



First Data offers technology solutions to build, expand or enhance your electronic payment capabilities.

The Challenge:

Consumers today not only expect your business to have an online presence but also to offer a convenient, secure e-commerce application, allowing them to shop anywhere, anytime. But, offering e-commerce is a big step.

If you already have a site, expanding the functionality can also be a challenge. You may want a solution that is more flexible that you can tailor to your environment and fully integrate with your Web site and shopping cart application.

The Solution:

The YourPay® solution can turn your Internet-ready PC into a point-of-sale (POS) device without installing any software. Plus, First Data stores the batches and cardholder data so you don't need to worry about data storage and security.

This solution also allows you to enable your Web site for e-commerce, without worrying about upgrades, security, patches or changes in regulations, since transactions are conducted through First Data servers.

Additionally, the YourPay solution offers a comprehensive programming tool for the merchant who needs a custom e-commerce solution, including Secure Sockets Layer (SSL) security and fraud protection tools.

Here's How It Works:

Within the solution are three primary features for you to choose from: the YourPay.com® virtual terminal, the YourPay Connect® sales order templates and the YourPay API® application programming interface.

YourPay.com lets you turn any PC into a POS terminal while you let First Data process the transaction and house the data for maximum security. With no software to install, merchants with administrative rights grant access to any number of users, who can then immediately begin taking orders and accepting credit, debit and electronic check transactions.

When you choose the YourPay Connect feature, your customers click "buy" on your Web site and are then connected, behind the scenes, to First Data for payment processing. This allows you to add e-commerce functionality to your Web site with minimal technical know-how. You choose which sales order template you want to use, while all sensitive payment data is handled by the SSL encryption feature of the YourPay solution.

YourPay API allows you to choose from shopping carts and process payments for any Web site or custom commerce application. Your customers never leave your Web site, and you take advantage of First Data payment processing capabilities.

Help Your Business:

YourPay.com Features and Benefits:

- Complete payment transactions from any Internet-ready PC
- Grant transaction capability to any number of users
- Schedule recurring billing
- Generate online real-time reports
- Eliminate software installations, upgrades, and system maintenance
- Reduce risk and increase security since First Data maintains cardholder data
- SSL security, along with fraud protection tools and prevention measures
- Complete nightly batch and settlement from any location
- E-mailed receipts and order confirmation
- Support for up to 200-item product catalog

YourPay Connect Features and Benefits:

- Includes all of the YourPay.com features and benefits
- Use basic HTML to enable e-commerce on your Web site linking to one of our sales order templates

YourPay API Features and Benefits:

- Includes all of the YourPay.com features and benefits
- Easy integration with almost any commerce system, order management or accounting software
- Choose from multiple shopping cart systems which can also provide automatic shipping and tax calculators

- Recurring payments functionality for subscriptions and installments
- Compatibility with multiple programming languages
- Electronic Softgoods Download (ESD) module

Help Your Customers:

- Receive order confirmation by e-mail
- Keep card information more secure
- Make purchases with confidence
- Place orders quickly and reliably

A Name You Can Trust:

We've been working with financial institutions and merchants for years, increasing our understanding of what you need to grow your business. We're a leader in payment processing solutions, serving over 4.6 million merchant locations. Put our expertise to work for you. Whatever your need, First Data stands ready to help.

LinkPoint is a branded version of YourPay, available through Independent Sales Services (ISS) representatives.

For more information, please contact your sales representative.