

Choosing a Processor

Why Accept Payment Cards?

With merchant payment processing services, you're able to process electronic forms of payment, including credit, debit and gift cards, as well as checks. Processors serve as the link between your business and the organization that issues a payment card to a customer or carries their checking account. Payment processors can make it a lot easier for you to do business, allowing you to accept more types of payments more quickly.

Questions to Get Started

As you begin considering which payment processor is best for you, you'll want to determine what your needs are for payment processing. Here are some primary considerations:

What forms of payment do I want to accept? Generally, the more options you offer your customers, the greater the chances you have to do business with them.

- Credit Debit Checks Gift Cards

What type of equipment do I need? Your decision may depend on:

- Business type: Retail Restaurant Service Contractor
 eCommerce Office
Payment channel: In Person Online/Shopping Cart Telephone
Purchasing Options: Lease Purchase

What sort of processing features do I need? These could include:

- Support transactions for multiple merchants
 Certification of check funding
 Contactless payments
 Accept payments on location/wireless terminal

Do I need to process payments internationally? Yes No

Some processors offer only domestic service, while others offer varying levels of international transaction capabilities and currency conversion.

What type of reporting features do I need? Ideally, you want to select a payment processor that offers accurate reporting on a real-time basis.

- Real time Online access Account Management Tools

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

For More Information

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