



First Capital Datasource

Payment Processing and Financial Services

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AFS - MSB Merchants

"Money \$tation"

Payment Processing Platforms

It's All About
"Winning"

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Payment Processing
Solutions

"Money \$tation"

Processing Platforms for **AFS-MSB** and **NICHE Centric Merchants**

FOREWORD

This information is specific for Merchants who are involved in the above named Industries.

For those of you AFS-MSB merchants, you are **more than aware** that your industry has been subject to exclusion, or diminished participation in the many areas of electronic payment acceptance . The past **Administrations have "had it in for you"**.

Consequently Services Providers and Acquiring Banks have **more or less eliminated your access** to their products and services, as a direct and protective response to pressures applied by Government Regulators.

Regardless their disregard for Due Process and your rights to conduct lawful business, FCD's **Money \$tation** platforms will allow you to accept PIN Related bankcard transactions for the purchase and payment of your products and services, in a Non-Restrictive format.

In addition, you can **eliminate your Operational Costs, Risks, Industry Restrictions** and **gain "fee revenue streams"** by manipulating the ways the transactions are processed.

We believe in Free Market Enterprise, and think your do too. You're invited to review this packet. **We'd love to have you as our affiliate.**

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Payment Processing
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"Money \$tations"

Multi-Tasking Platforms for Electronic Payment Acceptance

FCD's Electronic Multi-Tasking Platforms that integrate multiple functionalities for the broadest ranges of payment acceptance options

Regardless your business model, this system is available in a number of formats and configurations, allowing the merchant to accept : On Site, Remote and Recurring Transactions.

Transactions Are Instantly:

- ✓ Verified
- ✓ Captured
- ✓ Directly Deposited
- ✓ Not Subject to "Dollar Caps"
- ✓ No Dollar Limitation Restriction

Surcharging & Fee Pass-Thru

- ✓ Electronically, Via Bank / Network
- ✓ Via Clerk, Verbalized at POS

Simplified Payment Acceptance & Flexibility Covering the Gambit Boosting Your Business Appeal

Customer Operated
Stand-Alone "ATM Style"
Account & Cash Access



Money \$tation "CA-CB"

Clerk Assist
@ Pay Window



Money \$tation "PIN"

PC / Operations
System Integration



Money \$tation "POS"

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"Money \$tation"

"Hybrid" Platform for Bankcards / PIN-Debit & Check Cards

If you have **"WALK-IN"** Customers....No System or Processing Platform will benefit you more than the **Money \$tation**.

Why?? Because it is a **DUAL Functioning / Purchase & Payment platform combination**, of PIN-Debit and "ATM Style" Cash Access System.

You have the option of **Passing all costs on to your customers....thus eliminating your processing costs**

A "NICHE" Application, configured via a "Hybrid" Processing Format

- Addresses USA's most favored form of payment : Debit / Checking Card (Comprising over 70% of all electronic card payments)
- **Not subject** to traditional Debit / PIN-Debit Restrictions or COSTS
- **Multiple Formats** available, including **Plug and Play**:
 - **Stand-Alone format**(Customer Operated)
 - **Clerk-Assist format**....(by counter clerk / staff)
 - **Available In:** Terminal / Terminal + External PIN Pad / & PC Resident Software



- **An Instant, Unstoppable, Electronic "Cash" Transaction**
- **Guaranteed** / Eliminates Risk of Charge Back or Insufficient funds
- You may add a "surcharge or usage" fee...**eliminates operation costs**
- It **generates Money** to cover it's own operating / processing costs
- It's **safer** than: Cash / Credit Card / Check
- Funds are **instantaneously Verified, Captured and Credited** to your account

The "Money \$tation" is the most Cost Efficient and operationally effective payment system in the Electronic Payments Industry today

It's MERCHANT NEUTRAL !!

- **Not Restricted** by Merchant Industry classification
- **Not Restricted** by Dollar transaction "Caps"
- **Allows "pass-thru"** of processing costs

Servicing your Payment
Processing
and Financial Needs

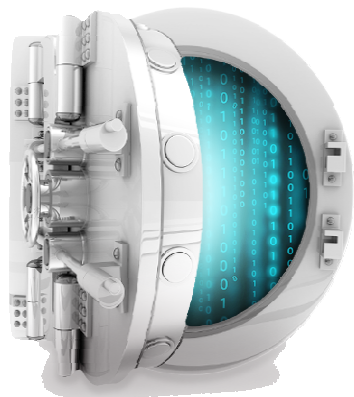
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"Money \$tation"

"Hybrid" Platform for Bankcards / PIN-Debit & Check Cards



Open your Vault ... and get ready for incoming payments !!

The **Money \$tation** is FCD's **best kept secret** for the **NICHE centric merchant**, who realizes the value of bankcard payments, but does not like the costs and restrictions that come with "normal" bankcard payment solutions.

This unique system, utilizes a HYBRID processing platform, that enables the merchant (**any and all merchants ... even the restricted ones**) to **accept PIN-Based payments**. In addition, Merchant has the **OPTIONS** of **cost pass-thru** and per instance **fee generation**.

Each system is custom configured to the Merchant's specific wants and needs....**in addition....it's doubles as an ATM and generates "fee revenue"** from customers and walk-by traffic

It doesn't get any better than this !!



"Stand Alone"
Customer Operated
For Privacy and Quick
Cash Access

"Clerk Assist"
At the Pay Window for
Payments, Cash-Access
or Cash-Back



PC Software
Or Custom Integration
into Merchant's
Operating System

- ✓ **Access** to America's most popular form of payment
- ✓ **Eliminates** Operational Cost, Risk and **Merchant Industry Restrictions**
- ✓ **Instant** Funds Verification, Capture and Crediting to Merchant Account

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"Hybrid" PlatformHOW it Works

The "Hybrid" Platform provides your customers the ability to do an electronic "Cash Access / Cash Payment" transaction via your Money \$tation system

Via, a step-thru Customer Operated or Clerk Assist "ATM STYLE" menu format, the customer utilizes his PIN Related Card, to access and withdraw funds from his Card account.

He selects the Dollar Amount wanted and enters his PIN. The Money \$tation contacts his Card Issuing Bank for Approval ... once received, the system then generates a Cash Ticket receipt ... indicating approval and the instantaneous transfer and crediting of his funds to Your business account.

You now have his "funds in hand", and have the OPTION of giving him Cash Back, or applying the funds to any Purchase or Payment that he wants to do with you.

Custom configured to the Merchant's specific wants and needs...in addition....it's doubles as an ATM and generates "fee revenue" from customers and walk-by traffic It's "WIN-WIN" for all parties



- ✓ Dual Functioning Payment and PROFIT system
- ✓ Eliminates Operational Costs, Risk and Restrictions
- ✓ Instant Verification, Capture and Crediting of Funds
- ✓ Not subject to normal transaction caps and Industry Restriction
- ✓ Works with all PIN Related Card / Account Products



An Instantaneous Electronic
Cash Transaction

Customer cannot Stop it !!

You can't get "burned"

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