



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. Here are some key items to get you started:

1. Review each item in this kit and keep them handy for easy reference in the future.

2. Access the Merchant Intelligence Center (MIC) – www.merchantintel.com/MIC

- a. Log in right away to ensure you have access, and save the link for continued use.
 - i. Your initial username is _____
 - ii. Your initial password is _____
- b. Review your profile and contact information to make sure everything is correct, including the email address – which we will use to contact you with alerts and important updates.
- c. Access the PCI tab and complete your Self-Assessment Questionnaire (SAQ).

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

- Transaction activity
- Merchant statements
- Retrievals and chargebacks
- Tax documents
- Deposit and batch history
- 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 SAQ and perform any necessary scans – making PCI compliance quick and simple.

3. Visit the Merchant Resource Center (MRC) – www.fismerchantsolutions.com/merchants/MRC

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). 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 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.

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 DSS is a set of requirements designed to ensure that any individual or business that processes, stores, or transmits card data maintains a secure environment.



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.

