





Welcome

Welcome to Versatile Merchant Solutions, LLC!

As a member of our ever expanding network of outside sales agents you'll enjoy being a part of our explosive growth while maintaining your freedom. You can make as much or as little income as you want with VMS and those of you who put forth the effort to be the best will be rewarded as such.

We have spent years developing our products, pricing, and reputation so that you can now take advantage of easier, faster, sales cycles while enjoying the best compensation program in the industry. We know that you don't want to wait months or even years to make money from a sale so we pay you upfront! Please review your Schedule A for a more detailed explanation and contact your Sales Support Representative with any questions.

It is with great honor that I welcome you to our company and look forward to watching you succeed as a valued asset to VMS.

Best Regards,

George Brauburger

President

Versatile Merchant Solutions, LLC

Mission: To provide honest, affordable, reliable payment processing services to businesses nationally while providing a level of service above and beyond what is traditionally expected.

Our Belief: Business decisions should be made based on all the facts, not just the ones that sound good.

Our Philosophy: Our success is based on that of our customers!



Products

At VMS, we offer a wide variety of solutions so that we can maintain versatility in an extremely dynamic industry where each new client is as unique as the last. Here is a list of the products we currently offer and the following pages will describe them in more detail. Always contact your Sales Support Representative if you have questions or feel we do not have what your prospect is looking for. Chances are we can provide a custom solution designed specifically for the prospect's needs.

1. Credit and Debit Card acceptance via the largest free terminal program in the industry including our new Mobile Smartphone Application with a free card reader and our robust ecommerce program so your clients can accept card payments via their webpage.
2. A Cash Advance Program that allows our clients to get the funding they need to grow their business.
3. A Gift & Loyalty Program that allows our clients to gain sales revenues and market share.
4. An Electronic Check Processing Program that will eliminate the liability of accepting bad checks & eliminate time wasted traveling to the bank for check deposits. All while expanding our client's ability to accept more forms of payments from more consumers.

HELPING AMERICAN BUSINESS PROSPER



Versatile Merchant Solutions is a registered ISO/MSP of HSBC Bank USA, National Association, Buffalo, NY. American Express and Discover require separate approval.

GET YOUR FREE TERMINAL PLACEMENT TODAY!



Premium Solution VeriFone V510

Top-of-the-line terminal from VeriFone. Dual communication ports & Smart Card ready.

Plus FREE PIN PAD!



Pay at the Pump Solution FD100

All-in-one touch screen point-of-sale (POS) terminal solution that combines performance, security and reliability.

Plus FREE PIN PAD!



Retail Solution Hypercom T7Plus

Advanced retail countertop POS terminal accepts all card types.

Plus FREE PIN PAD!



FREE! Tap & Go Device

Compatible with MasterCard Paypass, Expresspay from American Express and Visa contactless payment programs.



Check Solution VeriFone V510 & CR1000i

Accepts checks like credit cards. Guaranteed and deposited the next day.

Plus FREE PIN PAD!



Wireless Solution VeriFone V670 GPRS

The world's smallest all-in-one wireless handheld payment device is a radical revolution at hand!



Internet Solution Authorize.Net

The Authorize.Net Payment Gateway allows you to accept credit card and electronic check payments quickly, securely and affordably over the Internet.



Desktop Solution PC Charge

Turn your computer into a credit card terminal! This software allows you to accept all credit cards from your computer, and it supports card readers, PIN pads and check readers.

**VMS WILL PAY
UP TO \$295
OF YOUR EARLY
TERMINATION FEE!**

WE WILL GIVE YOU \$500

IF WE CAN'T BEAT YOUR CURRENT CREDIT CARD PROCESSING RATE*

*Some restrictions may apply; ask Sales Representative for details.

All Versatile Merchant Solutions terminals are PCI compliant, arrive preprogrammed for your specific needs and are pre-tested to ensure flawless functionality.





**MAKE YOUR BUSINESS
AS MOBILE AS YOU ARE.**

phoneSWIPE  TM

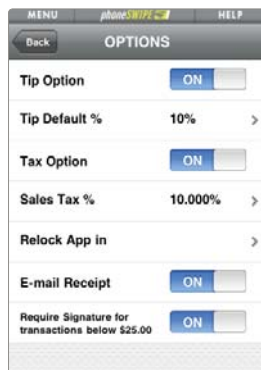
Turn your smartphone into a credit card terminal.

phoneSWIPE 

Charge



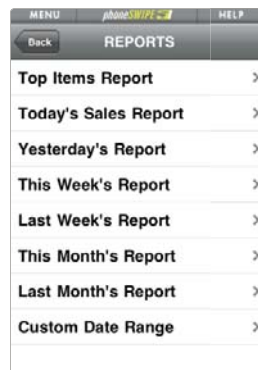
Options



Customizable Inventory



Reports



Lowest Rates Guaranteed

Phone Swipe offers the lowest rates

Free Software App and Card Reader

Getting started is easy. Set up your merchant account, download the free software app from the App Store and once your account is approved, we'll send you a free card reader.

Real-Time Reporting

View real-time reporting, so you can create and view reports, and find and review individual transactions.

Customizable Inventory

Set up your inventory into easy to access categories along with inserting pictures from your photo library or take your own in just minutes.

E-mail Receipts

E-mail receipts to customers for sales, refunds and voids that include actual signatures and descriptions with images of items purchased. Plus with Google Maps™, customers can see where the transaction took place.

Tips & Tax

Set up default tip and tax percentages. Or use Geo Tax to automatically calculate the tax rate based on your current location.

Increase market reach. Expand your customer base. Increase revenue. And never miss a sale again.

Phone Swipe – making your business as mobile as you are.

