



Debit Card Processing

Debit card use is increasing every day. In fact, industry analysts report that nearly one third of U.S. consumers prefer using debit cards to make everyday purchases over any other form of payment.

Debit cards are secure and convenient for both merchants and consumers. With debit card acceptance, merchants are free from the risks and hassle of checks. In addition, debit transactions are less expensive to process than credit card transactions, allowing you to keep more of your profits. Consumers benefit from the speed and security of the transaction, plus they enjoy the added convenience of optional cash back.

First American Payment Systems can process your debit transactions quickly and easily through our direct connection to regional and national debit processing networks.

Merchant benefits to accepting debit cards:

- ▶ Reduced check out time
- ▶ More convenient than accepting checks
- ▶ No signature required
- ▶ PIN access provides additional security
- ▶ Bad checks, credit card charge-backs, and counterfeit worries are eliminated

Debit card processing — another powerful product from First American Payment Systems!

