

FLEET CARDS

Government and large corporation employees regularly make purchases for fuel, service and repairs with fleet payment cards. Tap into some of the most popular fleet card programs, including:

- Voyager
- Wright Express



EBT (ELECTRONIC BENEFITS TRANSFER)

- Enable easy settlement and reconciliation
- Provide EBT service in all lanes of store
- Accept EBT payments from all states with magnetic stripe programs

We Offer:

- All Products Are EMV Compatible
- Free Hands-On Training and Installation of Equipment
- 24x7 Help Desk
- Available PCI Compliance Service
- Free Replacement Equipment
- Free Online Reporting
- No Annual Fee
- E-Statements

FOR MORE THAN 150 YEARS,
The First National Bank has offered the highest level of personal attention to our customers, including a wide range of services to meet the needs of any business – large or small. Over the years we've loaned over \$2 billion to area businesses and residents.

Visit us at one of our 12 branches throughout Bucks County – or bank online anytime at www.fnbn.com.

***Bank Better. Bank Smarter.
Bank at The First.***

**THE *First*™
NATIONAL BANK & TRUST CO.**
OF NEWTOWN

Electronic Services

215.579.3400

EFT@fnbn.com | www.fnbn.com



Merchant Services from

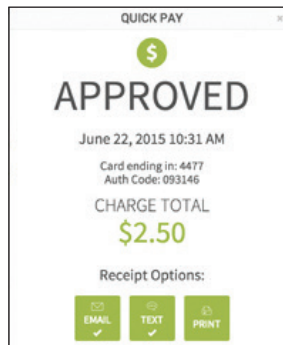
**THE *First*™
NATIONAL BANK & TRUST CO.**
OF NEWTOWN



CREDIT CARD SERVICES

Comprehensive swipe to settlement services for today's most widely accepted credit cards:

- Visa®
- MasterCard®
- Discover®
- American Express®
- Private Label



WIRELESS SOLUTIONS

Experience the freedom of wireless services, including:

- Cell phones
- iPads
- Portable terminals for convenient, on-the-spot payment
- Multiple checkout stations without additional connectivity

Wireless solutions are perfect for:

- Delivery services
- QSR and casual dining
- Trade shows
- Sporting events/concerts

PIN-SECURED AND SIGNATURE DEBIT

Debit (including PIN-secured and signature) is one of the fastest growing payment options in the U.S. with connectivity to all the major debit networks. You have the opportunity to:

- Increase ticket sales
- Virtually guarantee payment (PIN-secured debit)
- Offer cash back (PIN-secured debit)

WEB-ENABLED SERVICES

The First National Bank offers multiple Internet-based payment processing for fast transaction times without the added expense of satellite or leased-line connectivity. A complete solution for your e-commerce site or brick and mortar location(s):

- Provides processing, authorization and settlement
- Combines processor and gateway functionality
- Easy web services integration

HOSPITALITY SOLUTIONS

Specialized payment terminals designed to meet the unique needs of the restaurant and hotel industries, such as:

- Restaurant: bar tabs, tips, tip reporting, etc.
- Lodging: check-in/check-out, full reporting, integrated retail processing for gift shops

CHECK SERVICES

Minimizing the risks and losses associated with check acceptance is crucial in today's marketplace. Check services – including verification, conversion, authorization and warranty – allow you to:

- Reduce returned check volume
- Faster funds availability through the ACH network on check purchases
- Create detailed reporting and settlement documents

GIFT CARDS

Gift Cards are the fastest growing products to hit retail in years, offering:

- Reduced administrative costs associated with paper-based certificates
- Increased store revenue by eliminating cash back
- Faster and more accurate transactions
- Advertising and branding opportunities
- Repeat visits and customer loyalty

PURCHASING & COMMERCIAL CARDS

If you process business-to-business, government or military transactions, you can accept purchasing and commercial cards through point-of-sale terminals and specialized software. Many corporations use purchasing cards to:

- Eliminate paperwork
- Reduce processing costs associated with small value payments