

**Introducing  
FCD's**

# "Money \$tation"

## "Win-Win" PIN Related Payments for High Risk & Restricted Merchants

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**

**Eliminates Merchant & Industry Restrictions**

**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 today

**"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](mailto: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 Restrictions, 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 replaced ....by 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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Today !!**

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