



# First Capital Datasource

Payment Processing and Financial Services

888-733-1763 / 972-733-1763

[infofcd@airmail.net](mailto:infofcd@airmail.net)

## Program Overview

It's All About  
"Winning"



**First Capital  
Datasource**

Who are we.....

and Why choose FCD

Payment Processing / Financial Solutions



**FCD** is a **“Non-Captive”** Independent Sales Organization / Merchant Services Provider / Program Developer and Consultant in the **Electronic Payments Processing**, and **Financial Services Industries**. We have a total of **35 years** in combined industry experience.



In these capacities, we are registered representatives of the bankcard associations, via our affiliations and registrations with multiple, Member Acquiring and Sponsor Banks, Primary Program Providers and Transaction Processing networks. **All these entities**, exist within the **“Acquiring”** space, of the **payments industry**.

**Our primary function** is to **bring in new merchant customers** who utilize the programs, products and services offered. Being a **“non-captive”** agent, we have **the unique and broader ability**, to **match merchant need** to the **right** or **“best suited” provider** of services. This process not only provides our merchant client access to all viable services, it also builds the merchant processing portfolios, for all our participating affiliates and entities.

**FCD’s efforts** in the **Financial Services space**, are directed toward establishing and securing Source Capital, for our end user **client’s own needs**, as well as a **value-addition** to offer out to their own local Business Community..... thus **broadening** their overall **market appeal, and income base**



This is **accomplished** via our **affiliation** with both **Institutional** and **Third Party Lenders** who utilize FCD as an independently authorized Gateway Provider Source, for their capital programs and resources. As it is in the Payments Sector, we are “acquiring customer-clients” for their finance programs and portfolio base

**In every instance**, we’re **“Merchant / Client” Centric ! ..We work for You !!**

**FCD’s focus** is to **match the Merchant’s wants and needs**, to our **Provider’s guidelines, product and services provisions**. We are strategically positioned as the advocate, liaison and Gateway Services Provider to all participating parties.

**FCD**

“Win-Win” Business  
Solutions

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**Payment Processing  
Solutions**

# "Primo" Payments Platform

**Your Access to all forms of Electronic Payment Processing Services**

FCD's Electronic Payment Processing Platform allows our Merchants to accept all traditional forms of Electronic Payment and Cash Back Transactions.

Regardless your business model, FCD's systems are available in a number of formats and configurations, allowing the merchant to accept : On Site, Remote Ecommerce, I-Payments and Recurring Transactions.

Custom Configuration to Merchant Specific Need

Industry Specific Configurations for the High & Low Risk Merchant, and "Restricted" Merchant Sectors

Complete Turn-Key Operations Merchant Accounts / Processing / System Installation and Training

Addressing both Merchant and Customer payment needs and preferences in the most cost effective manner

**Processing  
Components &  
Software**



**EMV / NFC / PCI  
Compliant**

**Cash Dispensing &  
Cashless ATMs**



**Sales / Placement /  
Joint Venture**

**POS & PC Systems  
and Integration**



**Resident PC / Virtual  
Terminals & Gateways**

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# Addressing Payment Trends

## How Consumers Spend Money

### ACCEPTING ELECTRONIC PAYMENTS.....

Is all about **"Making it Easy"** for your customers to pay you....and understanding **How the customer prefers to pay**, is a **major concern** that you should **always** address.

- ✓ Checking Cards and PIN Debit Cards lead the pack
- ✓ Credit Cards / Checks / ACH follow
- ✓ E-Commerce and Mobile Payments gain ground daily
- ✓ PCI / EMV / NFC compliant components keep you safe from fraud and "hacker" risk.
- ✓ Value-Add On products and services broaden your scope in customer attraction and appreciation



For In Store, Remote, MOTO, Mobile, Recurring and E-Commerce purchase-payment / and cash access

**How you "accept and process" these payments can be manipulated...which is the "KEY" to increasing your profit margin and reducing both risk and costs.**

**FCD provides all** payment processing products, services and platform configurations. **Bringing you, the ability to better serve your customers**, and to accept their payments, in all contemporary forms.

### PAYMENT VIABILITY & AUTHORITY

**Payment Authorization is granted via your Merchant Accounts.** These are **approved** and **issued** by our Acquiring Bank Partners & Primary Providers, that sponsor the differing payment services and platforms.

**FCD is the "Registered Agent" that provides you access to these services.**

The Payments Industry is heavily regulated and governed by a convoluted set of rules, guidelines and regulations.

