

# TURNKEY PAYMENT ACCEPTANCE SOLUTIONS

Complete business and electronic payment solutions tailored to your business needs.

## Universal Commerce Solutions



Consumers shopping behavior is changing quickly and dramatically. Information access, technological advances and smart devices have transformed commerce and consumer expectations. This is the age of universal commerce and we are at the forefront of bringing consumers commerce that is integrated, personalized, secure, open and smart. Our solutions are designed to address the key enablers of universal commerce including smart devices, open, scalable and secure infrastructure, integrated applications, actionable intelligence to drive new levels of personalization and measurement to the payment process. Enable your customers to purchase from you whenever and wherever they are.

We offer an extensive portfolio of innovative products and services designed to help you get more value from every transaction. Whether you are starting a new business or expanding an established one, we provide complete flexible customized solutions to fit your needs. Broaden your payment options and build an integrated customer experience with our terminals, peripherals and services that enable you to safely process nearly any payment type including MasterCard®, Visa®, American Express®, Discover® Network, JCB®, debit cards, gift cards and checks. Our state-of-the-art ecommerce and mobile wallet solutions enable electronic payments through many devices and we continue to develop new advanced solutions to keep you on the cutting edge of universal commerce. Whatever your needs, we can tailor the right solution.



The First Data® FD130 is an affordable terminal solution that combines performance, reliability and ease of use in a compact, feature-rich device. In addition, with new security guidelines coming soon, the FD130 enables you to accept transactions when a customer presents you with an EMV card; that is, a card embedded with a special chip that adds an important layer of security. Installation is simple, with easy-to-follow on-screen prompts. The FD130 terminal accepts PIN-secured and signature debit cards, all major credit cards, contactless payments and gift cards. With the addition of a check reader, it also enables you to accept paper checks, which can be transmitted in electronic form by opting for the TeleCheck Electronic Check Acceptance® (ECA®) service. The FD130 is enabled with First Data OfferWise<sup>SM</sup> solution, so customers can link your online offers with any payment card or mobile wallet.

## First Data® FD130 Duo Terminal



The First Data® FD130 Duo terminal paired with the FD35 device is an affordable solution that combines performance, reliability and ease of use in compact, feature-rich devices. In addition, with new security guidelines coming soon, the combined solution enables you to accept transactions when a customer presents you with an EMV card; that is, a card embedded with a special chip that adds an important layer of security. Installation is simple, with easy-to-follow on-screen prompts. The FD130 Duo terminal and FD35 device accept PIN-secured and signature debit cards, all major credit cards, contactless payments and gift cards. With the addition of a check reader, you can accept paper checks, which can be transmitted in electronic form by opting for the TeleCheck Electronic Check Acceptance® solution. The FD130 Duo is enabled with First Data OfferWise<sup>SM</sup> solution, so customers can link your online offers with any payment card or mobile wallet.

## First Data™ FD35 PIN pad



The First Data™ FD35 PIN pad goes beyond the simple PIN pad. This comprehensive, consumer-facing device is designed for speed and convenience. The FD35 device accepts debit cards, all major credit cards and gift and Electronic Benefits Transfer (EBT) cards. In addition, it accepts a wide variety of payment devices, including chip-and-PIN, magnetic stripe and contactless cards, as well as mobile phone payments and key fobs. User-friendly features include an ergonomic keypad, visual display prompts, and lights and audio cues, which simplify the payment process. It's an ideal payment solution for merchants who are looking for a consumer-facing device to improve payment security and meet current and future compliance requirements, handle a high volume of small-ticket transactions and those wanting to support emerging payment technologies such as mobile.

►► *Information and technology access have transformed commerce and consumer expectations dramatically. Studies show that nearly 85% of consumers do online research on what they intend to buy before going to the store and social media has influenced a purchasing decision for 74% of consumers.\**

\*Source: Rethinking the Consumer Buying Process. Source: <http://sproutsocial.com/insights/2011/11/social-networks-influence-buying-decisions/>.

**For more information, please contact  
Chuck Barringer at (914) 276-3700 or  
[cbarringer@upcbiz.com](mailto:cbarringer@upcbiz.com).**