

# The Compass Platform

High performance payment processing solution designed specifically to meet the requirements of global Card-Not-Present merchants.

## Go Beyond: High Performance Payment Processing

In today's global economy, leading retailers are looking for new and better ways to leverage their eCommerce and Mail Order/Telephone Order (MO/TO) channels to find new customers, build consumer loyalty and drive repeat business. Achieving these goals while maintaining a low-cost structure requires an innovative global payment processing partner with proven expertise in card-not-present (CNP) markets.

First Data's Compass platform is designed to meet the requirements of innovative, high growth CNP merchants through one of the broadest sets of capabilities with leading reliability, performance, security and support.

## Merchant Challenges Addressed through the Compass Platform

### Always open for business

→ eCommerce is a 24 x 7 business. Merchants need the most reliable, highly redundant payment processing partner in order to ensure that no order is ever lost due to system outage or error

### Broader range of payment types online vs. POS

→ To maximize their market, merchants are expanding the payment mix to alternative payments including eCheck, PayPal™ and Google Wallet

### Expansion to International markets

→ Merchants are expanding into European, Asian and Latin American markets and need support for various currencies and various alternative payments while minimizing processing relationships

### Merchants own the fraud liability

→ eCommerce merchants assume 100% of the liability for fraudulent transactions

→ Delivering fraud management tools including Card Verification Service (CVV/CID), Address Verification Service (AVS) and 3D Secure Services enables merchants to manage interchange rates and liability associated with chargebacks

### Flexibility to process in online or batch environment

→ Depending on the merchant's business model, batch or online authorization may offer the best solution at the lowest cost



## Methods of Payment

### Comprehensive Credit & Debit Processing

- Visa®
- MasterCard®
- American Express®
- Discover®
- Diner's Club®
- JCB
- China Union Pay
- UK Domestic Maestro (UKDM)
- Pinless Debit Processing
- STAR®
- NYCE
- PULSE

### Prepaid/Gift Card Processing

- First Data (ValueLink) closed-loop gift cards

### Alternative Payments

- PayPal™
- Bill Me Later®
- Google Wallet
- Acculynk PaySecure (online PIN debit)
- European Direct Debit

### eCheck/ACH Processing

- eCheck payments
- Check verification
- Check warranty

## Additional Capabilities

The Compass platform delivers advanced capabilities designed to expand your business globally, protect against fraud, lower cost, and simplify management and reporting.

- Level III Processing
  - Visa & MasterCard Level II & Level III
  - American Express Level II
  - Support for 99 line items per transaction
- Global Payment Processing
  - 140+ currencies supported
  - Authorize/settle in local currency; fund in USD
  - Authorize/settle/fund in multiple currencies
- Fraud Management Services
  - Fraud FlexDetect® - Integrated fraud detection, transaction scoring and order review solution
  - Soft descriptors
  - Address Verification Service
  - Cardholder verification service (CVV2, CVC2, CID)
  - 3D Secure services
    - Verified by Visa®
    - MasterCard SecureCode<sup>SM</sup>
    - American Express Safekey®
- Advanced Services
  - Hosted Recurring Payments Service
  - Retail/POS Card Present Processing
  - Private Label Processing
  - Card Tokenization Service (TransArmor®)
  - Dynamic Currency Conversion Service
- Powerful Online Reporting
  - First Data's ClientLine® online reporting tracks daily transaction and reconciliation activity
  - Near-time Authorization Reporting
  - Drill-down to transaction detail
  - Ad hoc queries; date range queries
  - Download query data directly into Microsoft Excel
  - Extensive menu of scheduled reports; delivered securely in Microsoft Excel, CSV, PDF
- Online Chargeback Management
  - Manage chargeback and retrievals online using First Data's Integrated Dispute System (eIDS)
  - Receive and pass images to First Data
  - Search for and review the status of transactions in queue
- Comprehensive Chargeback and Retrieval Support
  - First Data team tracks, analyzes and resolves incoming chargebacks and/or retrievals based on reason code, documentation and transaction history
  - Auto re-presentation of Visa and MasterCard chargebacks/retrievals



## Flexibility and Performance

First Data provides best-in-class availability and support for all of its products.

- Scalability to help meet growth requirements
- Highly reliable and redundant infrastructure
- Extensive platform connectivity and integration options
- 24/7/365 Customer Support ensures rapid resolution to any merchant question or issue
- Dedicated Account Manager

## 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.

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