



First Capital Datasource

Payment Processing and Financial Services

888-733-1763 / 972-733-1763

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AFS-MSB Program Overview

It's All About
"Winning"

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Payment Processing
Financial Solutions

AFS-MSB Industry

Competing when the **game is rigged** against you

Foreword:



As an active participant in the AFS-MSB Industry, you are no doubt completely aware that your industry is and has been under attack. Despite the traditional attacks from a biased media, consumer advocate groups, power players in the banking and payments industries...**the biggest knife is wielded by the U.S. Government**, via the concentrated efforts of the **Fed, CFPB, DOJ**, and filtering down to **local and state** authorities who are intent in killing the industry off

You know the story...they consider you predatory. Despite your legality and the actual "truth". They can control you with restrictive regulatory requirements, cutting off banking services and restricting your access to payment services that are a normal component of all business operations, as well as the preferred methods of payment by the majority of American consumers. **Not only have they targeted you....they've targeted your providers and their banking partners**, with threats of regulatory violations, audits, and fines to the extent that the great majority have ceased to do business with your industry . **They have been very effective. However, like you....we're not lying down and rolling over for them.**

As a Provider to your Industry.....We Stand with YOU !!

FCD's AFS-MSB Program

We have **designed a program**, that will allow you to **work around and through**, the **banking and payment obstacles** that have been placed against you.

- Our Acquiring / Sponsor Banks are on your side
- Full Functionality in All Payments
- All programs / platforms are OPTIONAL...your choice
- Value-Additions to broaden your market scope
- Penetration into the Small Business Finance Market



You're invited to review our Packet

Contact us at Your Convenience

Learn how we can work together to
accomplish your goals

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**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

"Niche" Industry Solutions

Industry Specific ... **"Winning"** ... for the AFS-MSB Merchant

FCD specializes in working with **"NICHE" Industries** that are more difficult to place, experiencing unjust bias, or have specific needs, not traditionally addressed via "normal" payment processing solutions.

Many times, as in the **AFS-MSB Industry**, government and regulatory scrutinization, has made the provision of normal payment services **virtually impossible** and **"off Limits"** for the merchants who are actively involved in the industry

The bulk of the scrutiny falls upon the **Providers of these solutions**, including **Acquiring Banks, and Third Party Payment Providers** who are **subject to penalties, audits and fines** for providing the services to the end user Merchant.

In a nutshell, the **reality is** that the past **administration "had it in"** for the merchants in this particular industry. **Regardless the legality, "fairness, rightness and wrongness" this is the cold-hard reality, regarding the industry.**

We stand with the Merchant

Our Job is to provide you access to the payment processing services most beneficial to your business

Our **AFS-MSB Program** is just the **solution** to address your **specific needs** and unique Industry situation

It's all about **"WINNING"**
in a game that is stacked
against you !!

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



FCD
Opening the doors to
Broader Opportunity

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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 Wants and Needs**

Covering the gambit in payment products and services and Value-Additions to broaden your business appeal

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

Providing your customer base with access to their personal preferences of payment methods

Processing Components & Software



**EMV / NFC / PCI
Compliant**

Cash Dispensing & Cashless ATMs



**Sales / Placements /
Joint Ventures / Rentals**

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 21st Century

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Payment Processing
Solutions

"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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Payment Processing
Solutions

"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 and Cloud



- **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 and 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 to source and secure capital and financing solutions to address our client's needs; and to **assist their becoming a more inclusive "One Stop Money Shop"** for both the Consumer and Small Business Operator.

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 business clients, whether **prime or sub-prime**, as alternative financing solutions....**opening doors to more market share and related verticals**

In these capacities, we work with Merchants and their **Business customers** who are in need of financial options that are typically not offered by their normal / local or existing banking relationships. An exploding trend nationwide, is that **Small Business America** is eschewing the banks, and **turning to the AFS-MSB for quick financing options.**



- As our affiliate, you will have **access to funding** for this **ever-expanding market** with **multiple financial solutions** to address the **wide ranging needs** experienced by the **small business operation.**
- We fully realize, that **"standard" solutions may not meet the specific needs or desires of every merchant.** In fact, most merchants are not aware that there are many differing **"non-traditional"** financing options that exist **...that they will NOT FIND at the local bank !!** You become this **"Source" !!**

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

You are **invited and strongly encouraged to contact us** with any questions or ideas you have about financial options for yourself and your business customers. We'll **quickly assist you** in determining project viability and the approaches needed to secure the funding desired.

It's all About
"Winning"

CONTACT FCD TODAY !!

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Financial Solutions

Getting On-Board

The **"Affiliate"** AFS-MSB Merchant Partner

Hopefully, our packet has provided you with adequate information to help you realize that FCD is a provider that is on YOUR SIDE. Like you, we have identified some specific needs that are unique to your industry, and have developed solutions to meet and fulfill those needs. We are in business to provide a service and make money....just like you. Our program provides the methodology to make money by working together.

Our custom program platforms, are provided that you may manipulate the Payments Industry to your benefit. Thus, allowing you to utilize contemporary payment processing methods to address consumer payment preferences, and to take full advantage of national payment trends.

You understand the reality of "where you stand", with an administration that is intent upon destroying your industry. It affects our industry too !! Why should either of us roll over and play dead for this treatment? FCD never subscribed to the "fundamental transformation of the U.S.A". We believe you share these sentiments.

Look at our Program and JOIN with US !!

You'll gain the full contingent of Payment Processing Solutions,
and broaden

your Market Penetration into the financial needs of your local Small Business Marketplace



**Contact Us
Today !!**

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