The Best Rate... Guaranteed
We will give you \$500 if we can't beat your current credit card processing rate*

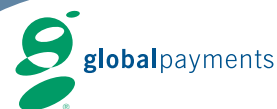
*Some restrictions may apply; ask Sales Representative for details.



registered ISO/MSP of HSBC Bank USA, National Association, Buffalo, NY

American Express require separate approval.

iPhone® is a trademark of Apple Inc., registered in the U.S. and other countries. Made for: iPhone 4, iPhone 3GS and iPhone 3G. Requires iOS 3.0 or later.



Touchtone Capture @dvantage®

Allows merchants to authorize, capture, and settle credit card transactions using a touchtone telephone

Touchtone Capture @dvantage offers merchants a simple and affordable alternative to terminal and paper-based credit card transaction processing.

By dialing an 800 number, merchants are connected to Global Payments' interactive voice response (IVR) unit. Merchants use their touchtone keypad to enter the authorization request. Once approved, the transaction is automatically captured by the Global Payments' host draft capture system and held for settlement.

Settlement occurs automatically once a day, or can be initiated by the merchant at any time. Merchants also can access batch settlement totals to review and track daily activity.

Global Payments makes life a little easier for millions of businesses and consumers every day. As one of the largest payment processors in the world, Global Payments processes billions of both business and consumer transactions annually through our electronic information network.

Features

- Accessible 24 hours-a-day, 365 days-a-year
- Uses an interactive voice response (IVR) to expedite authorization processing
- Supports the following transaction types: Sale, Return, Force, Authorization Only, Void Sale, Void Return, and Void Force
- Automatically routes calls through the MasterCard® and Visa® Automated Referral Service (ARS) programs and adds the approved transactions to the existing open batch
- Provides automatic access to voice operators in the event of errors
- Captures and settles approved transactions automatically
- Includes built-in system checks for duplicate transactions
- Offers timely access to settlement information

Benefits

- Provides a simple solution for low-volume merchants
- Provides rapid response to authorization through use of a touchtone telephone.
- Eliminates cumbersome and costly paper processing

- Reduces merchant processing costs by meeting bankcard association requirements for lower interchange rates.
- Provides faster funds availability with support for electronic settlement.
- Provides fast and easy merchant set up with minimal end-user training

For more information, please contact your account representative or call 1.800.929.1245, ext. 1. Please visit our Web site www.globalpaymentsinc.com.



TOUCH TONE CAPTURE
AVS ONLY AND/OR CVV2/CVC2/CID (Transaction Code 14)

1. Imprint customer's credit card on sales slip.
2. Call Authorization Number: **1-XXX-XXX-XXXX**.
3. Listen for greeting. Press (if no option is chosen, prompts will continue in English):
 - 1 - English
 - 2 - Spanish
4. Enter **Bank Number** and press <#>.
5. Enter **Merchant Number** and press <#>.
6. Enter **Transaction Code** and press <#>.

1 - Sale (Card Present)	9 - Deposit from Previous Business Day
2 - Return	12 - Sale (Card Not Present)
3 - Ticket Only (Force)	13 - Authorization Only with AVS and/or CVV2/CVC2/CID
4 - Authorization Only	14 - AVS Only and/or CVV2/CVC2/CID
5 - Void Sale	
6 - Void Return	Please continue with step 7 on reverse side.
7 - Void Ticket Only	0 - Close Batch
7. Enter **Credit Card Number** and press <#>.
8. Enter **Expiration Date** (MMYY) and press <#>.
9. Enter **Charge Amount** (without decimal) and press <#>.

Listen for confirmation prompt and press <#> to confirm Charge Amount, or press <*> to re-enter the amount.
10. Enter the 5 or 9 digit **ZIP Code** and press <#>.
11. Enter **CVV2/CVC2/CID** value and press <#>. If CVV2/CVC2/CID value not available, press <#>.

Listen for confirmation prompt and press <#> to confirm CVV2/CVC2/CID value, or press <*> to re-enter the value. Do not store this value in any written form.
12. Listen for Authorization Response Code and write response code on sales receipt. For Transaction Code 12, listen for AVS and CVV2/CVC2/CID responses. For Transaction Code 13, listen for AVS response. Press:
 - * - Repeat response(s)
 - # - Enter another transaction (return to step 6)
 - 3 - End call

Record your Bank and Merchant Numbers here for easy reference:

Bank Number: _____ **Merchant Number:** _____

For Additional Support, call: _____

Esta tarjeta está también disponible en español.

ePNJPOS

Secure Point-Of-Sale

Transaction Processing Services

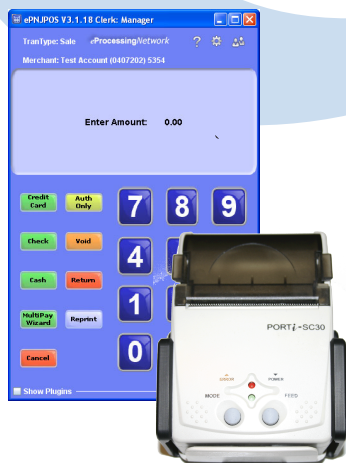


eProcessingNetwork's Java Point-Of-Sale software for Windows®-based PCs and Laptops enables merchants to securely process credit, PIN debit, check, gift card and loyalty transactions.

Merchants receive real-time responses from cardholder's issuing banks and batches are automatically settled every day.

Software Highlights

- Credit and PIN Debit
- Manually Keyed or Swiped
- Signature Capture
- Check/ACH Processing
- Gift Card and Loyalty
- Customizable Receipts
- Add logos, coupons, promos, etc.
- EMail Receipts
- Use Windows®-compatible printers
- Inventory Management



The Woosim PORTI-SC30 Bluetooth-Enabled MagStripe Reader / Printer Is Great For Mobile Laptop Merchants!



