First Data ISO Reseller Program

Build an independently operated business with outstanding long term income potential.
First Data is an industry leader in providing payment solutions, working closely with Independent Sales Organizations (ISOs) of all sizes.

First Data makes payment transactions secure, fast and easy for merchants and their customers. We leverage our unparalleled product portfolio and expertise to deliver payment solutions that drive customer revenue and profitability.

Enjoy the Benefit of Comprehensive Training
The unique difference between First Data and the competition is the care, expertise and flexibility that goes into our training and set-up. It is thorough, yet simple, and all performed on your schedule.

Above all, First Data is flexible. You don’t have to fit your business into our system — we fit into yours.

We have designed our unique programs to cover your needs, regardless of your business size, and allow you the flexibility to move between these programs as your company grows or your needs change.

Merchant statements can feature your company name and logo exclusively, building brand awareness of your business with your customers.

How We Can Help Build Your Business:

- Direct relationship with one of the nation’s largest, most experienced processing and payment solution providers with access to multiple authorization networks
- Innovative products and business management solutions that reduce attrition and add value and revenue to your bottom line
  - Tablets, Analytics, Security, eComm, Check Acceptance, Prepaid, Merchant Cash Advance
- Access to over 700 payment applications certified on our platforms
- Private branding opportunities and turnkey marketing solutions with customizable collateral
- Flexible tier II-high risk merchants welcome with high approval rates & quick merchant approvals
- Flexible pricing options
  - 3 tier pricing (up to 12 tiers with checkcard)
  - Pass-through
  - Enhanced bill back
- Next day funding available on Visa®, MasterCard®, American Express One PointSM and Discover® Network full acquiring
Programs Tailored to Your Needs

Registered No-Risk Independent Sales Organization (ISO) Program

If you’re interested in registering your own ISO name and having more pricing flexibility but would prefer to outsource underwriting and risk functions, this program is for you. The many challenges facing a small or start-up ISO can be managed by the First Data no-risk registered ISO program.

- ISO’s have access to flexible, robust boarding and reporting tools and the full suite of First Data products and services, as well as marketing tools and resources
- First Data manages the bank relationship, performs back-office functionality and finds a clearing bank so you can focus on closing sales
- First Data offers 100% over buy rate and revenue share programs
- First Data will assume 100% of the chargeback and loss risk for the entire merchant portfolio and perform all underwriting and risk management
- First Data provides a dedicated account representative to customize the program for you

Registered With-Risk Independent Sales Organization (ISO) Program

Are you prepared to take on underwriting and manage risk? This program is the perfect fit. Our registered with-risk ISO program allows you to manage your own risk and underwriting, while assisting you in acquiring and maintaining a banking clearing house relationship. With an established platform to work from and a sponsoring member-clearing bank, you can maintain your business-as-usual management while significantly enhancing your processing capabilities.

- Flexibility allows you to choose the services you want
- ISOs implement their own underwriting and support back-office functions as business dictates
- First Data provides easy access to the processing platform for data transmission between ISOs and the data center
- First Data provides authorization, settlement, chargeback and statement services

Processing Only Program

If your ISO already has established relationships with a sponsor and settlement banks but requires the stability of an experienced payment processor, turn to our First Data processing only program. We focus on processing solutions while you gain the opportunity to grow and profit.

With the help of a dedicated account specialist and full back-office support, we can design a system that provides you with the ability to deliver a refined, turnkey merchant account setup. You also get unique brand merchant services and the ability to cross-sell new products.

We offer a “bank-centric” approach that can solve your challenges through our processing platforms.

<table>
<thead>
<tr>
<th>Pricing / Revenue / Products</th>
<th>Registered No-Risk ISO</th>
<th>Registered With-Risk ISO</th>
<th>Registered FSP ISO</th>
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<tbody>
<tr>
<td>One Stop Shop for all Innovative Products including Clover Station</td>
<td>●</td>
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<tr>
<td>Client Owned Residual Rights</td>
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<tr>
<td>No (Zero) Buy-Rate Program</td>
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<tr>
<td>Revenue Share 100%</td>
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<td>Next Day Funding Available</td>
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<tr>
<td>Income on ALL Revenue Streams</td>
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<tr>
<td>Competitive Credit/Risk Programs</td>
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<tr>
<td>Merchant Pricing Flexibility YOU Control</td>
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<tr>
<td>Variety of Pricing Schemes to meet your needs</td>
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<tr>
<th>Branding / Marketing</th>
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<tr>
<td>Client Branded Application &amp; Statements</td>
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<tr>
<td>Client Branded Pre-Designed Marketing at No Cost</td>
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<tr>
<td>Merchant Boarding</td>
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<tr>
<td>C2A Merchant Application by First Data</td>
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<tr>
<td>XML Specification to build your own</td>
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<tr>
<td>Credit / Risk</td>
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<tr>
<td>Underwriting &amp; Risk Management by First Data</td>
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<tr>
<td>Underwriting &amp; Risk Management by Client</td>
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<td>Settlement Reconciliation by First Data</td>
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<tr>
<th>Equipment / Platforms</th>
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<tr>
<td>Competitive Equipment POS Programs</td>
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<tr>
<th>Training / Support</th>
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<tr>
<td>Initial Training - Instructor Face-to-Face</td>
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<tr>
<td>Continuous Training - Web-based, Conference Call, Video</td>
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<tr>
<td>Dedicated Sales &amp; Service Representative(s)</td>
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<th>Reporting</th>
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<tr>
<td>Merchant, Portfolio &amp; Commission Web-based Reporting</td>
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Leading-edge Product and Service Solutions

As the payments industry, technology and consumer expectations evolve, you need a partner who continually supports your sales strategies with innovative product and service solutions. Leverage the power of First Data’s vast portfolio of business solutions to propel your business forward, increase revenue streams, retain merchant relationships and add cross-sell opportunities.

