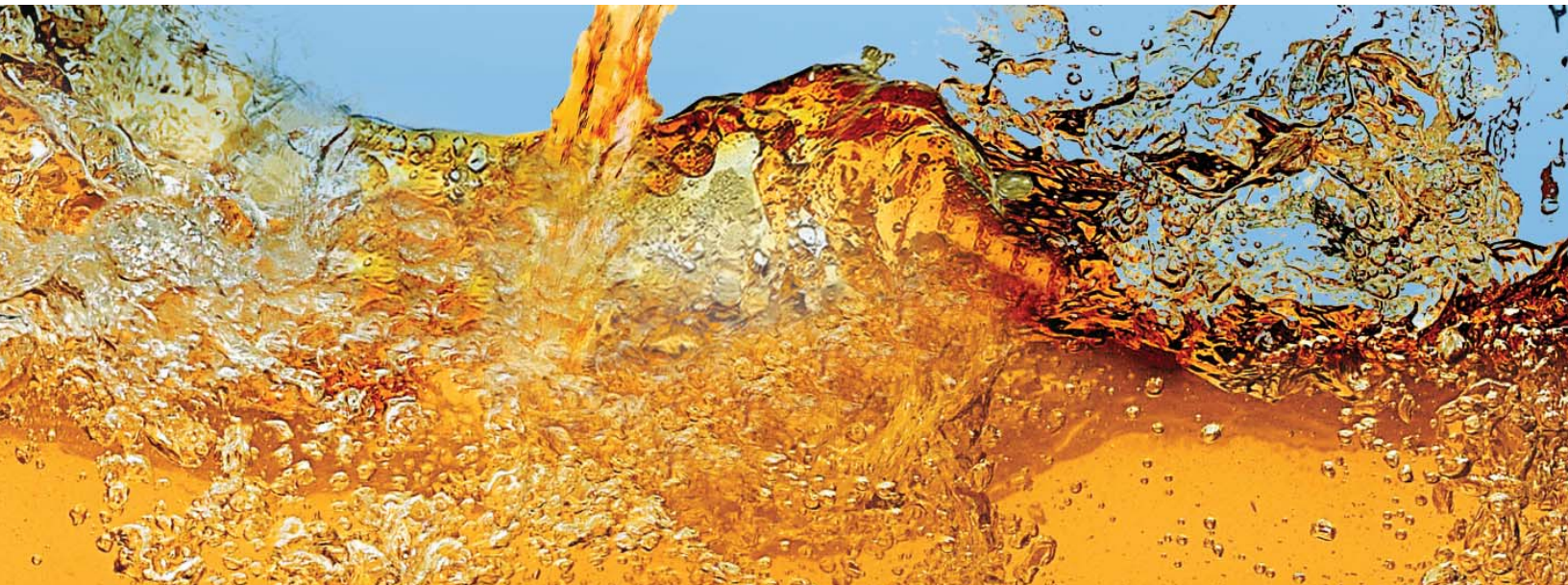




VALUE IS THE BLEND OF QUALITY AND PERFORMANCE.  
WELCOME TO YOUR WORLD-CLASS CONNECTION.



Make it happen®

 RBS WorldPay™



## BUSINESS DEMANDS SPEED, RELIABILITY AND SECURITY

The dream of the perfect car has inspired car manufacturers and enthusiasts alike. RBS WorldPay brings that same passion to payment processing.

We understand that as with most cars, your business needs that extra touch of care to keep it running smoothly and swiftly. Our payment processing gives you the speed, reliability and security to help keep your business firing on all cylinders. We are as driven as you are.



## AROUND THE WORLD, AROUND THE CORNER

Success in business comes down to building a personal connection with your customers. With more than 40 million customers, The Royal Bank of Scotland Group brings unrivaled expertise and resources to the counter:

174,000 employees in 50 countries with a common goal – Make it happen

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Processing payments for more than 400,000 businesses worldwide

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4.73 million transactions a day – 3,200 per minute

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\$196 million in processing volume per day - \$136,000 per minute

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Support for over 12 currencies in more than 100 countries

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1,600+ Citizens and Charter One bank branches provide full-service, hometown banking

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More than 1,200 affiliate partners worldwide

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Card Awards 2008 Winner of the Best Technology Initiative of the Year

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Ranked fastest-growing top-10 payment processor by the *Nilson Report*, March 2009

## INTRODUCING RBS WORLDPAY

We are the highest-value provider of electronic payment solutions, attracting and developing the best and brightest talent who passionately embrace a commitment to excellence, built on a culture of mutual respect, integrity and trust. We are innovative enough to excel in new markets, nimble enough for the world's largest customers and powerful enough for the smallest.

We will work to earn your business every day.

# RBS WORLDPAY PROVIDES THE FUEL FOR YOUR BUSINESS

As specialists in the petroleum industry, RBS WorldPay has a unique understanding of your business needs, providing affordable, flexible, scalable solutions that grow with your business. We offer a wealth of experience that includes medium-sized enterprises and super regional chains with over 1,600 locations.



**A Single-Source Provider.** Our petroleum customers rely on us to manage the entire transaction, from point-of-sale authorization through settlement of funds.

**Faster Access to Funds.** RBS WorldPay helps you receive your credit and debit card funds quickly – in fact, for settlements completed by 4:00 a.m. ET, funding is provided on the day of settlement with a Citizens or Charter One business checking account or via bank wire.