The Ingenico® i6550 MagStripe Reader / PIN Pad is ideal for Customer-Facing Credit & PIN Debit Transaction Processing with Signature Capture

Merchant Benefits

- Replace traditional terminals
- Manager/Clerk controls
- Track sales by clerk
- Multi MID/Merchant Capability (Great for doctor's offices, hair salons, owners of multiple business units)
- Consolidated reporting
- Use existing Internet connection
- Combine with other ePN solutions (ePNPlugIn, Wireless, Recur, etc.)

Verifone® PINpad 1000se is a low-cost option for accepting PIN-Debit cards



MagTek® USB MagStripe Reader for Credit Card Processing

Contact Us for Answers

Toll Free:
877-510-2265



ePNPlugIn



QuickBooks® Payments Module

eProcessingNetwork offers real-time credit card, check and gift card / loyalty transaction processing from within QuickBooks® Pro, QuickBooks® Premier and QuickBooks® Enterprise, allowing merchants to process transactions and apply payment to open invoices in one easy step.

The entire process is simple and convenient to use. **eProcessingNetwork** offers reliable and secure credit card and check transaction processing services and professional support every step of the way.

Download New Unrecorded Sales (5) Unrecorded Credits (0) Sales To Record (0)

Select	Customer	Details	Select Customer/Invoice
<input type="checkbox"/>	Anonymous	Quick Sale	Select Customer/Invoice
<input type="checkbox"/>	Anonymous	Quick Sale	Select Customer/Invoice
<input type="checkbox"/>	Anonymous	Quick Sale	Select Customer/Invoice
<input type="checkbox"/>	Anonymous	Quick Sale	Select Customer/Invoice
<input checked="" type="checkbox"/>	Burch, Jason	Room Addition Invoice	Select Customer/Invoice

Select All Deselect All
Select All Anonymous Select Non Anonymous
Delete Selected

Customer Payment
Received From: Jane Doe
Amount: 75.00
Reference: ReceivePayment
Pmt. Method:
Memo:
Card No.:
☐ Process payment

Date	Number
10/01/2010	77
12/03/2010	FC 1
12/03/2010	456

Process Payment
Amount: 75.00
Reference: ReceivePayment
Billing: ☐ Credit/Gift ☐ Check ☐ Check ID ☐ Cash ☐ Receipt

☐ Credit ☐ Gift/Prepaid Card
Card Num:
Exp Date: /
CV2: I have entered my CV2 number



Merchant Benefits

- Merchants Utilize Their Existing Processor Relationships To Process Credit Card, Check, Gift Card / Loyalty and Cash Transactions From Directly Within QuickBooks® Pro, QuickBooks® Premier And QuickBooks® Enterprise Solutions.
- Process sales against invoices or sales receipts.
- Downloads Internet, POS, Mobile and Recurring Transactions Processed Through **eProcessingNetwork** Directly Into QuickBooks®.
- Supports MagTek USB Swiper For Swiped Rates.
- Get Approval Or Decline Response At Time Of Sale.
- Reduced Rate From Credit Card Processors With Card Swiped Transactions.
- Simplify Accounting Procedures
- Process Card On File transactions WITHOUT storing credit card data in QuickBooks®.

Contact Us For Answers

Toll Free:
877-510-2265



ePNRecur



Recurring Transaction Processing Services

eProcessingNetwork offers optional Recurring Transaction Processing Services integrated directly into our full suite of Secure Real-Time Transaction Processing Services.

Merchants can use the **ePNRecur** option to sell merchandise in installments and offer products or services on a subscription basis.

Providing Flexibility

The **ePNRecur** option allows merchants to define Recurring Methods. Each transaction request is processed based on the specified Recurring Method.

Recurring Methods allow merchants to define:

- Type (Sale, AuthOnly) and Amount of the Initial transaction.
- When to process the Initial Transaction, allowing for immediate or delayed processing.
- Amount of the Recurring Transactions.
- How often to process Recurring Transactions (Weekly, Monthly, 60, 90 days).
- Number of times to process the Recurring Transaction, allowing for a limited number of recurs or recurs until the merchant deletes the transaction.

eProcessingNetwork's ePNRecur also:

- Allows merchants to edit cardholder information for each transaction.
- Takes full advantage of the **eProcessingNetwork** Processing and Fraud Control functionality.
- Notifies merchants of the status of each transaction.
- Notifies merchants of any recurring transactions whose credit card will expire that month.

ePNRecur allows merchants to offer recurring transaction processing through any of **eProcessingNetwork's** integration methods, including **ePNCart** and **eProcessingNetwork's** Online Terminal, by simply specifying which Recurring Method to apply to the transaction.

Quick Search	Recurring Reports	Download History
<p>Search by:</p> <ul style="list-style-type: none">• Last Name• First Name• Your ID <input type="text"/> <input type="button" value="→"/>	<p>Choose a report, then click on the corresponding arrow.</p> <p>All: 02/2011 <input type="button" value="→"/></p> <p>Current: ALL <input type="button" value="→"/></p> <p>Transactions Scheduled to Recur on Date: February 11 2011 <input type="button" value="→"/></p> <p>CC Expires in: Expired <input type="button" value="→"/></p> <p>Change Recur Amount: <input type="button" value="→"/></p>	<p>Download an account history in Comma Separated Value (CSV) file format.</p> <p>Month: ALL <input type="button" value="→"/></p> <p>Download CSV File <input type="button" value="→"/></p> <p>Daily Reports <input type="button" value="→"/></p>

Contact Us For Answers

Toll Free:
877-510-2265



ePNBillPay

Online Bill Payment Solution




ePNBillPay by eProcessing Network allows your merchants to manage their accounts receivable, email invoices to customers, and receive electronic payments – all without a web site or expensive accounting software!

