

 Electronic Transactions Association Annual Meeting and Expo
April 15-17, 2008 • Mandalay Bay Resort & Casino • Las Vegas, Nevada

Build and Retain Strong Merchant Relationships

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Three Key Ingredients

- Create Value through Integrated Solutions
- Take Advantage of Merchant Touch Points
- Build a Retention Strategy and Team

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Small Business Solutions

- In a Commodity Business....Creating Value is the Key and the Challenge
- Simple, Bundled and Price Effective Solutions help create that Value
- One Stop Shop for your Merchants
 - No time or desire to hear from multiple salespeople
- Multiple Products from a Single Company
 - Improves Retention and enhances the relationship



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Creating Small Business Solutions

- Understand in Detail your Merchant Portfolio
 - Segment....not just by Volume or Revenue
 - SIC, Transaction Types, Marketing Method, B2C or B2B, Vertical Market Trend, Margin, etc.
 - Understand Segment Needs and Pain Points
 - Identify the Solution for the market
 - Partner with VAR's or Processors who can Provide you the solution
 - Package the Solution
 - Market the Package



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Partner/Solution Opportunities

- Combine Other Business Service Products
 - E.g., Telecom, POS, Web Hosting or Development, Business Software
- Add Product Solutions
 - Advance Funding, ECA, Gift and Loyalty, Payroll Services, Risk and Fraud Products, Small Business Credit Cards, Prepaid
- Look for Partners who will provide leading edge technology
 - MCommerce, Data Analytics for Small Business, Risk and Fraud Management Products for Small Business



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Merchant Communication

- Touch Points
 - Statement
 - Customer Service
 - Cross Sales
 - Retention/Relationship Group
 - Merchant Facing Tools
 - Direct Mail/Telephone
 - Advisory Groups
 - Web Chat
- Invest in Some or All
 - Cost of Acquisition makes this a high return investment



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Build a Relationship Team and Retention Strategy

- Cost of Acquisition and Residual Income make this a requirement
 - Plateau effect on Residuals
 - Too much focus on New Sales
 - Create Positions in your Company for Merchant Relations
- Segment for Proper Investment
 - Not by Volume or Revenue Alone
 - Margin Contribution, Prestige Accounts, Competitiveness of SIC
- Treat as a Sales Unit
 - Assign Quotas, Look for Sales Skills, Have a Sales Attitude and Mentality
- Team may be a combination of RM, Customer Service and Cross Sales



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First Data Independent Sales – Agent and ISO Program

- Currently over 400 Agents and 150 ISO's
- Provide Opportunities for every level of ISO
 - Sales Only through Full Service Processing Relationships
- First Data Today... Largest Payment Processor
- First Data Tomorrow...Leading Edge Technology Services Provider in the Expanding World of Electronic Transactions
- Full Product Suite for ISO's
 - Over 250 Certified VAR's
 - Gift, Loyalty, Prepaid, Payroll Services, ECA, Advance Funding, High Risk...just some examples!
 - Investments in New Technology – MCommerce, Risk and Fraud, Data Analytics