**The Preferred Provider.** RBS WorldPay has formed strategic partnerships throughout the petroleum industry, including valued partnerships with the petroleum industry's premier integrated application suppliers such as VeriFone, Gilbarco, Retailix and AutoGas.



**Operational Efficiency.** Using RBS WorldPay's industry-leading Hybrid Batch Close technology enables merchants to eliminate the majority of site-to-host reconciliation efforts. Rather than re-researching missed transactions, merchants can focus on improving their businesses.

**Transparent Billing.** RBS WorldPay customers enjoy clear and concise statements, providing our merchants with the information they need to manage their businesses.

**Online Reporting.** Access transactions near real time and your monthly statements from any Internet connection with our industry-leading online reporting interface.



**Processing Partner.** Valuing your business, we work daily to prove it. Our team strives to add value to the relationship by providing the industry's best service alongside domain specialists armed to solve your most complex problems.

**Native Language Support.** We provide customer support in 168 native languages and dialects.

WE SIMPLIFY PAYMENT PROCESSING SO YOU  
CAN FOCUS ON THE ROAD AHEAD





## MOST RELIABLE IN THE BUSINESS



In an industry where uptime is a top priority and uninterrupted service is expected, petroleum businesses know they can count on RBS WorldPay.

Our two call centers are located in Georgia, and our on-site help desk staff is dedicated to one-call resolution. We do not outsource our call centers, so you can depend on experienced U.S. staff answering your questions. This saves you time and money.

More than 99% of all calls to our help desk are answered within 30 seconds – 24/7. Our record for processing uptime far exceeds industry standards and we constantly strive to improve even our own high standards of performance.



But reliability isn't only about uptime. It also means having the information you need when you need it...whether it's through our highly trained Customer Care team or analyzing your detailed transaction information online, anytime.

**Exceptional Customer Service.** Our colleagues are among the most highly trained in the industry, spending nearly eight weeks in specialized training – before they take their first call.

**Dedicated Relationship Teams.** Committed to your account, industry experts provide on-going account analysis to identify potential opportunities to optimize your payments program, including recommending operational efficiencies and identifying cost-saving opportunities or services that can open new markets. We also closely monitor your transaction activity to identify potentially fraudulent bankcard usage and suspicious activity...to help protect both your business and your customers.



## CONVENIENT WEB-BASED TRANSACTION REPORTING

Instantly access your account information whenever you need it. RBS WorldPay's secure Web-based program provides a broad range of reports and account information 24 hours a day, 7 days a week. Our user-friendly Web site allows merchants to access detailed transaction data on demand, providing time-critical information to identify and help correct potentially costly problems such as downgrades and chargebacks. It's right at your fingertips.

**Account Reconciliation.** Having deposit details at your fingertips simplifies reconciliation with your terminal batch reports.

**Easy Navigation.** Intuitive and easy-to-use menus and reports provide quick access to the information you need.

**Security.** State-of-the-art Secure Socket Layer (SSL) technology restricts access to your data. Define and maintain your own logins to further control access by user, franchise group or location.

**Downloadable Data Files.** Export data files directly to your PC in an Excel spreadsheet or an ASCII comma-delimited file for custom reporting and auditing.

**Trend Analysis.** What percentage of payment transactions come from debit cards? What are the most common reason codes on chargebacks? Access reports at the click of a mouse.

**Card Qualification Data.** Review and analyze downgrade reason codes displayed with batch transaction details to better understand and manage card qualifications.



We provide fast, reliable payment processing for the full range of card types, including credit, debit and fleet. RBS WorldPay provides access – and advocacy on your behalf - to the credit card associations, including Visa®, MasterCard®, Discover®, American Express® and all of the major PIN-secured debit networks. We also provide access to the major Fleet card programs, including Wright Express (WEX), Voyager, Visa Fleet, MC Fleet, Fuelman and FleetOne.

Our customers are also on the forefront of new payment acceptance, including RevolutionCard, the nation's first PIN-secured credit card.

Whether it's for your stand-alone terminals or integrated pay-at-the-pump systems, we offer seamless support and integration with industry-leading petroleum point-of-sale platforms, including:


VeriFone Gemstone Series  
(Ruby, Sapphire and Topaz)  
VeriFone Vx570  
PetroSmart  
Omni 3750  
G-Site

Gilbarco Passport  
Fiscal Nexus  
AutoGas Regal  
Retalix StorePoint  
Pinnacle Palm

We proactively work with petroleum point-of-sale providers to certify new systems to our network and add new features.







WE WILL WORK WITH YOU  
TO SET UP A PAYMENT PROGRAM  
TO MEET YOUR SPECIFIC NEEDS

RBS WorldPay offers petroleum businesses the right mix of features and functionality to meet your needs:

**RBS WorldPay Automatic Reconciliation.**<sup>SM</sup> Combine the efficiency of Host Capture Processing and the accuracy of Terminal Capture Processing with Hybrid Batch Settlement. Utilizing a market-proven approach, Hybrid Batch settlement accepts “in balance” batch closes simply from a batch close message from the terminal (Host Capture). If your terminal is out of balance, it will resubmit the entire transaction set for that batch (Terminal Capture) to RBS WorldPay and we will use the updated transaction set as the basis for settlement.

This combination makes for a processing system that is tuned for efficient batch closes while still providing a mechanism to automatically true up any discrepancies in the batch totals.

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800.200.5965  
rbsworldpay.us

 RBS WorldPay™