Merchant Benefits

- Eliminate expensive invoice management systems
- Reduce invoicing costs by avoiding paper invoices
No need to print, address, and stamp envelopes
- Receive customer payments faster
- Decrease “Bad Check” expenses and late payments
- Automate inventory management with ePNInventory
- Securely store all data on ePN’s PCI™ compliant gateway

Highlights

- Create and Manage invoices through ePN’s Merchant Support Center
- Set due dates, manage product, and record PO numbers
- Customize invoices with merchant’s own logo
- Email all or selected invoices to customers
- Receive instant notification when an invoice has been paid



eProcessingNetwork
7150 Fairway Blvd
Miramar, TX 33023
800-296-4810

[Print](#) [Pay Now](#)

Date: 12-23-2010
Due Date:

Bill To
Bob Customer
1234 Short St
Anywhere, TX 11111

Details
P.O.:
Customer:
Fax:
Comment:

Invoice: z00003
Status: Open

Ship To

Account:
Email: support@eprocessingnetwork.com

Qty	Item	Description	Price	Extended
18	CNDY009	Starburst	\$ 1.25	\$ 22.50
3	CNDY002	Red Gum	\$ 0.50	\$ 1.50

Sub Total: \$24.00
Shipping: \$0.00
Tax: \$1.68
Total: \$25.68

[Pay Now](#)

Invoices

Tools

Settings

Send Invoices

List to Send

List Range: On or Before

02/09/2011

List By: Invoice Date

List

Send

Actions

Send Invoices

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Date	Invoice	Total	Customer	DueDate
06-03-2010	1	\$ 1260.33	Fredrick, Charles	06-03-2010
11-04-2010	6	\$ 5490.00	Julian Brown	11-04-2010
11-09-2010	10	\$ 1345.00	John Doe	11-09-2010
11-09-2010	11	\$ 1200.00	John Doe	11-09-2010
11-17-2010	15	\$ 6.00	Swarthout, Jason	11-17-2010
11-30-2010	19	\$ 1300.00	Abdi Mohamed	11-30-2010
11-30-2010	20	\$ 2300.00	Abdi Mohamed	11-30-2010
11-30-2010	21	\$ 0.00	Abdi Mohamed	11-30-2010
12-03-2010	22	\$ 0.00	Abdi Mohamed	12-03-2010
12-07-2010	23	\$ 2322.00	Abi Froman	12-07-2010
12-23-2010	z00003	\$ 25.68	Customer, Bob	
12-28-2010	63	\$ 450.00	Abdi Mohamed	02-26-2011
12-30-2010	64	\$ 321.00	Abdi Mohamed	02-28-2011
12-30-2010	65	\$ 341.00	ABC DEF	12-30-2010
12-30-2010	66	\$ 205.00	Aakotata	12-30-2010
12-30-2010	67	\$ 512.00	AFC Company	12-30-2010
12-30-2010	68	\$ 41.00	Abdi Mohamed	02-28-2011
01-07-2011	70	\$ 200.00	AFC Company	01-03-2011
01-24-2011	z00004	\$ 100.00	Jenkins, Rick	01-21-2011

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Next »



Introducing the Cool New Way to Get...

...Cash Fast!


Capital for Merchants gives business owners a hassle free alternative to conventional business loans. It's a simple, convenient way to get the cash you need into your business today.

Get the cash you need to:

- Open new locations or remodel a store!
- Buy the equipment and inventory you need now!
- Advertising, New Product Development...


It couldn't be simpler:

- No Closing Costs
- 95% approval rate
- No collateral
- Tax deductible
- Not personally liable
- A-B credit not required
- No application or start up fees
- No hidden fees
- Fast approval
- No financial/tax returns required

A woman with blonde hair tied back, wearing a black sleeveless top, is smiling at the camera. She is standing in front of shelves filled with various spa products, including bottles and boxes of different colors like white, yellow, and red. The background is slightly blurred, focusing attention on the woman.

“Quick, reliable, and responsive.
Capital for Merchants helped
me open 4 new locations.”

- Susan, Spa Franchise Owner

A portrait of a man with short, light-colored hair, smiling warmly at the camera. He is wearing a white chef's jacket with black buttons. The background is dark and out of focus, showing some bokeh light effects. The text is positioned on the right side of the image, overlapping the man's jacket.

“This is the best way out there to
get quick cash when you need it.
Capital for Merchants is a great
partner for me and my business.”

- William Wright, *Restaurant Owner*

How does it work?

Capital for Merchants gives you an opportunity to leverage the greatest asset you have... your future sales!

The concept is simple. Capital for Merchants will pay you for your future Credit Card transactions up front. As transactions roll in we get paid back with a small fixed % of those daily Credit Card receipts.

FREQUENTLY ASKED QUESTIONS

1. How can I use the cash?

Any way that you want. We are only interested in your continued success.

2. What's the catch?

No Catch. No Hassles. No Gimmicks. Just a smart simple way to get cash fast.

3. How much cash can the I get?

CFM will fund up to **\$250,000** plus per location depending on your businesses credit card volume.

4. How soon can I get the money?

After completing the Application you can expect cash in as little as **72 hours**.



Gift Cards



Smart. Reliable. Profitable.

What is a Gift Card?

Gift cards are reusable, stored-value cards that provide merchants an electronic alternative to paper gift certificates. Our high quality gift cards generate sales at the time of purchase and when redeemed. And since most consumers spend more than the amount on the card, merchants enjoy the additional profit. Use gift cards to promote sales events, new products, and new locations.

