



Making life easier for your customers and your business

Our Merchant Services
give customers a
convenient way to pay

First Data[™]
Powered

The **co-operative** bank
It's good to be different

A simple and convenient way to boost business

The Co-operative Bank has come together with First Data to provide your business with simple and secure card acceptance solutions - for both online and offline payments.

Our services let you accept secure payments from contactless phones and the following major debit and credit cards:

- Visa®
- MasterCard®
- Discover Global Network®
- Diners Club International®
- American Express®

Whether your customers shop instore, online or on the go, our payment terminal and EPOS solutions will help you increase efficiency, reduce your costs and boost revenue. Plus, they can be tailored to your exact needs. You'll also enjoy access to a UK-based support team, and the peace of mind that comes from working with First Data, a global leader in the payments industry.



Why First Data?

First Data's technology and solutions serve around six million business locations and **4,000** financial institutions in more than **100** countries across the world. With its **24,000** owner-associates, the company enables businesses - from start-ups to the world's largest corporations - to secure and process more than **2,300** transactions per second. That adds up to a staggering **\$1.9 trillion** of payments per year.

In 2015...

Digital payments overtook cash payments - **48%** of payments made by consumers, businesses and financial firms were made in cash.

In 2016...

The Payments Council predicted that only **34%** of consumer payments will be made by cash by 2024.



Payment processing solutions from First Data tailored to your business

Face-to-Face Solutions

Choose from a range of solutions that suit how you do business:

- Standard Payment Terminals.
- Counter-top terminals are ideal for traditional retail and point of sale environments.
- Mobile terminals use GPRS technology, letting you take payments almost anywhere.
- Portable terminals are Bluetooth or Wi-Fi enabled, so they're ideal for restaurants and bars that lack counter space or have tables within 100 metres.

Next Generation Payment Solutions

These innovative solutions can do so much more than take payments:

- Clover Mini can operate as a simple payment terminal or become a full EPOS system that helps you run your business better. So, as your business grows, so does your payment solution.
- Clover Mobile is a powerful asset to any business, taking orders and payments anywhere from restaurant tables to on the road. Just like Clover Mini, it can grow to meet the increasing needs of your business.
- Clover Station is a complete EPOS solution, helping you manage staff, create customer loyalty and market your business better.

Online Payment Solutions

First Data's eCommerce Gateway solution lets you accept card transactions via a customisable hosted payment page that can be quickly and seamlessly integrated into your website or shopping cart. For more complex businesses requiring a tailored solution, comprehensive APIs will provide it.

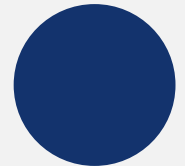
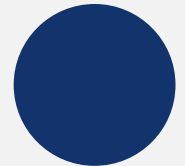
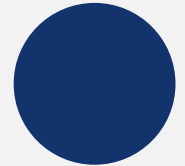
With First Data's solution you can view transactions; provide comprehensive reports; and protect your business by managing your fraud settings. It also allows you to issue customer receipts and easily manage recurring payments or subscriptions thanks to the Data Vault feature.

Over-the-phone payments

Virtual Terminal lets you accept payments via mail or telephone easily and safely. All you need is a personal computer and a internet connection, and you'll be able to handle everything.

Once the transaction is complete, you can customise, print, and email receipts. You'll also have access to real-time reporting, transaction management, invoicing options, user management, and support for a catalogue of up to 200 items.

Fees apply. Terminal lease pricing is dependent on terminal type and length of rental agreement.



Multiple terminals, one solution

If your business uses multiple terminals, you could be paying for a separate telephone line and router for each one. Save hassle and money with IP Secure, our innovative system that lets you run multiple terminals through one connection. Just talk to us today to discuss the best solution for your business.

Save time and increase efficiency

Business Track and ClientLine give you real-time information and historical data at your fingertips. That means you can manage your business today, and improve it for tomorrow. A powerful suite of online tools simplifies book keeping, reduces back office tasks and provides data for improved financial and operational control.

The perfect complement to your online reporting tool

Get 24/7 access to your information with the Business Track mobile app. Using your iPhone® or Android™ device, you can view a snapshot of your daily business,

including sales, customer numbers and deposits. You can also compare data from different days.

Offer your customers more

We're here to help you offer customers more, with value-added options like cashback, mobile top up, Dynamic Currency Conversion, and a Tax-Free Shopping refund service.

Helping you comply

Every business that accepts card payments must meet the mandatory Payment Card Industry Data Security Standard (PCI DSS) requirements. With our handy online portal you'll know exactly which requirements apply to you, then you can rest assured your business is in compliance.

Make card acceptance work harder for your businesses

Whether you are new to card payments or are looking to switch your card acceptance provider, contact us today for further information on costs and to see how we could make card acceptance work harder for your business.



Call The Co-operative Bank on
0800 587 2619*

We're here Monday to Friday 8am – 8pm
and Saturday 9am – 12 noon.



Please call +44 (0)3457 213 213* (lines are open Monday to Friday 8am – 8pm and Saturday 9am – 12 noon), if you would like this information in an alternative format such as large print, audio or Braille.

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*If you're calling from the UK, calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes. The Co-operative Bank p.l.c. reserves the right to change or withdraw this service. All applications are subject to status.

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