> **First Data ATM driving**

Effectively manage debit card portfolio

> **First Data debit processing**

Help minimize and mitigate fraud

> **First Data Security & Fraud Solutions**

Increase customer engagement and retention

Put customers in full control of their finances

> **Digital Banking**

Deliver a single open platform that integrates with existing technology

Revenue generating referral programs

> **Money Network, Telecheck, Merchant Acquiring, and Gift Solutions**

Engage, incentivize employees and users with gift cards

> **Gift Solutions or Money Network**





At First Data, we're focused on helping community financial institutions better serve their customers. Our comprehensive array of solutions ensure CFIs can manage transactions more efficiently, protect customer privacy, reduce fraud losses, and give their customers all of the convenient, personalized payment options they value. With our technology and continual innovation, they're able to continually exceed customer expectations, and remain relevant, and successful, in today's world.

**Barry C. McCarthy**

Executive Vice President

Network and Security Solutions

First Data

Ready to grow today?

Contact your **First Data business consultant**  
or visit [firstdata.com/cfi](https://firstdata.com/cfi).

**First Data**<sup>®</sup>