Benefits of a Gift Card Program

Customers have the opportunity to quickly and easily find gifts for any occasion including holidays, weddings, birthdays, or graduations. Consumers appreciate the added convenience and merchants enjoy the many benefits. Some of the benefits include:

- ◆ Increase cash flow by having consumers prepay for services
- ◆ Up to 15% of gift cards go unredeemed and the additional profit goes to the merchant
- ◆ Promote impulse purchasing and additional sales
- ◆ Improve brand awareness within the community
- ◆ Real time web-based tracking and reporting are provided for retailers and consumers
- ◆ Security features reduce fraud and duplicate usage
- ◆ Easy reconciliation and reporting systems to save time
- ◆ Fast transactions and ease of use at the point of sale
- ◆ Always know how much money is outstanding and what types of activities were processed
- ◆ Gift cards make the perfect employee incentive
- ◆ Issue gift cards instead of cashback refunds
- ◆ Easily assign user privileges for all employees within a location



Celebrate birthdays, holidays, or any other special occasion

Gift Program Features

- ◆ PreDesigned, Custom, and Logo card packages are available
- ◆ Cards can be re-used and recycled through the system
- ◆ Issue, redeem or check balance of cards instantly through a terminal or online
- ◆ Multiple locations/franchises can share the same card and the revenue can be pooled into one account
- ◆ Cards can be manufactured with a predetermined value or issued for any desired amount
- ◆ Compatible with most credit card terminals and POS systems
- ◆ Online reporting access provides full activity tracking

Loyalty Cards



Customer Loyalty. Repeat Visits.



Gain repeat customers
with unique rewards

Increase sales and
customer satisfaction

What is a Loyalty or Reward Card?

Loyalty and Rewards programs supply customers with cards used to accumulate dollars, reward points, or a percentage back in a merchant's store or business. Merchants are able to predetermine the levels of rewards or points that will drive business, build a strong rapport with new customers, and keep their current customers coming back. Consumers appreciate being rewarded and earning something back on their purchases.

Merchant Benefits of a Loyalty Card Program

Gift and Loyalty card programs provide incredible benefits for merchants. Loyal customers are more likely to spend more and refer others to visit your business. Our programs provide merchants with powerful promotion and retention tools that will keep customers coming back for years to come.

- Enhanced brand reinforcement
- Repeat loyalty customers spend 33% more than new customers
- Ability to track purchase history and capture customer information
- Tracking and reporting allows easy management of program
- Creates better relations between merchants and their customers
- Sets the merchant apart from the local competition
- Promotions or special events can be launched using cards
- Better return on investment than traditional marketing methods
- Streamlined procedures at point of sale



Loyalty and Reward Program Features

- PreDesigned, Custom, and Logo card packages available
- Durable PVC plastic cards replace old paper cards
- Magnetic stripe on back of card tracks visits, products purchased, and total dollars spent
- Merchant can customize rewards and point levels
- Multiple locations/franchises can share the same card
- Compatible with most credit card terminals and POS systems

Point of Sale Conversion



Process checks just like a credit card.



What is Point of Sale Conversion?

Point of Sale (POS) Conversion provides the necessary tools for merchants to accept and process checks electronically at the point-of-sale, just like a credit card. Using a check reader or imager connected to a credit card terminal, merchants are able to process and deposit checks without making a trip to the bank. By offering more payment options, your business can increase sales and customer satisfaction.

Check Guarantee

Check Guarantee provides protection that eliminates the risk of accepting bad checks. By following simple procedures during the transaction, the merchant transfers the risk to the processor. The Guarantee ensures the merchant receives funding on the check. This helps to greatly improve cash flow, and eliminate collection operations. Check Guarantee provides merchants the freedom to accept checks without fear.

Benefits of Point of Sale

Increase sales and customer satisfaction while your business accepts checks safely at the point of sale.

- ◆ Deposits from multiple locations can be consolidated for your convenience.
- ◆ Trips to the bank, check handling labor, and costly banking fees are eliminated.
- ◆ Fast access to funds with deposits made directly into their bank account in 2-3 business days.
- ◆ No more filing paper claims for bad checks.
- ◆ Quick Service Program (QSP) is designed to speed up the checkout line for convenience stores and fast food restaurants.
 - No driver's license required for checks under \$50
 - Guaranteed Funding



Free detailed online reporting

Free customer and technical support

Point of Sale Conversion



Examples of Markets Served

- ◆ Retailers
- ◆ Service store fronts
- ◆ Most any business accepting face-to-face payments

Features of POS Conversion

- ◆ Guaranteed Funding
- ◆ Check Verification
- ◆ Free Detailed Web-Based Reporting
- ◆ QSP – speeds up checkout process
- ◆ Flexibility - supports most POS terminals
- ◆ Virtual Terminal available

How POS Conversion Works...

1. Paper checks are accepted during face-to-face transactions at the point-of-sale.
2. Checks are run through a check imager or reader connected to a credit card terminal.
3. The funds are electronically debited from the consumer's checking account.
4. Funds are then electronically deposited into the merchant's bank account in 2-3 business days.

Tele-Debit | Program Description

Merchants can debit consumers checking account, from anywhere, utilizing any touch-tone phone.
Guaranteed funding available.



