



First Data. | Independent Sales

North American States / Puerto Rico

**b>yond** the transaction

***TOMORROW IS  
TODAY***



b>yond the transaction

## What is SpendTrend<sup>®</sup> Solutions?

*Identifies Individual Spending Habits*

Consumer Payment Analytics & Insight that Power Decision-Making

- SpendTrend Macro
- SpendTrend Closed Loop Prepaid Cards
- SpendTrend Custom Analytics
- Spendtrend Web

b>yond the transaction

# Why SpendTrend?

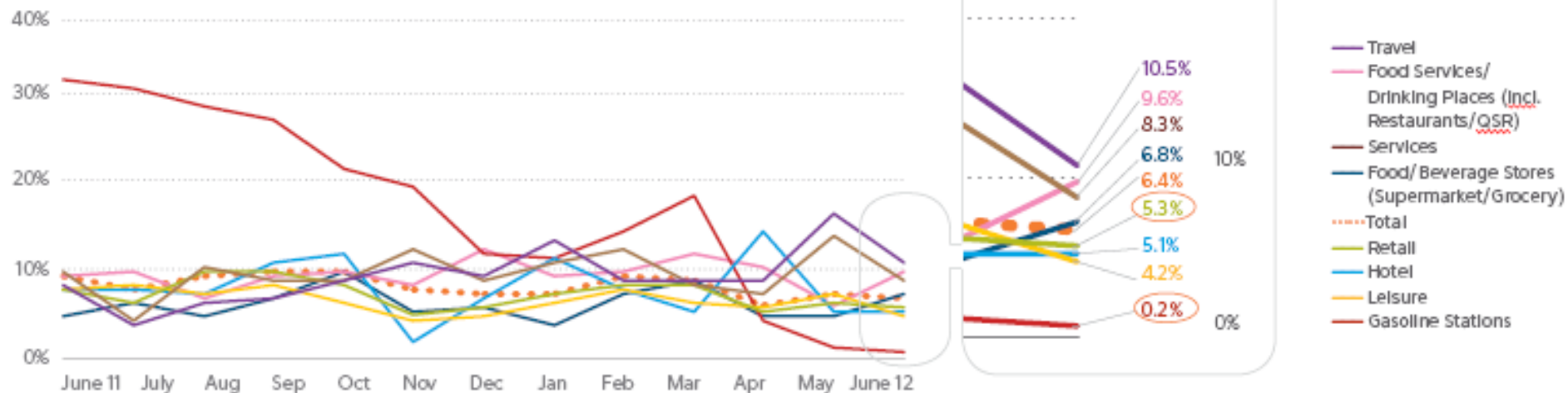
Offers market data and intelligence for:



THE WALL STREET JOURNAL.  
**WSJ**



## Proven Accuracy, Timely Communication, Flexible, and Customized Analytics





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For Additional Information Contact Frank Fox at 561.629.4192 or f.fox@fdisnas.com