**FCD has over 26 years in the Industry, and our job is to match Merchant Need to Acquirer Capability.**

**Speak with us about your business, and your payment needs.** We will assist you in choosing which OPTIONAL Payment programs are best suited to match your desires.

Let FCD  
Show you the Money



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# Payment Processing & Financial Services

Choosing what works best to enhance & facilitate your business

## Full Processing Services and Components Addressing All Industries

### • Merchant Services / Incoming Sales

- BankCard / Debit / T & E / Fleet
- PIN Debit / POS Debit / Debit Only
- Money \$tation...PIN Debit / Cash Access
- ECheck / ACH / BOC
- Check 21 / RDC
- ECommerce / Mobile
- Gift / Loyalty Cards

### • ATM Services / Customer Cash Access

- Interior / Exterior
- Sales / Placement / JV / Rental
- Vault Cash / Cash Management
- Cash Dispensing / Cashless

### • Value Add-On Services / Enhancements

- PrePaid Debit Cards / Sales / Issuing Programs
- PrePaid Products / Services
- Debit Card Loading / \$\$ Transfer
- Pay by Text / Pay by Email
- P2P / B2B / A2A Payments
- TPPP Bill Payments / Funds Transfer
- Risk Mgmt.



## Capital Access and Affiliate Financial Provisioning

Secured & Non-Secured

Prime - Sub Prime

### • Merchant Cash Advance

- Direct / Affiliate / Reseller

### • Asset Based Finance

- Working Capital Loans
- Asset Based Lending
- Sale / Lease-Back
- Equipment Leasing
- AR Finance
- Contract Finance / Purch.Order Funding
- Factoring / Inventory Finance
- Cash Flow Purchase

### • Vendor Finance Programs

- Leasing
- Retail Installment
- Revolving Credit
- Elective Surgery
- "Any Purpose" loans

Expand  
your  
Scope

Addressing Business Needs  
for the 21<sup>st</sup> Century

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Payment Processing  
Solutions

# "Money \$tations"

**Multi-Tasking Platforms** for Electronic Payment Acceptance

FCD's Electronic Payment Processing Platforms that integrate multiple functionalities for the broadest 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 "PIN" Debit / Check Cards & Credit 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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# Services Selected the Costs Involved

**Total costs** are determined by **the services that you select, and want** to offer to **your customer base**.

**Payment Processing involves costs** that are divided into **two (2) separate categories:**

## Category 1:

**The "Payment Services" that are selected**

**Each** will have it's own associated costs. These break into **Recurring** and per **instance** costs.

- These costs are **BANK RELATED**, as they are assessed & charged by the Acquiring Bank and primary processors & providers involved.



## Category 2:

**"The Program Configuration & Components"**.

- **These costs** are associated with **developing your total program**, and the system required to make it work. The hardware / software, format, platform, Banking submission & approval, Design, Installation and Training. They are administered and charged by **FCD, the Registered ISO / MSP** providing your program.

**FCD will assist you in Choice of Services and the Optional Systems and solutions wanted to maximize your operation.**

- Identify which services work best in your industry
- Explain the services fully, that you understand what you are ordering
- Explain the options in both services selected and components necessary to make everything seamless and functional.
- Provide you an affordable custom price quote once all issues settled
- **Provide Financing Options** to maximize your Tax breaks and conserve capital and cash flow

*Let "Uncle Sam" pay it for you !!*

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# Financial Services

**YOUR Access to Business Capital & Specialty Financing Programs**

**FCD has over 35 years combined experience in Financial Services.** Our Focus is the sourcing and securing of capital and financing solutions to address our client's needs.

We maintain relationships with both Institutional and Private Lending entities, as well as Specialty Finance Providers, covering everything from **basic business Cash Flow** needs, to **Vendor Finance Programs** to offer your own clients, whether prime or sub-prime, as alternative financing solutions..... **to help them purchase your products and services.**

- **In these capacities, we work with Merchants who are in need of financial options that are typically not offered by their normal / local or existing banking relationships.**
- **We fully realize, that "standard" solutions may not meet the specific needs or desires of every merchant.** Many times, a merchant may not be aware that there are many differing "non-traditional" financing options that exist .....**that the local bank, typically, does not offer.**

**Our job is to help you get where you want to go. We are not looking for ways to "rule you out".**  
**We want your business.** We can provide the money you are seeking. Use us as your Point of Access !

You are **invited and strongly encouraged to contact us** with any questions or ideas you have about financial options. We can quickly assist you in determining if the project is viable and what approaches will aid you in getting the financial assistance you desire.

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