Features

Mobile Processing	Process customer payments while out in the field by calling the toll-free service number. Authorization forms are completed onsite with the check writer present.
Guaranteed Funding Option	Authorized checks will be guaranteed for reimbursement, thus assuring that each check will be paid. Virtually eliminates the risk of accepting checks.
Verification	Offering the most powerful and comprehensive check verification system in the industry. The check writer and their account information are instantly screened through multiple databases and fraud detection systems.
Conversion	Merchants receive payment via electronic deposit of the funds into their bank account in 5 business days. No wasted time and labor taking paper checks to the bank.
Multiple Users	Each employee uses an individual PIN to process customer payments. Multiple PINs can be requested. Assists in tracking employee/team performance.
Online Reporting	Web based reporting provides full transaction tracking with many features. Reconcile billing, view statements, transaction history, fast access to batch detail and much more. Reports can be customized and exported in Excel or other popular formats.

Benefits

Mobile Check Processing

No Terminal or Check Reader needed

Security of knowing while onsite that payment is valid

Consumer signs an ACH Authorization Form - no paper check is used

Track sales/production volume by employee

Ideal Merchant Types

- Pizza Delivery
- Heating / AC Repair
- Plumbing Service
- Pest Control
- Home Appliance Repair
- Locksmith
- Towing Services
- Limosine / Cab
- Carpet Cleaners
- Door-to-Door Sales
- Flea Markets
- In-Home Party Sales
- Mobile Auto Detail / Wash

How Merchant Processes Transactions

1. Consumer signs and completes ACH Authorization Form.
2. Merchant dials 1-866-750-0270 on any touch-tone phone.
3. Enter PIN #.
4. Enter 9-digit bank transit routing # and account #.
5. Enter the amount of the transaction.
6. Authorization # obtained if approved.
7. Merchant faxes copy of ACH Authorization Form to check processor within 72 hours.

Merchant Funding and Guarantee

1. Maximum check limit of \$300 for the Tele-Debit Program.
2. Completed ACH Authorization Form with Consumers signature required for each transaction.
3. Merchant faxes ACH Authorization Form to check processor within 72 hours.
4. Merchant funded in 5 business days.
5. Check Processor guarantees funds (Depending on program. Refer to Merchant Agreement).

Example of ACH Authorization Form

This pocket-sized ACH Authorization Form is completed and replaces an actual check.

ACH Authorization Form	
Merchant Name: _____	Merchant ID# _____
(Please Print) Name: _____	Authorization # _____
Address: _____	I authorize the merchant to ACH debit my checking account for the amount of this transaction. In the event my ACH debit is returned unpaid, I agree that a fee as allowable by law will be charged to my account via ACH debit.
City: _____	
State: _____ Zip: _____	
Phone #: (____) _____	
Routing # (9 digits) _____	Amount: \$ _____
Account # _____	Driver's License #: _____
	Driver's License State: _____
Signature: X _____ Date: _____	

ACH Form Rev 9-5-06

**Mobile
Check
Processing**

Pricing

- Tele-Debit Program follows standard POS Guarantee Conversion Program pricing with the following premiums:
 - Additional 1% (one percent) buy rate on discount rate
 - An additional \$10 monthly access fee (non-commission) per user

Merchant Setup

1. Tele-Debit Merchant Agreement
2. Copy of voided check
3. Copy of Merchant Business License
4. Merchant will receive a Welcome Kit to include: ACH Authorization Forms and Instruction Guide

Tele-Debit Program is not designed for a retail store front. Applicable for mobile merchants only.



Pricing

Now that you have gotten up to speed on the products; you will need to know how much they cost. We have developed a Quote Tool that will allow you to provide a quick and accurate quote for the credit & debit card processing. You can use this by simply visiting www.vmspayments.com and selecting "Get a Quote". This revolutionary sales tool will allow you to provide a quote on the spot via a laptop, smartphone, or your client's computer thus greatly increasing your credibility and speeding up the sales cycle exponentially.

Remember, this Quote Tool will only show the cost of the credit & debit card processing so be sure to use the following pricing guide if your client wants to add additional services like Gift Cards or Electronic Check Service.

!!!\$0 UPFRONT COST OPTIONS!!!

Standard Merchant Account Pricing	Merchant Volume (V/MC/DISC)		
	Up to \$50k	Over \$50k	SML TCKT<\$10
Basis Point (100th of 1%)	25	15	25
Per transaction	\$0.10	\$0.10	\$.08D/0.05IP
Monthly Account fee	\$9.95	\$9.95	\$9.95
Monthly PinPad Debit Access fee	\$5	\$5	\$5
Pin Based Debit Per Transaction	\$0.21	\$0.21	\$0.21
Monthly Minimum Billing fee	\$25	\$25	\$25
Standard Interchange Pricing applies	See "Interchange" Document		
<i>Rates locked in for 36 months</i>	Yes	Yes	Yes
<i>Early termination fee</i>	\$295	\$295	\$295
<i>Equipment</i>	Free	Free	Free



Wireless Units

Standard Merchant Account Pricing <i>Plus</i>	
Monthly Access fee	\$20
Additional Per Transaction fee	\$0.10
Equipment (Vx670)	Free



PhoneSwipe Accounts

	Option A	Option B
	<u>Low Rate</u>	<u>Low Fixed Cost</u>
Monthly fee	24.95	\$0
Contract term?	no	no
Percentage	IC + .25%	2.69%
Per Transaction	\$0.20	\$0.29
Swiper for Smartphone	Free	Free



Electronic Check Service

Percentage	1.59%
Per Transaction	\$0.25
Monthly Account fee	\$10.00
Monthly Minimum Billing Fee	\$25.00
Equipment (Cr1000i)	Free



Gift Card Starter pack

Percentage	0%
Per Transaction	\$0.20
Monthly	\$24.99
30 Gift cards w/ merchant name on them	Free
see www.giftcardstudio.com for card examples	

**Cash Advance Product**

Merchant must apply using App "CFM" in SF

**E-Commerce Website Shopping Cart**

Standard Merchant Account Pricing <i>Plus</i>	
Monthly Access Fee	\$29.95
Per Transaction	\$0.15

**Dial Pay**

	<u>Option A</u>	<u>Option B</u>
	<u>Low Rate</u>	<u>Low Fixed Cost</u>
Monthly Fee	\$9.95	\$6
Percentage	IC + .25%	2.90%
Per transaction fee	\$0.75	\$1.00
Monthly Minimum Billing	\$0.00	\$0.00

**Tele-Debit Checks by Phone**

Monthly Fee	\$10.00
Percentage	3.00%
Per transaction fee	\$0.20
Monthly Minimum Billing	\$12.50
Add Guarantee	1%



Important: The Following Products Have Initial Costs to Set-up.

