



**First Financial Merchant Services**  
Card Processing You Can Count On



## Frequently Asked Questions

### **Who is First Financial Merchant Services?**



When merchants accept credit and debit cards as payment, they need those transactions turned into cash. First Financial Merchant Services is registered with Visa & Mastercard, American Express, and Discover as a Merchant Service Provider (MSP) and has been facilitating this service nationwide since 1995.

Historically First Financial Merchant Services has marketed merchant services exclusively through our network of over 1600 bankers nationwide.

In 2005, we launched First Financial GiveBack to a phenomenal reception and five years later we give to 267 non-profit or charitable organizations.

### **What is the GiveBack program?**

The GiveBack program is an invention of First Financial Merchant Services. It was initiated in fall of 2005 when President, John Eliason discovered he was in the unique position to be able to donate to charities by redirecting existing funds instead of creating new ones. In the credit card industry, merchants pay a fee to have the money they make from credit cards turned into cash. The GiveBack program takes part of that fee that they merchants already pay and donate it to charity.

### **How does our organization earn revenue with First Financial Merchant Services**

When merchants friendly to your organization process their credit card transactions utilizing First Financial GiveBack program, your organization receives ongoing quarterly financial donations. When they accept cards they pay a fee for that service, when First Financial is the one processing their cards, part of that fee will go to your organization. The money already exists! We simply direct funds to you rather than earning it as a profit. You may use this money any way you choose.

### **How much income can our organization receive?**

When you work with First Financial Merchant Services on drives you may earn as much as \$1,000 - \$50,000 or more annually. Your income will depend on how many supporters you have and how friendly to your cause your supporters are. For organizations who want to earn even more money, we have a complete marketing program that we can implement for you that would attract more merchants to sign up in your name and allow you to generate even more donations through our program. The effort you put in is very minimal; we can take care of almost everything

### **A few of our supporters do not currently accept credit cards, but would like to. Can First Financial Merchant Services help them get set up to accept cards?**

Yes. First Financial Merchant Services would be more than happy to get them processing their cards with us and donating part of their merchant service fee to you.

**Do our supporters (merchants) pay more to support our organization through First Financial Merchant Services?**

No. In fact often our rates are a bit less than you're used to paying and our monthly statements are usually much easier to read.

**Do merchants need to get new card swiping equipment to participate in the First Financial Merchant Services GiveBack program?**

No. If the merchant has a desire to upgrade card-processing equipment we can usually fulfill their specifications or accommodate their system updates, we do not typically require any changes.

**When does our organization get paid?**

Quarterly via direct deposit. You will also receive a quarterly income report in the mail listing the merchants who have selected your cause. This report will be available for viewing at anytime online at [www.cardsupport1.com/giveback](http://www.cardsupport1.com/giveback)

**How do we start?**

Talk with your First Financial Merchant Services representative today or visit our website at [www.cardsupport1.com/giveback](http://www.cardsupport1.com/giveback). The process is easy, and your First Financial Merchant Services representative will be happy to get it underway immediately.