Solutions to Help Your Business Grow

First Data Portfolio Manager℠ Solution
A web-based resource that will help you manage your business more effectively. The Portfolio Manager web site can be customized with your company logo and color scheme, helping your business increase brand awareness and name recognition every time your merchants and sales agents log in.
- Improve customer service
- Gain insight into your merchant portfolio,
- Monitor risk and estimate merchant profitability through daily and monthly income and expense reports

Click-to-Agree Online Application
You need a simple, effective way to board accounts without requiring a sales representative’s involvement. Click-to-agree is an easy to use electronic version of the paper application that supports most account types and services. It can be initiated by the merchant, 24/7, on the ISO’s Web site. Once the merchant has completed the application, they simply click to agree, and the application is automatically submitted.

Marketing Brand Center
Don’t worry about designing your own marketing materials. We have already done the work to save you the cost. The Brand Center is a web-based tool that contains pre-designed sales and marketing materials as well as a system that allows you to ‘create your own’ materials by selecting the market you wish to sell in and the products you wish to promote. The site is a turnkey solution in one location, where you can view, customize, and download PDFs or order printed copies. Merchants and sales agents log in.

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Solutions to Retain and Cross Sell Merchants

Clover℠ Station
A powerful business management solution that makes it easy and convenient for merchants to manage their business. The App Market lets merchants customize the Clover℠ solution to fit their needs and simplify operations, giving them more time to build customer relationships. Every feature was designed with small businesses in mind - From the patent-pending swivel arm that engages customers at the counter, to the brushed aluminum and white glass accents and multiple USB port accessibility in the printer base. Software packages are available for both restaurant and retail businesses.

Clover Station delivers freedom and control to small business owners so they can focus on their passion.
- Comes pre-loaded with the restaurant’s menu; merchant is ready to process in minutes
- Cloud-based for access to reports, employee activity, and inventory changes - real time, from any device, anytime, anywhere
- Ultimate reliability and security - offline processing, encryption, and tokenization for every transaction.

Merchant Analytics
The better a merchant can understand their customers and evaluate their own performance, the more they can profit. Access a comprehensive source for actionable, timely and relevant payments data that empowers you and your merchants with unique insights for better, more informed decision-making. Our analytics solutions include:

Security Solutions
First Data continually invests in tools and technology to stay at the forefront of protecting data. Protect your business against fraud and data breaches with the First Data® TransArmor® solution and PCI compliance. TransArmor offers a powerful payment card security that combines software or hardware-based encryption with tokenization technology to protect against a data breach. We also assist merchants in becoming PCI compliant with solutions that help quickly and easily validate PCI compliance, complete annual assessments, identify security gaps, and recommend solutions.

(Continued)
**Simplified American Express® Card Acceptance**
Enable merchants to process American Express® transactions along with other transactions from multiple card networks through one processing relationship. This program can help merchants create a more streamlined workflow, with less back-office management, and more time for marketing, customer service and more.

**Discover® Network Full Acquiring**
First Data now enables small to mid-sized merchants to accept Discover® Network cards and gain access to more than 50 million Discover Network cardholders with all transactions on one statement.

**Loyalty Solutions**
Merchants need a turnkey mobile loyalty solution that provides a simple experience for both them and their customers. Enter Perka, a mobile loyalty solution that can empower merchants to run virtually the same mobile marketing programs as the major brands, at a fraction of the cost.

**Mobile Commerce**
Merchant’s need to differentiate their business and mobile technology can offer that edge over competitors. First Data’s mobile commerce solutions help merchants meet consumer demand for choice, convenience, security and rewards and can help merchants attract new customers, strengthen existing relationships and reduce customer service costs.

**TASQ Technology & First Data Terminal Solutions**
ISOs need to help merchants find the right terminal for their business. First Data offers a wide breadth of fast, competitively-priced, point-of-sale (POS) terminals and peripherals with built-in security to protect card information, including basic options for retail card-present transactions, IP, wireless and fully integrated POS systems.

**First Data Global Leasing Solutions**
ISOs can take advantage of increased revenue with cost-effective solutions for leasing point-of-sale (POS) equipment. The application process is fast and easy. We offer 24-hour pre-funding, lease credit scoring and funding of commenced leases, as well as training and implementation programs.

**First Data Global Gateway® e4 Service**
Merchants need to keep pace in the ever-changing marketplace. First Data is helping to drive eCommerce evolution through our best-of-breed payment gateway and merchants can utilize our gateway as a vital component of their business growth strategies.

**Petroleum Solutions**
Accepting fleet cards can drive more business and set merchants apart from their competitors. Access a full range of secure payment and reporting solutions designed for independent gas and convenience stores.

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For more information, contact your Regional Sales Director or call us at 877-203-6827 or visit www.firstdata.com/isoprogram

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