Virtual Terminal

Standard Merchant Account Pricing <i>Plus</i>	
Monthly Access fee	\$20
Additional Per Transaction fee	\$0.10
Terminal Set-up fee	\$25
Add JPOS ICON Set-up fee	\$25
USB Card Reader	\$74.95





Applications

Once you and your client have decided what solutions will benefit them, it is time to apply. The application process is easy and should not take more than about 10 minutes to complete. We have attached the applications required for each solution. Every application must include an “Account Set-up Form” in order for us to process the equipment request and to make sure that YOU get credit for the account. Also, make sure you turn in a copy of the VOID check from the account the merchant would like their funds deposited into along with each application. The check must be printed and not a starter check or deposits slip. This insures that we do not make any mistakes in data entry regarding customer banking information.

Applications for the following products:

1. Account Set-up form
2. Credit & Debit Processing (Merchant account) with account set up form
3. Phone Swipe Application procedures
4. Online Terminal, Quickbooks Plugin, Recurring billing, & billpay (1 page covers all)
5. Cash Advance
6. Gift & Loyalty
7. Electronic Check Service (Point of Sale Conversion)
8. Tele-Debit (mobile Check Service)



Required Account Set-Up Form

Check Appropriate Request(s):

☐ New Merchant

☐ Additional Service MID:

Sales Partner Name:

Sales Partner Number:

Merchant's DBA Name:

Merchant's Phone:

Merchant's DBA Address:

City:

State:

ZIP:

Terminal Type (Check appropriate box and list quantity)

VeriFone

☐ Omni 3750* Quantity:
☐ Vx510* Dual Comn Quantity:
☐ Vx570* Dual Comn Quantity:
☐ Vx670* GPRS Quantity:
☐ Nurit 8020* GPRS Quantity:
☐ Other Quantity:

 Please specify if other:

*With integrated printer.

Hypercom

☐ T7 Plus* Quantity:
☐ T7P* Quantity:
☐ Other Quantity:

 Please specify if other:

*T7 Plus and T7P models are dial-up only with integrated printer.

Contactless Reader

☐ ViVotech Reader Quantity:
☐ Other Quantity:

 Please specify if other:

Other

☐ Way Systems MTT Quantity:
☐ Software (See Belc Quantity:
☐ Other Quantity:

 Please specify if other:

Software Information

 Software Name:

 Version Number:

 Vendor Name:

 Vendor Phone Number:

 Connection Type: ☐ Dial ☐ IP

Pin Pad Type (Check appropriate boxes and list quantity)

☐ No PIN Debit ☐ Internal PIN Pad ☐ VeriFone PP1000 Quantity:
☐ Hypercom P1300 ☐ Other Please specify if other:
PIN Pad Swap? *Must be same PIN pad model and PCI Compliant.
☐ Yes ☐ No

Printer Type (Check appropriate boxes and list quantity)

☐ Standard Size Manual Imp ☐ Mini Manual Imprinter ☐ Way Systems Printer Quantity:
☐ Integrated Terminal Print ☐ No Printer ☐ Other Please specify if other:

Check Imagers and Check Services (Check appropriate boxes and list quantity)

☐ No Check Imager/Ser ☐ VeriFone CR1000i Quantity:
☐ Magtek RS232 ☐ Magtek Mini MICR

☐ Other Please specify if other:

Check Service Program:

☐ e-Check Traditional Guarantee

Terminal Download Instructions (Check appropriate boxes for each feature desired)

☐ AVS ☐ Invoice Number ☐ Level 2 Data ☐ Dialing Prefix ☐ Master Terminal ☐ Secondary Terminal Master MID
☐ Quick Payment Service ☐ Manual Close ☐ Auto Close Time
☐ Dial-up Connection ☐ IP Connection **ISP Name**

Shipping Instructions (Check appropriate boxes)

Ship to:

☐ DBA Address ☐ Corp Address

☐ Owner Address ☐ Sales Partner Address

☐ Other-Specify in notes and send copy to ISO support.

Shipping Method:

☐ Ground (Free Eqp Only) ☐ 2nd Day Air

☐ Next Day Air 8am ☐ Next Day Air 10:30am

☐ Next Day Air 3pm ☐ Pick-Up

*Next Day Air may not be available in all areas.

Equipment Source:

☐ We provide all equipment.

☐ We provide some equipment marked (see notes)

☐ We do not provide equipment.

Payment Terms (Check all appropriate boxes)

Order Type:

☐ Free Merchant Placement ☐ Free Agent Terminal ☐ Purchase

☐ Reprogram ☐ LFG Lease

LFG Information: Months: Monthly Payment:

Payment Source:

☐ ACH rep/ISO account for all costs. ☐ ACH Merchant account for all costs.

☐ Subtract costs from setup fee. ☐ Check sent via mail.

