

**Introducing
FCD's**

"Money \$tation"

"Win-Win" PIN Related Bankcard Payment Solutions

If you're **sick of the fees, risks, restrictions and hassels** associated with normal bankcard, check and cash payment processing, Now you can accept PIN Related bankcard payments, **& your customer pays the costs**

Give **Your Customers** immediate **On-Site access** to their Cash, **Electronically**, at your sales counter with FCD's

"Money \$tation" system !!



**Reduce / Eliminate
Bankcard
Processing Costs**

Instant "Capture" of funds

Approximately 80% of all consumers carry Debit and Checking Cards

They're the leading form of electronic Payment in the USA

"Surcharge" & "Spend Back"

Income to you on each Transaction

Greater Customer
Convenience
and Purchasing Power

**Customer Can't Stop the
Transaction, & you can't get
burned**

Customer Pays ALL Costs !!



**Contact Us
Today !!**

First Capital Datasource

972-733-1763 fax 972-733-3885

Toll Free 888-733-1763

Email: info@fcdgonzo.com

"Money \$tation"

The **Money \$tation** works just like an ATM machine

Your Customer slides their ATM/ Debit/Check Card, enters their PIN and receives a cash ticket, that is used to pay you, at your place of business.

✓ **This ticket, is the receipt** for... the Real Time, Instant transfer & direct deposit of His funds... into YOUR account...it is an **Instant Electronic Cash Payment !**

Your Clerk, takes the ticket in exchange for the payment due..... **the money is already Credited directly into YOUR Account !!**

Customer Can't Stop the Payment !

SYSTEM BENEFITS

- ✓ The same Ease, Convenience, and profitability of a Cash Dispensing ATM, with none of the headaches or associated expense.
- ✓ **Gives your customers on-site, immediate access to their money....for instant payment... More Convenience....No ATM trips, No Risks, No waiting...and, an Enhanced Business Image for you!**

You're **tapping a trend** in consumer buying habits. Debit leads all forms of Electronic payments !

The Customer pays ALL THE COSTS

You MAKE MONEY on every transaction



"Money \$tation"

Is the **Ideal Solution** for your Business

Dual Functionalities.....YOU choose the processing format to match your business model ! :

1. The system can be formatted as **PIN Based Debit** point-of-sale ... for any direct purchases from you....and / or payments to you.
2. The system can be formatted to '**Mirror ATM**' transactions for **cash access & withdrawals**... to use for any purchase or payments to you... or "**ATM style**" **cash-back** if you want to offer it.
3. The system can work as a **customer operated "Stand Alone"** unit (like an ATM) or it can work as a '**Clerk Assist**' via a terminal or PC Application

It Pays You....on each transaction !

- You can **charge a fee** for system usage....like an ATM Surcharge / Usage fee...or a service charge fee on POS items. **The customer pays all your costs !!**
- You **set the parameters**...in **type of transaction**...and **dollar amounts**....there are **NO cash & usage limitations** like those associated to a normal ATM transaction

It's Safe...you can't get "Burned" !

- PIN Based Debits are an **Electronic 'CASH'** transaction
- Each is a '**Real Time**' **Instant deduction** from the customer's liquid account...that he Cannot Stop
- Each is an **Instant Electronic Credit** to YOUR Bank account
- There is **NO CASH** in the machine....it produces a '**Cash Ticket**' only....this ticket is **Your Receipt** of the **cash transfer / deposit** from his bank account to your's.

It broadens your appeal....and eliminates your costs !

- It allows access to Debit Transactions...the **most popular and safest form** of American consumer payment
- You have the **OPTION** to **pass your costs** directly to the consumer
- It's a "**WIN-Win**" for **everyone** involved !!

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Common Cents...the bottom line

In Business.....It's all about **Making Money**and **getting PAID** ! It's about being wise enough to become aware of current and prevailing **Payment Trends**, and adapting to them in your best business efforts to make it **as simple as possible**for your customers to PAY YOU their money ! **Few things will kill a business more quickly than....making it DIFFICULT... to do business, in the first place !**

“CASHING PLASTIC”..... Cash Money is stored on Debit / Checking Cards. Give your customers **ACCESS** to this money via FCD's **“MONEY \$TATION”** via a processing platform that passes the cost back to them! **Thus eliminating your normal bankcard limitations and processing costs !**

As much as we all LOVE CASH....the FACT IS...that cash payments are shrinking annually, and are being rapidly replacedby Electronic Payments. ...primarily in the form of Debit or Checking Cards ! In the America of today...these instruments....ARE CASH ! They have become the predominant form of payment since 2003!

- ✓ Approximately **80 cents** out of every US Dollar spent ...**is spent electronically**...via bankcard, electronic check draft or payment.
- ✓ Upwards of **70% of Americans** access their cash with these cards

FCD's **“Money \$tation”** provides our affiliate merchant with an Electronic Payment system that provides his customer the ability to **electronically tap into their Liquid Cash** ...via their PIN-Based Debit or Checking Card. For **“Cash-Back”** ATM style transactions, purchases or to **make payments**.

- ✓ Each transaction is a **Real-Time, Instant Capture and Transfer** of his money...and **direct deposit of his funds**...into the merchant's bank account.
 - The customer cannot stop it
 - The Merchant cannot get burned
- ✓ The **customer PAYS ALL PROCESSING COSTS**
- ✓ The Merchant makes **“Spend-Back” & “FEE Revenue”** on each transaction
- ✓ Customers spend more money....more often
- ✓ It's convenient, safe & cost effective

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