

Keep things moving

Your business deserves smooth,
efficient card acceptance



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Merchant Solutions are provided by FDR Limited, trading as First Data Merchant Solutions, as agents for Bank of Scotland. The Merchant's contract in respect of Merchant Solutions is with Bank of Scotland plc as the registering member under the relevant Card Schemes.

First data Merchant Solutions is a business name of FDR Limited, a company incorporated and registered in the state of Delaware, USA, under No. 2269235. Registered in England as a branch of overseas Company with Limited Liability. Company No. FC015955, Branch No. BR001147. Principal place of business branch and address for service: First DataHouse, Christopher Martin Road, Basildon, Essex SS14 9AA.

Chip & PIN Solutions Ltd. Registered in England and Wales registration number 5268834. Registered Office: Maurice House Southmill Road Bishops Stortford Herts CM23 3DH United Kingdom

Welcome to Chip & PIN Solutions Merchant Services

Enjoy industry-leading standards of card transaction and processing services, backed up with first class support from our specialist teams.

A card acceptance service that moves with your business

Chip & PIN Solutions - Merchant Services is powered by First Data, a global leader in payment processing. Whatever your business, we have the expertise and products to meet your needs.

Cards have overtaken cash as the preferred method of payment in the UK today. In 2009 UK merchants, retailers and service providers received 7.9 billion plastic card payments totalling £389 billion, almost three times the amount spent ten years ago.*

Chip & PIN Solutions - Merchant Services provides you with the opportunity to access this spending in your business, by enabling you to accept all major credit and debit cards securely and cost-effectively. Accepting card payments also gives you the following benefits:

More customers through your door,

when they see you accept the cards they are carrying. We will provide you with promotional material to advertise to your customers that you accept all the major card types.

Increased sales and impulse purchases in your outlet

Customers tend to spend more when offered a convenient way to pay and may also purchase items they would not have bought if cash was the only way to pay.

Greater security

By accepting cards there is no need to keep large amounts of cash in your till as all transactions are transferred electronically into your bank account.

Better cash flow management,

Don't waste time queuing to bank cheques then waiting for them to clear. Taking card payments means the money from your sales is usually in your account in three to four working days.



Call us FREE on:
0800 881 8104
to apply or for more information

*APACS 2010

[†]Telephone calls may be recorded for security purposes and monitored under quality control process.

Our merchant services: a flexible approach

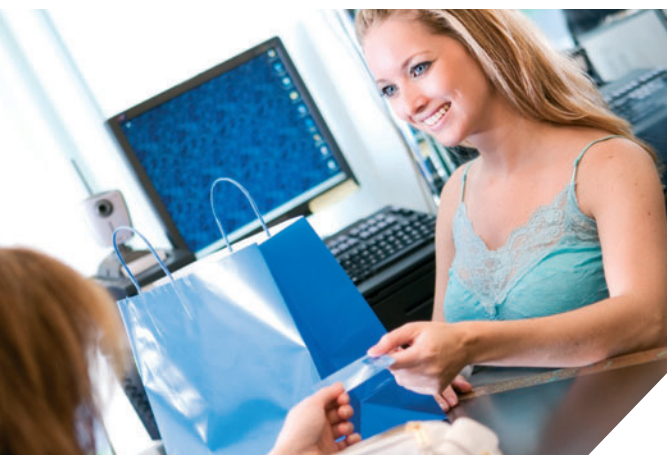
If you are new to cards or even if you already accept cards with another provider, it's worth considering the distinct advantages that Chip & PIN Solutions - Merchant Services can bring to your business.

Dedication to customer care

We are committed to providing you with the best possible customer service. Our experts are ready to deal with any product or service related questions you may have Monday to Friday 8.30am to 5.30pm.

All the latest technology

Whether you wish to take cards face to face, over the phone, by mail order or over the internet, we have a range of options with all the latest security measures in place to meet your needs.



Global expertise and reliability for all our customers

Chip & PIN Solutions - Merchant Services is powered by the global scale and expertise of First Data – a global leader in payment processing, we serve 6 million merchant locations worldwide. Whether the payments are by debit or credit, gift card or online or at the point-of-sale you can be assured we will deliver unparalleled expertise to your business.

What cards can I accept?

You will be able to accept all of the following cards, 24 hours a day, 7 days a week:



Chip & PIN Solutions - Merchant Services provide services as an agent for First Data, who is the registered member for the relevant card schemes.

*Please note: From 31st March 2011, all Solo issued cards are being withdrawn and the Solo card scheme is being decommissioned. Therefore please ensure you cease to accept Solo branded cards by this date.

With the additional ability to process store card payments through one comprehensive solution, we've a range of options to meet your needs

Keep your business flowing.

A choice of solutions...

Chip & PIN Solutions - Merchant Services has a wide product range so you can choose the solution that gives your business the most benefits.

Which service suits you?

The choice is yours. Whether you take payments over the counter, over the phone or from the internet, we have the product to meet your needs.

Customer Present

Most card transactions are performed with the customer present and physically using their card to make a payment. If you would like to take payments this way, Chip & PIN Solutions - Merchant Solutions has all the necessary expertise and products you will need.

