

First Data Global Gateway e4SM

A simple, powerful and secure payment gateway solution that simplifies the acceptance of card not present payments

Supporting Your Payment Acceptance Needs Today & Your Growth Plans for Tomorrow

Whether you are just starting a new business, looking for a more PCI compliant website solution or wanting to seamlessly integrate payment processing into your website, the First Data Global Gateway e4SM solution makes it easy for you to accept a variety of payment types and manage payment transactions anytime, anywhere. Backed by an intuitive web-based interface, advanced payment functionality and a deep set of support resources, Global Gateway e4SM solution helps you focus on what matters most – managing and growing your business.

Simple & Flexible

- Accept traditional (Visa[®], MasterCard[®], American Express[®], Discover[®]) and alternative payment options (PayPal[®], TeleCheck[®]), while leveraging First Data processing technologies so you receive funds faster.
- Sell worldwide, with international payment processing and multi-currency support
- Automate recurring billing in fixed or variable amounts
- Increase customer engagement with mobile optimized checkout and customizable receipts
- Three intuitive and easy to use interfaces – developed to support users with basic to advanced technical skills.
 1. Real-Time Payment Manager
 2. Hosted Checkout
 3. Web Service API

Powerful & Secure

- Set customized risk preferences to control which transactions are automatically approved or declined with powerful fraud mitigation tools like positive/negative lists. Available at no additional cost for all Global Gateway e4SM solution users
- Enforce the frequency of transactions from specific IP addresses with advanced velocity controls. Available at no additional cost for all Global Gateway e4SM solution users
- Protect card data and reduce your PCI scope with TransArmor[®] tokenization technology
- Promote consumer confidence with built in payer authentication tools (3D Secure) and 24/7 availability

Real-Time Reporting

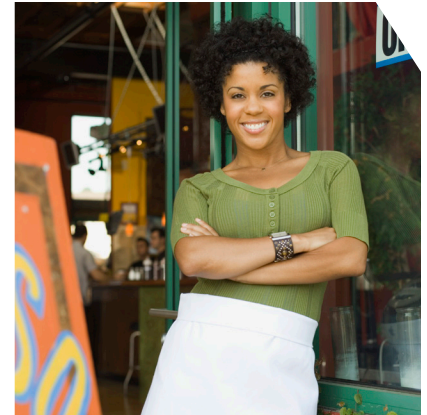
- Create dynamic, real-time reports that help you manage and control your business
- Use powerful search technology to identify key transactions –even those with little to no background information

Dedicated Support

- Access online support tools and resources or a dedicated merchant support team member 24/7/365

Reliable, scalable and ready to grown when you are

- Select from three distinct interface options developed to support your business as it grows
- Scale up to processing retail transactions with card readers and receipt printers



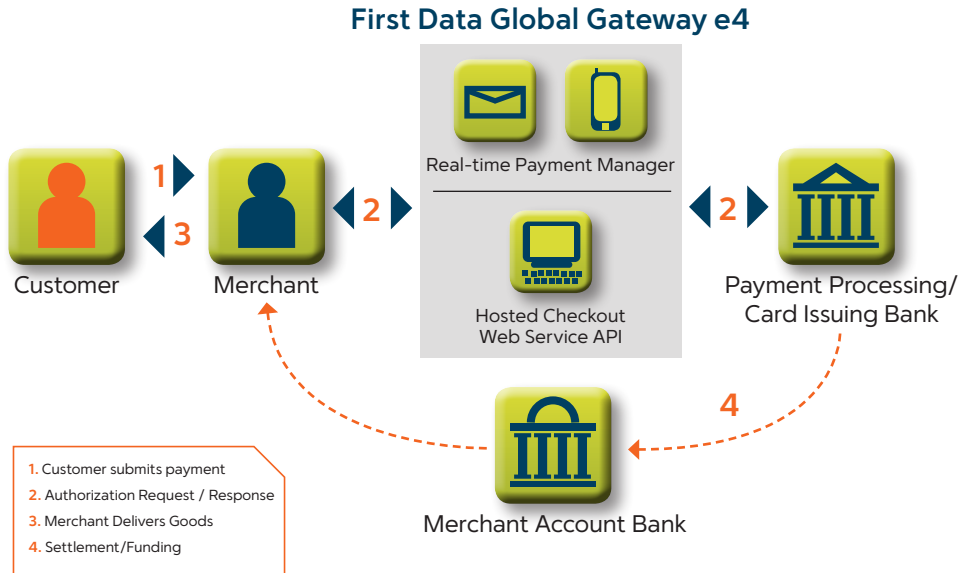
“We’ve saved an unbelievable amount of time and money with Global Gateway e4SM.” “It puts us at the forefront of payment technology and really gives us a competitive edge.”

- NOCO Energy Corp.



How It Works

The First Data Global Gateway e4SM solution acts as a messenger to quickly and securely pass payment information between the consumer, the merchant, the bank acquirer and the consumer's bank to authorize and settle and fund all your card-not-present business.



Three Distinct Interface Options



Real-time Payment Manager (RPM): Simple and easy to use back office business manager

- Process individual or batch transactions and pull reports using your Internet connection
- Includes transaction dashboard, virtual point-of-sale terminal, transaction history search, user administration and more
- Supports Level III processing for business to business merchants



Hosted Checkout: Add payment processing to your website

- Hosted, customizable checkout pages that securely collect sensitive billing information
- Integrate with a broad range of shopping carts and ecommerce platforms
- Optimized for easy checkout on mobile devices
- Reduce PCI Scope by removing sensitive card data from your environment



Web Service API: Process transactions via a secure SSL encrypted session

- Connect the gateway directly to web applications for seamless customer experiences
- Gain platform independence and support for a range of processing scenarios to implement custom business logic
- Use Web Service API transaction keys to build HMAC (Hash-based Message Authentication Code)

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, giftcard, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

For more information, contact your Sales Representative or visit firstdata.com.