



Merchant Processing Services

For over thirty five years, Fifth Third Processing Solutions has been a premier source of merchant processing services for leading businesses nationwide. A pioneer in payment technology since the earliest days of the card industry, we process over 28.4 billion transactions annually and are the fourth largest bankcard acquirer worldwide.¹ In addition, Fifth Third Processing Solutions has been a consistent recipient of various quality and service awards from both Visa^{®2} and MasterCard,[®] illustrating our commitment to provide our customers superior payment solutions and support.

CREDIT CARD ACCEPTANCE

With annual sales volume of \$191.6 billion per year, Fifth Third Processing Solutions has been partnering with leading retailers, supermarkets, restaurants, and other businesses for decades. Our in-house systems and innovative development capabilities allow you to choose from a variety of authorization and settlement configurations.

DEBIT CARD ACCEPTANCE

Take advantage of the speed, security, dependability and cost efficiency of our redundant direct links into every major debit network.

GIFT CARD PROGRAM

Fifth Third Processing Solutions' Gift Card program can help increase sales and profitability and drive new business to your location(s). The Gift Card program replaces traditional paper gift certificates with a dynamic and secure electronic card that adds new convenience and value. This in-house program can be processed on the same terminal as credit card transactions. This allows you to have one vendor, one reporting platform, and one escalation point for all of your electronic transaction needs. Our turnkey and customized solutions can also support a wide variety of program options for specific types of cards (fixed or variable) and settlement options.

CHECK PROCESSING SERVICES

Whether you need electronic check processing to convert paper checks to ACH items at the point-of-sale or standard paper check processing, but with a guarantee for payment, Fifth Third Processing Solutions can support your needs. You can continue to offer your customers the ease and convenience of check writing, while dramatically reducing the cost and risk of paper check acceptance.

ELECTRONIC BENEFITS TRANSFER (EBT)

By connecting you with online state EBT programs, Fifth Third Processing Solutions gives you single-point access to credit, debit, and EBT networks throughout the nation.

PURCHASING CARD ACCEPTANCE

Give your corporate customers the detailed Level III data they require with Fifth Third Processing Solutions, one of the nation's largest processors of Purchasing Card transactions.



Merchant Services



ONLINE BACK OFFICE MANAGEMENT SYSTEM

Fifth Third DirectSM

Fifth Third DirectSM is your Internet-accessible, interactive link into our processing systems. Receive detailed reports, export transaction data into your own applications, respond to copy requests, view deposits and more.

Superior Back-Office Support

- Award-winning chargeback processing
- Interactive payment management system
- Imaging, automatic reversals, pre-notification and many other chargeback processing features

Imaging/Scanning

Reduce your chargeback fulfillment time by scanning receipts or other documentation directly into the system. Improve your research by viewing all documents related to a disputed item.

Facsimile Draft

Using raw transaction data, we create a "virtual receipt," complete with your logo and item description, for use in responding to copy requests.

Signature Capture

Streamline your entire card acceptance program by capturing cardholder signatures electronically. Integration with Fifth Third Direct enables online lookup and submission of complete, legible drafts.

¹The Nilson Report, January, 2009.

²Member Service Quality Performance Award from Visa® U.S.A., April 2009

THE FIFTH THIRD PROCESSING SOLUTIONS ADVANTAGE

Experience

- Over 35 years of card processing experience
- Created first online ATM network in 1977
- Continuous history of innovation
- Time-proven track record

In-House Systems & Development

- Unmatched flexibility and customization
- Unique processing solutions
- Fewer points of contact for escalation

Best-in-Class Reliability

- In-house authorization and settlement systems
- Direct gateway interfaces to all major networks
- Full redundancy provides maximum availability
- Speed & dependability of the IBM S/390 platform

Unparalleled Product Offering

- Single source solution
- Integrated Credit, Debit, EBT, ACH, Gift Card and POS Check Services
- Superior responsiveness and control
- Unmatched support, technology, and cost effectiveness

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