


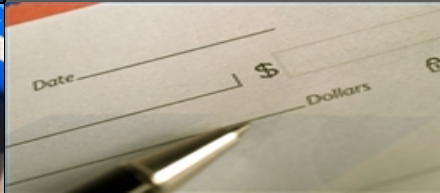


## MERCHANT CARD PRODUCTS AND SERVICES

Payment Solutions	Credit Card Services	Terminals/Processing Platforms	Check Conversion-Imaging
			
<p>First Commercial Bank partners with COCARD to offer our clients the very best products and services offered in the electronic payment industry. Regardless of business type or industry, COCARD has the expertise and product solutions to meet all payment processing needs. COCARD secures the best pricing from the largest payment processors and vendors providing clients with a competitive advantage and the following benefits;</p> <ul style="list-style-type: none"> <li>▪ <b>24/7 Merchant help desk support</b></li> <li>▪ <b>Online set-up available for merchants</b></li> <li>▪ <b>Internet merchant support &amp; training available for staff</b></li> <li>▪ <b>State-of-the-art technology</b></li> <li>▪ <b>Full line of equipment and software sales</b></li> </ul>	<p>Offering excellence in credit card processing. Electronic Data Capture will;</p> <ul style="list-style-type: none"> <li>▪ <b>Eliminate phone call and paperwork</b></li> <li>▪ <b>Reduce payment time</b></li> <li>▪ <b>Enables businesses to receive the most competitive rates in the industry</b></li> <li>▪ <b>Provide direct connections to:</b></li> <li>▪ <b>Visa®, American Express®, MasterCard®, Discover®, etc.</b></li> </ul>	<p>Supports a complete line of data capture terminals that will process in a dial up, LAN, leased line, frame replay, cellular or satellite environment, including;</p> <ul style="list-style-type: none"> <li>▪ <b>VeriFone, Hypercom, Nurit, PC Based Software, Internet Gateways, Wireless, and new Touchless Terminals</b></li> <li>▪ <b>Shopping Cart capabilities</b></li> </ul>	<p>Check images are transmitted at the end of each business day allowing for deposits to be processed and funds to be delivered to the merchant's account in 2 to 3 days.</p>

For more information on Merchant Card Services, please contact Jeremy or Angela 952.903.0777



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