



The new global standard in payments is coming to the U.S. Are you ready?

By October 1, 2015, your business must be ready to accept EMV™* chip card payments.



EMV Chip†

To better combat fraud, U.S. merchants will soon be required to accept chip-based credit and debit cards. This technology, which is commonly used throughout much of the world, provides a new level of security to both consumers and merchants.

It's a good thing for everyone—except the bad guys—but it does require some special equipment. And chances are, you'll need to make some changes to meet the new requirements.

We're here to help. Upgrade to the Clover Station™ and FD40 PIN pad, and you'll be ready for the future in so many ways. With these state-of-the-art innovations, you can accept chip cards and Apple Pay™, plus access tools that will help you run your business more efficiently, and securely, than ever before.



Be ready.

Clover Station. Less labor. More love.

It's the all-in-one business management solution that helps simplify your day-to-day operations. With Clover, you can track inventory, better manage employees and launch a customer loyalty program. You can even customize your Clover with our full suite of integrated business management apps. And with the addition of the FD40, you'll be prepared for chip card payments and Apple Pay™ from the iPhone® 6.

More payment options
and better security
with a unique offer.

**Buy Clover™ Station
and get a FREE
FD40 PIN pad.**

Then, sign up for American Express® payment acceptance and receive a **\$100 gift card**, too!†

Did you know?

You need to be ready to take EMV chip card payments by October 2015.

Protecting your business and helping you thrive is our passion. The transition to accepting chip cards is a big one, with significant potential impact to your business. We're here to help you prepare with the products, the expertise and the answers you need.

Here's the important news: you may need to upgrade your current point-of-sale terminal by October 2015 so you can accept chip cards—or the fraud liability will shift to you.

Now is the time to act. Consumers are already starting to use new chip cards to make payments more secure. Prepare yourself today to accept payments.

Get ready now with a Clover™ Station solution from First Data:

- Meet new EMV™ card acceptance requirements
- Protect your business against fraud liability
- Accept other advanced payments, such as Apple Pay™
- Access solutions that make business operations more efficient than ever

Be ready for the future



Not sure if you have the right stuff? No problem.
We'll evaluate your POS equipment and help figure out what you need to prepare for chip cards.



For more information on this special offer, contact your Business Consultant or visit firstdata.com/smallbusiness today.

*EMV stands for "EuroPay, MasterCard, and Visa"—three organizations that set the global standard for secure payment card transactions and POS terminals.

†EMV technology uses an embedded chip and requires a unique customer PIN that makes transactions safer.

-Learn more at www.americanexpress.com/fightfraud.

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