



Comprehensive Card Based Solutions





A Dedicated Processing Partner

For over three decades, Fifth Third Processing Solutions has been a premier source of payment acceptance services for leading businesses nationwide. Partnering with over 154,000 merchant locations and 2,400 financial institutions worldwide, no one is better suited to help with your payment processing needs than Fifth Third Processing Solutions. A pioneer in payment technology since the earliest days of the credit card industry, Fifth Third today processes over \$148 billion in annual MasterCard® and Visa® Sales Volume, making it the fourth largest bankcard acquirer in the nation.¹ In addition, Fifth Third Processing Solutions has been a consistent recipient of various quality and service awards from both MasterCard® and Visa®², illustrating our commitment to providing our customers with superior payment solutions and support.

¹ The Nilson Report, March 2007

² Member Service Quality Performance Award from Visa® U.S.A., June 2006; Processing Excellence Award for Date Integrity Monitor from MasterCard®, December 2005

Receivables Solutions

Fifth Third Processing Solutions offers payment services, support, and experience to meet the unique needs of our customers. Our fully owned and operated processing platforms, payment consultants and management team, and industry leading experience combine to provide our customers with one point of connection to deliver fully redundant, end-to-end credit, PIN debit, electronic benefits transfer (EBT) and stored value/gift card processing.

In addition to the investment necessary to support our dynamic growth and ever increasing needs of our sophisticated merchant partners, we are expanding our distribution through the deployment of **agent bank** and **association merchant acquiring programs**.

A COMMITMENT TO RELIABILITY AND TECHNOLOGY

Fifth Third Processing Solutions has always led the charge to develop new concepts and incorporate new technologies. By providing 99.9% system availability, high performance mainframe support, and two geographically different load balancing data centers, we offer an unmatched level of technical support and dependability. We have direct gateway interfaces to all major networks, backed by the speed and dependability of the IBM S/390 and HP NonStop platforms, providing access to cutting-edge technology and dependability that you need to help your business succeed.

CREDIT CARD ACCEPTANCE

With an annual net credit card volume of over \$148.1 billion, Fifth Third Processing Solutions partners with leading businesses worldwide to deliver unparalleled transaction speed, security and reliability. Our in-house systems and innovative development capabilities allow you to choose the authorization and settlement configurations that meet your business needs. By maintaining direct links to all major credit card networks, including VISA®, MasterCard®, Discover®, American Express®, Diners Club® and JCB, your business has the flexibility to accept multiple card types.

DEBIT CARD ACCEPTANCE

Today, more and more people are using debit cards to make purchases. Fifth Third Processing Solutions offers the speed, security and dependability to meet your customers' needs, while providing accessibility to every major debit network. Our comprehensive debit card processing capabilities enable you to benefit from the cost savings potential of utilizing ATM/Debit networks to authorize customer purchases. A pioneer in PIN debit technology, Fifth Third developed and implemented Jeanie®, the nation's first shared online ATM network and offers one of the most comprehensive merchant debit programs available.

ELECTRONIC BENEFITS TRANSFER (EBT) ACCEPTANCE

Electronic Benefits Transfer (EBT) enables benefits, such as welfare and Medicaid, to be deposited electronically into a recipient's bank account. These funds can be accessed using a debit card at an ATM or at the point of sale. By maintaining direct links with EBT networks nationwide, Fifth Third Processing Solutions can help you take advantage of the multi-billion dollar electronic benefit market while providing your customers with convenient access to their funds.

PREMIER ISSUE® GIFT CARD PROGRAM

Enhance your profitability by adopting Premier Issue®, Fifth Third Processing Solutions' stored value card program. This program enables merchants to replace traditional paper gift certificates with state-of-the-art electronic card technology. Packed with superior features, functionality and flexibility, Premier Issue®, can help your business increase sales, revenue and customer satisfaction.

FIFTH THIRD DIRECTSM

Developed in-house, Fifth Third DirectSM is an HTML-based application that links your business directly to Fifth Third Processing Solutions' system. This powerful tool provides Internet access to your important merchant processing information. With just a single sign-on, Fifth Third DirectSM makes it possible to streamline your back-office operations quickly, efficiently and cost-effectively.

Nationally and Internationally Recognized

- **Top 10 Superregional Bank, *Fortune Magazine*** – Fifth Third earned top 10 inclusion in the Superregional Bank Category of *Fortune's* Most Admired Companies listing for the sixth consecutive year. – MARCH 2007
- ***Forbes Global 2000*** – *Forbes* magazine ranked Fifth Third Bancorp #338 on its annual listing of the world's biggest and leading public companies. – MARCH 2007
- ***Fortune 500 Company*** – Fifth Third was ranked #299 on *Fortune's* annual listing of the largest U.S. corporations based on revenues, profits, assets, stockholders' equity, market value, earnings per share and total return to investors. – APRIL 2007

Issuing Solutions

Since 1973, Fifth Third Processing Solutions has delivered ATM driving and debit issuance programs to over 2,400 financial institution partners. Additionally, in conjunction with our wholly owned subsidiary Card Management Company (CMC), we offer flexible proprietary/private label programs, co-branded programs and agent bank credit card programs making Fifth Third Processing Solutions your premier industry source for issuing solutions.

ATM DRIVING

In the 1970's, Fifth Third Processing Solutions revolutionized the EFT industry by developing Jeanie[®], the first shared ATM network. Today, we continue to be a leader in the processing arena. Fifth Third Processing Solutions drives over 11,650 ATMs in the United States and 11 countries and offers personalized ATM programs that utilize best-in-class communication options, emulation modes, model types and functionality. From enabling our financial institutions to offer ATM cards to their customers, to providing ATM owners with the ability to settle, correct and view information remotely, our products and services give you a competitive edge in today's ATM industry.

DEBIT PROGRAMS

Through Fifth Third Processing Solutions' debit card program, financial institutions offer debit cards to their cardholders. Debit cards can be used to perform ATM transactions as well as both PIN and Signature-based point-of-sale transactions, providing the convenience of an ATM card with the

added flexibility and security of a credit card. We also provide network gateway access to PIN-based regional and national networks, as well as to Visa[®] and MasterCard[®]. Utilize our Debit Portfolio Management and Rewards products to maximize your debit program profitability, and help increase your customer retention rates.

PROPRIETARY/PRIVATE LABEL PROGRAMS

A private label credit card can provide multiple opportunities to grow your customer relationships and brand. Private label credit cards strengthen target market loyalty and profitability by increasing purchase frequency amount. Building your brand is easy because we handle your portfolio servicing, leaving you free to concentrate your resources on your number one priority: growing your business.

AGENT BANK PROGRAMS

One innovative yet simple way to strengthen your cardholder relationships and build revenue streams is to consider a Fifth Third Processing Solutions Agent Partnership. You can expand your business by offering a co-branded, relationship-enhancing credit card, while we take care of all the servicing and processing. Offering a credit card with your institution's name on it is a great way to help increase your brand value. Increased value leads to stronger cardholder loyalty and higher brand awareness. We handle all of the service and processing functions associated with the program, allowing you to focus on building stronger cardholder relationships and increased share of wallet.

Contact Keith P. Olson at 847-281-9183 or keith.olson@53.com today to find out more about our card based solutions and how they can help your business grow.