

# Credit Acceptance Products

**Widely recognized credit acceptance solutions — configured, adaptable and ready to process purchases.**

First Data, through its bank partners, offers some of the most flexible credit acceptance options in the industry, enabling thousands of merchants nationwide access to a variety of point-of-sale (POS) solutions. We process most major credit and debit cards, including VISA®, MasterCard®, American Express®, Discover® Network, Diners Club® and JCB®.

We offer flexible billing options, including combining Visa, MasterCard and Discover Network transactions on one statement with one rate\*. This combination simplifies your reconciliation and helps you manage your money. In addition, we provide a full-service help desk and outstanding customer service support.

## The Opportunity

If you don't accept credit cards, you not only limit your sales opportunities, you limit your ability to offer the new payment options that are continually being presented to consumers. Bottom line, if you don't accept credit, your customer base will find the merchants that do.

## The Solution

Our solutions bring value to our merchants by helping meet the need to generate more revenue, save time and improve efficiency.

By accepting credit as a payment option, you attract customers who prefer to pay by credit card, increase the average size of each sale and position yourself to implement future payment options as they become available.

First Data, through our bank partners, provides a breadth of payment processing solutions and 30 years of experience in supporting over 4.6 million merchant locations to help boost your business to the next level. And, you can rely on our industry-leading 99.9% system uptime (based on 2005 performance) and enhanced security features.

## Here's How It Works

For our Credit Acceptance subscribers, our highly trained staff will assist you in implementing your POS equipment, so you can start accepting credit and signature debit cards. Once your equipment is up and running, place signage on your store entrance and at the register to inform your customers that credit and signature debit cards are welcome.

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## Help Your Business

- Offer customers a greater range of choices in making payments
- Improve cash flow
- Increase sales through the higher average tickets associated with credit cards
- Save valuable counter space
- Simplify daily and monthly deposit reconciliation processes
- Consolidate and automate electronic deposits to your accounts
- Help minimize exposure to fraud losses
- Receive Discover Network transactions on one statement at the same great rate as other major credit cards you accept\*

## Help Your Customers

- Choose from multiple methods of payment at the point-of-sale
- Buy what they need without being limited by cash on hand
- Take comfort in knowing payments are fast and reliable

## Features

- Flexible product and pricing options to best meet specific merchant needs
- Combined reporting and statements for each payment type
- Consolidated, automatic, electronic deposits to merchant accounts for all payment types
- Risk management programs to help minimize business owner exposure to fraud losses

## 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](http://firstdata.com).**

\*Our rates and the structure of fees quoted will be the same as certain major credit cards you already accept. The total cost for a particular transaction depends on how a transaction qualifies for certain interchange categories. Other rates and fees apply.

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