

Your business is what you love to do. Whether it is a new venture or you have been in business for many years, simplifying payments for your customers is critical to your success.

FIS can help.

FIS™ Merchant Services delivers a comprehensive suite of payment solutions and services that enable you to quickly acquire, engage and protect your customers as they conduct anywhere, anytime commerce.

Secure payment processing

A full range of payment processing capabilities:

- Credit and debit cards
- EBT transactions
- Electronic checks and ACH
- Mobile, gift and loyalty cards
- Gateway services
- Level 3 processing

Gift card and loyalty programs

Bring customers back again and again with a robust offering of merchant-branded gift card and loyalty programs.

Mobile payment acceptance

Accept payments anywhere, any time, simply from a smartphone or tablet.

Online payment solutions

Bring your business online with an e-commerce gateway for secure card-not-present (CNP) purchases.

Check processing and decisioning

Warranty checks at the point of sale with fast approval or decline recommendations based on customer risk.

Compliance and data protection

Protect customer data with encryption, tokenization, PCI compliance, breach protection, risk management and more.



FIS Merchant Services



FIS Merchant Services

More Value, Lower Costs.

ONE Trusted Partner.

For more information please contact:

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Why FIS Merchant Services?

Increased Revenue. Reduced Risk. Maximum Support.

Whether it's by credit or debit cards, online, mobile, gift cards or even checks, today's consumer wants to pay their way. We know that accepting multiple payment types is critical to keeping your business competitive and keeping your customers satisfied and loyal.

FIS has the expertise to help you navigate the maze of new payment products, regulatory concerns, compliance issues and fraud risks. We are committed to providing you the lowest possible cost, highest value solutions for your business.



289K
Merchant
Locations

Market Leader

FIS is a global technology leader with more than 55,000 employees serving over 289,000 merchant locations.

Comprehensive payment processing

- A full range of payment processing options including credit, debit, EBT, check, cash management and gift cards

Improved cash flow

- Direct payments to your account within 24 to 72 hours
- Reduce billing and collection costs for payments collected from customers
- Reduce receivables by collecting 100% of transaction value at the time of service
- Increase customer satisfaction by offering a variety of payment and loyalty options
- Chargeback processing

24/7 support

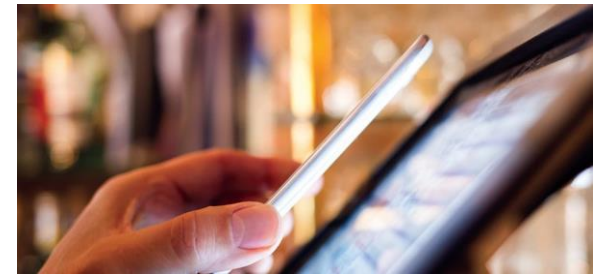
- We work directly with you and your bank to ensure smooth and efficient account operation
- Our dedicated customer service and support provides terminal programming and in-depth training

Superior reporting

- Secure next-day reporting with easy viewing of transaction-related data as well as deposit and batch history—all from the convenience of a Web interface
- Reporting on transaction analysis, deposit history, batch history and merchant statements
- Provides 1099-K reporting application, portfolio management for reporting requirements, 1099-K generation and correction and backup withholding reporting

POS hardware

- A wide range of point-of-sale options including countertop, wireless and mobile, EMV®/chip card, near-field communication (NFC) technology and more, from top manufacturers
- Competitive hardware purchase prices and low-cost lease options
- Point-of-sale deployment, repair and supply services



420M
transactions

Processing Leader

FIS processes over 420 million debit, credit and prepaid cards, moving more than \$9T globally.

Consolidated statements

- FIS provides consolidated, easy to read merchant processing statements

Security and compliance

- Data breach protection up to \$100,000 per merchant
- PCI program support with online management and reporting tools
- Card association updates and system enhancements

Consultative support

- Guidance on regulatory and compliance responsibilities
- Product technology experts to support with product migration to EMV, NFC or mobile