

# Considerations When Choosing a Payment Processor

Besides reviewing a processor's overall offerings regarding equipment, services and fees, you'll want to think about:

## Security

Small businesses are often the targets for fraud because criminals think these types of businesses have less security. You should look for processors that have advanced anti-fraud solutions in place, regardless of your transaction volume.

## Ease of Setup

You want a processor that's easy to work with and can help you start processing payments right away.

## Equipment Fit

Having the right payment processing terminal or software can save your business money. That's because you can potentially avoid downgrade charges and other fees when your equipment is aligned with how you run your business. The type of business you operate and where your payments are processed can help you determine what type of terminal best fits your unique needs.

## Read the Fine Print

Understand the terms of your contracts, such as any minimums you are required to meet, contract length and refund policy, so there are no surprises once you begin the relationship.

## 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

For more small business information about payment processing, visit us on Facebook.