



GROWING PORTFOLIOS WITH VALUE-ADDED MERCHANT SERVICES

EDS MERCHANT ACQUIRER SERVICES

Accelerate growth, overcome razor-thin margins and differentiate yourself from the competition with comprehensive, value-added services that address key merchant issues. EDS helps you profitably grow your relationships, reducing competitors' ability to lure your merchants away strictly on price.

FEATURES

- **PRICING TOOLS** give total control over bundling or unbundling charges at multiple levels for more accurate billing and profitability reporting.
- **MONEY-MOVEMENT TOOLS** allow automatic funds transfers that meet merchant requirements, converting other banks' cash management fees into acquirer revenue.
- **RISK-MANAGEMENT TOOLS** monitor, identify and prevent fraud before merchant payment for faster adjudication and fewer losses.

VALUE-ADDED SERVICES

- Application processing
- Dispute adjudications
- Electronic data exchange
- Electronic statements
- Fraud monitoring
- Merchant call centers
- Reconciliation and adjustments

Intense competition and rate negotiations demand service expansion

Competition has intensified as recent MasterCard® and Visa® lawsuit settlements have altered the payments landscape. Merchants are becoming more demanding in rate negotiations. Debit, credit, prepaid/stored value, electronic checks and loyalty schemes are converging at the point-of-sale. Savvy acquirers are expanding services to add value and differentiate the breadth of their offerings.

EDS expertise and pricing gives you leverage

EDS has helped acquirers throughout the world become industry leaders. We provide secure, reliable processing in our business process outsourcing centers, ensuring transactions flow effortlessly, accurately and on time. Best of all, our variable pricing allows you to leverage our expertise without making large investments in hardware and software.

Customization outstrips competition and increases margins

You can transcend traditional price competition with customized solutions that meet merchants' unique needs. EDS' innovative acquirer services increase and sustain your margins.

- Modular, flexible architecture allows you to respond quickly to changing market conditions, such as interchange rates and new channels.
- Efficient, streamlined back-office processing with enhanced service levels enables you to compete more effectively against commodity processors.
- EDS Global Merchant Accounting System provides unparalleled billing, clearing, settlement and reporting capabilities, helping you manage your staff productivity and portfolio profitability.



LARGEST ACQUIRER IN BRAZIL

In just seven years, through its partnership with EDS, VisaNet has become the largest merchant acquirer in Brazil.

- Has relationship with more than 800,000 affiliated merchants in 4,400 Brazilian cities
- Provides processing for 800 million transactions annually
- Administers 58 percent of all credit card transactions within Brazil, and its market share continues to grow

Increase revenue, retain customers and drive down costs

EDS provides robust Merchant Acquirer Services that will help you increase revenue by attracting and retaining profitable customers. By outsourcing to EDS, you drive down processing costs, while gaining the following advantages:

- Better manage the profitability of your merchant portfolio
- Convert portfolios with a minimum disruption of service
- Expedite reaction to changing market opportunities as interchange rate structures become more complex
- Improve overall performance through best-practice, service-level agreements
- Quickly identify revenue or expense aberrations and take corrective actions
- Support global clients from a single platform

EDS credentials are unparalleled

EDS has global merchant acquirer operations that span six continents in over 18 countries. Our credentials in merchant acquiring are unparalleled in the industry.

- Administer 1.8 million merchant accounts
- Process more than 4.1 billion transactions annually
- Successfully converted over 1.2 million merchants in the last 10 years