Dear Valued Merchant,

Thank you for choosing FIS™ as your strategic payment processing partner. This Welcome Kit has been designed to cover the core aspects of your program. Please review each item carefully and keep them handy for easy reference.

The Payments industry is continually evolving. We strive to make the most up-to-date information and expectations from the Card Brands available to you, which is why some key items for new programs are available on the Merchant Resource Center (MRC) at www.fismerchantsolutions.com/merchants/mrc. Visit the MRC today to view additional Welcome Kit documents that are important for your merchant program, including:

- Your Card Processing Reference Guide gives details about support, card acceptance policies, authorizations and loss prevention. It also helps you understand program expenses and how to read your monthly statement.

- Your PCI Compliance and EMV Payments Guide provides answers to commonly asked Payment Card Industry (PCI) questions and covers some EMV basics. The Card Brands require you to secure sensitive cardholder information through PCI compliance – read the guide thoroughly to learn how to achieve compliance and avoid costly PCI Non-compliance fees.

Merchant Intelligence Center
This will be your most valued resource partner! The secure, web-based Merchant Intelligence Center (MIC) (www.merchantintel.com/MIC) is always at your fingertips, giving you instant access to information, including:

- Transaction activity
- Tax documents
- Merchant statements
- Deposit and batch history
- Retrievals and chargebacks
- PCI compliance support

MIC delivers an informative dashboard with a clear summary of volume, transaction data, keyed percentages, and approvals as recent as the previous processing day. In addition, it includes a built-in PCI component where you can easily complete your PCI Self-Assessment Questionnaire (SAQ) and perform any necessary scans – making PCI compliance quick and simple.

Receive Ongoing Notifications
Ensure that you’re notified of the latest information; including, important industry updates, Card Brand requirements, fees and billing changes, system alerts and notifications, terminal retirements and new releases. Log into MIC (www.merchantintel.com/MIC) within 24 hours using a valid email address. FIS will use the email address you enter to send you important updates and processing information about your program.

We are committed to ensuring you are equipped to manage your merchant responsibilities, and that the process of accepting payments is seamless so that your focus can remain on reaching your business goals. Once again, welcome! We look forward to a continued, long-term business partnership.

Sincerely,

FIS Merchant Solutions
Welcome to FIS™ Merchant Solutions!

Accepting card payments is an exciting way to elevate your business and expand your customer reach. The opportunity comes with important responsibilities and requirements by the Card Brands.

To help keep you up-to-date with the latest information, we provide the Merchant Resource Center (MRC) section of www.fismerchantsolutions.com. The payments industry is fast-paced and changes frequently. We are here to keep track of all the updates that take place, and in turn we update our wealth of materials that are available to you, anytime, in the MRC.

See the back of this card for more details on the MRC!
Check out what you will have easy access to in our Merchant Resource Center!

Basics of Card Acceptance
View Welcome Kit documents, learn about chargebacks and tax reporting, and more!

Point of Sales Tools
Access terminal Quick Reference Guides (QRGs), view video tutorials and read through our most current terminal best practices.

Managing Risks and Combatting Fraud
Understand what’s required of you by the Card Brands, know how to achieve necessary PCI compliance and avoid fees, learn about data breaches and review case studies.

Maximizing Your Business
Expand your reach with customers through gift card and loyalty programs, learn how to easily keep your business’ digital presence accurate and accessible, and access the leading programs that can take your employee recruitment to the next level.

Go to www.fismerchantsolutions.com/merchants/mrc for all your Merchant Resource Center needs!
Important Annual PCI Requirement

Merchants accepting cards **must** comply with the **Payment Card Industry Data Security Standard** (PCI DSS). This requirement is mandated by the Card Brands (Visa/Mastercard/Discover/American Express) and is often referred to as “PCI compliance.”

The **Merchant Intelligence Center (MIC)** (www.merchantintel.com/mic) is available to you 24/7. This website provides a PCI Module that enables you to complete your required annual Self-Assessment Questionnaire (SAQ), which validates your PCI compliance.

**ACTION REQUIRED TO AVOID FEES**

You must complete your initial SAQ within 60 days to avoid being billed costly PCI Non-compliance Fees each month.

Then, continue completing SAQs and any other applicable PCI requirements, such as scans, each year to prevent PCI-Non-compliance fees. Note that some businesses are required to complete quarterly scans.
PCI Resources

**Merchant Intelligence Center (MIC)**
www.merchantintel.com/mic

This website provides a PCI Module that enables you to complete your required annual Self-Assessment Questionnaire (SAQ) which validates your PCI compliance.

If you need assistance with logging into MIC or completing the SAQ each year, please contact Merchant Support. The PCI Help Desk is also available at **888.580.0992** for SAQ assistance.

**FIS Merchant Resource Center**
www.fismerchantsolutions.com/merchants/mrc

Visit the Merchant Resource Center at www.fismerchantsolutions.com/merchants/mrc to access the **PCI Compliance and EMV Payments Guide** and view more information about PCI Compliance.

**PCI Security Standards Council**
www.pcisecuritystandards.org

The PCI Security Standards Council is constantly working to monitor threats. Visit their site to learn more about the latest information available.