Cardholder Not Present (CNP)

Payments made over the phone, by fax or by mail order are known as Cardholder Not Present transactions or CNP. If you would like to take payments like this, then we can help.

E-Commerce

More people than ever are purchasing goods over the internet. In 2009, 33.9 million* adults purchased goods and services over the internet equating to 67% of the adult population in the UK.

So if you would like to take advantage of this growing trend we can help you. Even if you would like to take card payments in one or all three of these scenarios, we will be happy to assist you. It is also worth remembering that if you are a member of a Trade Association, we have agreements in place with a number of them, which may entitle you to preferential rates for our service.



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It's a fast moving world.

Need additional services? We can help



What else can we offer?

Business to Business

More and more businesses are choosing cards as their preferred way to pay as it enables them to receive electronic management information, simplifying their business processes. If you supply to other businesses we can enable you to accept the full range of commercial cards.

As well as meeting your customers' needs, this will allow you to have the money from your business sales in your account in three to four days – a significant improvement from the usual 30 days allocated for traditional payments.

Relationship Management

To ensure you are getting the best possible value from your relationship with us, we will regularly review your account activity, so that we can provide you with the most appropriate products and services as your needs change.

Euro & USD merchant accounts

Euro & USD merchant accounts that settle in GBP Sterling. An exchange rate will apply based on the rate on that day so it can vary.

Online access to your transaction history

As one of our customers you could have the benefit of being able to view your statements online so you can keep track of your account whenever you want*.

Data capture facility

This facility enables you to have full online access to the terminals recorded data and card transactions. Once we configured the terminal the data recorded could include waiter ID, Sales, staff and user information. As well as information about the shop, branch, invoices and more... This software can ultimately be adapted to the clients need and preferences.

Cashback Facility

A charged service that permits you to offer cashback to your customers, providing better customer care.

*This is a chargeable service.

Speed's important. But security is essential

With Chip & PIN Solutions - Merchant Services you can be confident that you will be taking card payments as safely and securely as possible. We have implemented all the latest security measures for all the different payment scenarios.

Customer Present – Chip and PIN

All our point-of-sale terminals are fully chip and PIN compliant. Entering a Personal Identification Number (PIN) instead of signing for goods has drastically reduced the capability of criminals to make fraudulent transactions as they can no longer make card purchases with a forged signature.

Customer Not Present – CSC and AVS

The CSC (Card Security Code) is the last three digits on the back of a card on the signature strip. We will provide you with the capability to check this number so you can be certain that the person making the transaction has the card with them.

Similarly AVS (Address Verification Service) allows you to instantly verify a Cardholder's address to give you an extra layer of protection.

E-Commerce – VbV and MasterCard SecureCode

If you sell goods over the internet, VbV (Verified by Visa) and MasterCard SecureCode are industry wide initiatives that have been introduced to combat online fraud, to give you that extra peace of mind. They provide a further layer of authentication by issuing secure passwords registered to cards that have to be used for online purchases.



Card payments as
safely and securely
as possible

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The technology you need to make things simpler

If you are new to cards or even if you already accept cards with another provider, it's worth considering the distinct advantages that Chip & PIN Solutions - Merchant Services can bring to your business.

This is so much more than just card acceptance, Chip & PIN Solutions - Merchant Services can provide you with a terminal solution specific to your business needs. All you need to be set up is a power supply and telephone socket and we will do the rest.†

With our range of terminals being fully chip and PIN compliant, you can be assured you are taking card payments in the most secure environment possible. Even if you would like to integrate card processing within your existing point-of-sale, we can help.



A terminal solution specific to your business needs

Keep your business flowing.

A choice of solutions...

Chip & PIN Solutions - Merchant Services has a wide product range so you can choose the solution that gives your business the most benefits.

Retail Environment

A desktop terminal will suit your business if:

- You do not need to take payments away from your counter
- Your counter area is accessible to the Cardholder

Solutions are available with integrated PIN (where the terminal keypad allows the Cardholder to enter their PIN number)

Or

With a terminal and cable-linked PIN pad, this is more suited if you operate behind a security window.

Benefits to you

- Small footprints
- Fast quiet thermal printing
- Large clear graphic displays
- Easy installation
- Can share an existing telephone line
(not recommended that you share with an alarm system)

Restaurants

A portable terminal is the ideal solution if you offer a 'pay at table' service.

Our portable terminals operate using Bluetooth technology and have a range of up to 100 metres away from the base station.*

Benefits to you

- Bluetooth wireless technology
- Up to 100 metre range
- Small footprints
- Ergonomically designed
- Lightweight
- Large clear graphic displays

Exhibitions and Trade Shows

Our mobile terminals are great if you need to take payments on the move.

Working across the mobile phone network this solution will enable you to take payments virtually anywhere-▲

Benefits to you

- Completely mobile
- Compact and lightweight
- Easy to use

*Please note as with all portable devices obstructions can interfere with the range and connectivity, for example, extra thick walls, steel. ▲Mobile signal must be available.

Why wait to get things moving?



If you would like to apply to take card payments, simply call us on the number below and we will start the application process for you.

Alternatively if you would like some further information call us on the same number and we will be happy to assist.

Call today on:

0800 881 8104

to apply or for more information



CHIP & PIN
S O L U T I O N S

