

Promoting Better Financial Health

As business owners, we all need to stop and take a careful look at our money management skills, as well as those of our customers, and ask the following questions:

- Are we focusing on our cash flow, making sure our payments are arriving quickly?
- Are we doing the best we can to track our business finances?
- Are we providing the newest digital tools that put the ability to track, manage, and (most importantly) save money at their fingertips?
- And are we doing all we can to help customers make the most of their money?



To promote better business health: Cash Flow

Cash flow is a key indicator of business financial health, as they say “**Cash is King**”. Having cash in your hand is critical and being able to meet your customers’ varying payment choices keeps your cash flowing.

- Accept debit and credit cards quickly and securely with next-day funding for major credit cards and Interac®.
- Convert a paper cheque into an electronic transaction right at the point-of-sale with TeleCheck® Cheque Warranty Service service.
- Gift cards provide merchants with the ability to get funds today for a potential future purchase.



To promote better general money management: Reporting Solutions

Using innovative business reporting tools like First Data’s Business Track® online portal and Business Track® mobile you will be able to manage your payment transaction data providing you daily visibility to your finances.

- Our comprehensive Reporting Solutions suite offers easy-to-use, flexible tools that can be accessed 24x7
- Access payments information virtually anytime and anywhere
- Enjoy an at-a-glance view of your processing information and user-friendly features
- Manage data through a wide variety of flexible reporting solutions
- Stay informed about key deposit, dispute and reconciliation events

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To promote better budgeting for day-to-day spending: Gift Cards

Gift cards, in either physical or virtual form, are perhaps the consumer's best tool for managing day-to-day expenses. Let First Data Canada guide you to the gift card program best suited for you.

Our 2015 Consumer Insights Study showed:

- Gift cards are a great budgeting tool for anyone
- In order to manage spend amount or control where money is spent, it's a good idea to provide teens and college students with a gift card to ensure funds are being spent in the right place. This can also serve as a tool to provide financial education to younger individuals through their everyday gift card spending habits.
- With the recent stress over our financial climate, many consumers are also turning to gift cards to avoid credit debt.
- Closed loop gift cards do not include monthly fees or open-loop gift cards enabling consumers the convenience of card-based spending without the associated fees.

Payment Solutions for Your Business

First Data has a wealth of solutions that help consumers make the most of their money. We provide **debit and credit card payment solutions** that securely process card payments quickly and TeleCheck® solutions that leverage an extensive database of check-writer history to help guarantee the funding of cheques.

First Data has **40+ years in the business** and **processes 79 billion transactions annually**, giving us a unique understanding of the entire payment ecosystem. Innovative payment and security solutions designed to increase customer ROI by increasing revenue, while decreasing costs and risks.

Your partners at First Data Canada can help you
find the solutions that best fit your business.

First Data™