

Chase Paymentech – Industry Leader

Servicing a customer base of more than 600,000 merchants, which includes the world's most respected brands, Chase Paymentech designs, delivers and supports payment processing solutions for virtually every type of merchant in 140 currencies. Our innovative payment tools and industry expertise optimize a merchant's total cost of acceptance.

Our products and services support a variety of point-of-sale and card-not-present environments, while providing exceptional security and reliability. Since 1985, we've helped merchants across a range of industries manage processing costs, mitigate chargebacks and open new lines of revenue.

Empowering Payments Everywhere

Chase Paymentech offers a full spectrum of payment options. Chase Paymentech is the preferred provider of payment services across all payment types:

- ▶ **Credit Cards** – all major cards and many specialty types, including travel and entertainment cards, and fleet cards
- ▶ **eCheck Solutions** – ACH, check conversion products, POP and ARC
- ▶ **Debit Cards** – both PIN-based and signature debit cards
- ▶ **Stored Value Cards** – gift, prepaid, employee and merchandise return options
- ▶ **FX Now** – dynamic currency conversion products
- ▶ **Electronic Checks** – fast and secure automated ACH check processing
- ▶ **International Currencies** – support for more than 140 international currencies
- ▶ **Alternative Payments** – including Bill Me Later®, PayPal®, private label cards and electronic benefit transfer cards

Ask the Chase Paymentech Experts

Every day, merchants of all sizes and in all industries look to Chase Paymentech for secure and reliable processing. Chase Paymentech employs approximately 2,400 professionals in the United States, Canada and Europe to help merchants deploy payment solutions that open lines of revenue and attract new customers. From stored-value solutions and point-of-sale payments, to Web-based transactions, our industry-leading payment platforms make it convenient and affordable for businesses of all sizes to manage virtually every type of payment.

Each Chase Paymentech client has a designated account service team that provides outstanding service 24 hours a day, seven days a week.

COMPANY MANAGEMENT

Michael P. Duffy, President and CEO

Dan Charron, Executive Vice President, Client Services

Diane Donoghue, Executive Vice President, General Manager, Retail Network Services

Shane Fitzpatrick, Managing Director, European Union

Roger C. Hart, Executive Vice President, General Counsel

Sam Jawad, President, Chase Paymentech Solutions, Canada

Keith L. Kennedy, Executive Vice President, Strategy; General Manager, Multi-Channel Platform

Greg Schaub, Executive Vice President, Business Development

Mia Shernoff, Executive Vice President, Marketing

Kathryn Smith, Executive Vice President, Finance

Chris Trunks, Executive Vice President, Administration

George J. White, Executive Vice President, Technology and Product

2006 PERFORMANCE

Total transactions: 18.2 billion

Transaction dollar value: \$660.6 billion

Total merchants: More than 600,000 merchants serviced, in approximately one million locations globally.

HEADQUARTERS

Chase Paymentech
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www.chasepaymentech.com

Chase Paymentech is a privately-held joint venture between JP Morgan Chase (51%) and First Data Merchant Services (49%).