

offices to gain substantial market share in the Tampa-St. Petersburg area as well as a significant presence in the central and western parts of Florida. This acquisition made Huntington the sixth-largest bank in Florida.

In 1999, Huntington Merchant Services' new Business Service Center opened. Also during that year, Huntington completed its consolidation of operations and moved to a new Business Service Center at Easton Town Center in the northeast quadrant of Columbus, Ohio. This new state-of-the-art facility allowed Huntington to consolidate four operations centers into one and provided scalability in systems and services.

BB&T Merchant Services

Branch Banking & Trust Co.

Ranking in Relation to First Data Alliance: 18

25 BB&T Corp., headquartered in Winston-Salem, N.C., is a fast growing, highly profitable financial holding company. Its bank subsidiaries operate 800 branch offices, and BB&T ranks second in market share in North Carolina, third in South Carolina, sixth in Virginia, first in West Virginia, eighth in Georgia, seventh in Maryland and fifth in Washington, D.C.

BB&T's operating strategy distinguishes it from other financial holding companies. BB&T's banking subsidiaries are organized as a group of community banks, each with a regional president, which allows decisions to be made locally, close to the customer. This also makes BB&T's customer service more responsive, reliable and empathetic.

Commerce Bank Merchant Services

Commerce Bancshares

Ranking in Relation to First Data Alliance: 19

26 With more than 30 years of card-acceptance experience, Commerce Bank Merchant Services has developed an array of products and services that have helped merchants streamline their payment-processing systems, from electronic authorizations and debit card processing to Internet-based reporting options such as Moneta and an electronic gateway, SurePay, that gives Web sites the ability to process financial transactions.

Its dedication to customer service and technological development has helped position Commerce Bank Merchant Services as one of the best credit card processors in the United States.

Humboldt Bank Merchant Services

Humboldt Bankcorp

Ranking in Relation to First Data Alliance: 20

27 Humboldt Bank Merchant Services, headquartered in Eureka, Calif., was launched in 1993 to provide businesses with high quality, competitively priced credit card processing. Humboldt Bank Merchant Services employs 115 professionals supporting a network of independent sales organizations throughout the U.S.

Humboldt Bank Merchant Services supports 65,000 merchants who accept Visa, MasterCard, American Express, Diner's Club, Discover and JCB cards. In addition, the division provides funding for 700 ATMs nationwide that are owned and operated by ISOs.

Merchant Services Inc.

Merchant Services Inc.

Ranking in Relation to First Data Alliance: 21

28 Merchant Services Inc. (MSI) is one of the premier credit/debit card processors serving the market today. Founded in 1989, MSI provides services to businesses across the nation. It is dedicated to quality service, state-of-the-art software/hardware and client satisfaction. It notes that its experienced team of bankcard professionals is available 24 hours a day, 7 days a week.

TransFirst

TransFirst

Ranking in Relation to First Data Alliance: 22

29 TransFirst (formerly ACS Merchant Services) was founded in 1995 by the senior management team of one of the top 25 bankcard processors in the nation. The TransFirst staff and management are among the most experienced in the bankcard processing industry.

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