

---

## MERCHANT SERVICES

At The First National Bank in Sioux Falls, we recognize that there is no single product that suits every Merchant Services client. That's why we've partnered with Fiserv to help find the best solution that addresses your pain points. Whether you process a handful of transactions a week or millions, our team can review your current merchant services and recommend products and services to fit your specific needs.

Treasury Management  
(605) 335-5287

Fiserv Customer Service  
877-995-9198 (after hours)

### Features

#### Processing Solutions

We support all major payment types. Not only can you take advantage of our competitive Visa® and MasterCard® rates, we also support the following:

- American Express®
- Discover®
- Debit and credit card processing
- Gift and loyalty cards
- Fleet cards
- EBT cards

We offer a variety of equipment solutions from leading manufacturers to provide the latest products and services in payment acceptance.

#### Excellent Service and Support

We take pride in offering top-notch merchant support through our dedicated Treasury Management team during regular business hours. However, we understand that unexpected issues can arise outside of these hours, which is why we also have a highly responsive 24/7 support team available to help whenever you need it. Rest assured, our commitment to providing exceptional service is always at the forefront of everything we do.

#### Products and Services

We offer several products and services, such as, but not limited to:

- Countertop Terminals
- Mobile Solutions
- Virtual Terminals
- Gateway Solutions
- PIN Pads
- Point of Sale Solutions
- Gift Card Services
- Fuel Equipment

#### Business Benefits

We offer powerful tools that can help improve sales, enhance customer satisfaction, and reduce fraud risk.

- Efficiently manage payments
- Review customer trends
- Customize email receipts
- Set up recurring payment schedules
- Configure fraud tools

Sensitive customer information is protected using high levels of encryption and security protocols.

#### Reporting Technology

We offer complete access online to all transactional data. This innovation in online reporting brings the latest technology to merchant members in a safe, simple, and secure environment.

#### Short Startup Time

Whether your business is just starting out, or if you're just new to our services, you'll get the support you need to get your business up and running in no time.