***If ACHing merchant's account on your behalf, \$5 ACH fee applies and all fees must be present on signed application or on signed debit authorization form.**

Reprogram and Training Information

☐ Processor to Reprogram ☐ Sales Partner to Reprogram ☐ No Reprogramming Needed

☐ Processor to Train ☐ Sales Partner to Train ☐ No Training Needed

We do NOT reprogram third party software or gateways. Please contact the software vendors directly for reprogramming. We will supply a parameter sheet.
Notes and Special Instructions:

MERCHANT APPLICATION (cont.)**COMPLETE IF YOUR SALES ARE GENERATED THROUGH MAIL/TELEPHONE/INTERNET**

1.Description of product sold: _____

2.Who owns product? ☐ Merchant ☐ Vendor (Drop Ship Required)

3.List the name(s) of vendors from which the product is purchased. _____

4.How do you advertise? ☐ Catalog /Direct Mail/Flyers ☐ TV or Radio ☐ Internet (list Web Page Address) _____

5.How does the customer order the product? ☐ Mail ☐ Telephone ☐ Fax ☐ Internet

6.Do your customers sign a service agreement with you? ☐ Yes ☒ No

7.If Yes, what is the timeframe of the service agreement? ☐ Monthly ☐ Quarterly ☐ Annual

8.Name of Fulfillment House (if any) _____ Inspected ☐ Yes ☐ No Date Inspected _____

9.Are consumers required to provide a deposit? ☐ Yes ☒ No

10.Delivery Time Frame: ☐ 0-7 Days ☐ 8-14 Days ☐ 15-30 Days ☐ More than 30 Days

11.Shipping Service Used: ☐ Fed Ex ☐ UPS ☐ Airborne ☐ Express Mail ☐ By Merchant

12.What is your return or refund policy? _____

13.When you receive an authorization, how long before the merchandise is shipped? _____

14.In what geographic areas will the product be marketed and sold? _____

BUSINESS TRADE SUPPLIERS (LIST TWO)

Name	Address	Contact	Phone
Name	Address	Contact	Phone

MERCHANT SITE SURVEY REPORT (To Be Completed by Sales Representative)

Merchant Location: ☒ Store Front ☐ Office Building ☐ Warehouse ☐ Residence ☐ Other

The Merchant:	Landlord Name	Landlord Telephone Number
<input checked="" type="checkbox"/> Owns <input type="checkbox"/> Leases the Premises		

I hereby verify that this application has been fully completed by merchant applicant and that I have inspected the business premises of the merchant at this address and the information stated above is true and correct to the best of my knowledge and belief.

Verified and Inspected by (Print Name)	Representative Signature	Date

PRICING SCHEDULE**Other Fees (if applicable)**

Retail (if any % is Swiped) Interchange Passthrough +25 Basis Points Transaction Fee: \$0.10	MOTO/Internet (100% Keyed only) Interchange Passthrough +25 Basis Points Transaction Fee: \$0.10 (Must use AVS)		
* Actual Interchange Passthrough and Assesments plus 25 BPS.	* Actual Interchange Passthrough and Assesments plus 25 BPS.	Touch Tone Transactions:	\$ 0.50
Mastercard Network Access Fee: \$0.0198.	Mastercard Network Access Fee: \$0.0198.	T & E Draft Capture Transactions:	\$ 0.10 *
Visa Network Access Fee: \$0.0218.	Visa Network Access Fee: \$0.0218.	Address Verification:	\$ 0.05
Discover Network Access Fee: \$0.0185.	Discover Network Access Fee: \$0.0185.	Batch Header:	\$ 0.35
		Interchange Fee Passthrough	
		Credit	\$ 0.10
		Check Card	\$ 0.22
		Wireless Transaction Fee:	\$ 0.10
		Wireless Network Access (Monthly)	\$ 20.00 *
		Wireless Activation Fee:	\$ 0.00
		Debit Transaction:	\$ 0.21
		Debit Gateway (Monthly):	\$ 5.00
		EBT Transaction Fee:	\$ 0.20
		Internet Gateway Fee (Monthly):	\$ 20.00
		Internet Transaction Fee:	\$ 0.10
		Monthly Minimum Discount Fee:	\$ 25.00
		Monthly Basic Service Fee:	\$ 9.95 *
		Statement Mailing Fee:	\$ 1.00
		Chargeback Fee:	\$ 25.00
		Retrieval Fee:	\$ 15.00
		Account Set-Up Fee:	\$ 0.00 *
		Annual Fee:	\$ 0.00
		Voice Authorization Fee:	\$ 1.00

See Terms and Conditions of Merchant Service Agreement for further information on Mid and Non-Qualified Surcharges.

I understand and acknowledge that I will be automatically enrolled in a 60-day free trial of the My Biz Perks Program, which includes custom reporting and alerts, supplies, extended warranty, overnight replacement on equipment, partner discounts, and more! At the end of the trial, I understand that my account will be charged a monthly membership fee, and I may opt out at any time by visiting www.mybizperks.com or call 877-898-1992.

\$ 11.95

CARDHOLDER DATA STORAGE COMPLIANCE & SERVICE PROVIDER

**** PCI DSS and card association rules prohibit storage of track data under any circumstances. If you or your point of sale(POS) system pass, transmit, store or receive full cardholder's data, then the POS software must be PA DSS (Payment Application Data Security Standard)compliant or you (merchant) must validate PCI DSS compliance (see 1(b) below and questions 3 and 4 must be completed). If you use a payment gateway, they must be PCI DSS compliant.****

1. Have you ever experienced an Account Data Compromise "ADC"? ☐ Yes ☒ No If yes, provide date of compromise _____
- a) Have you validated PCI DSS (Payment Card Industry Data Security Standard) compliance? ☐ Yes ☒ No If yes, go to 1(b); If no, go to #2
- b) Date of compliance, Report on Compliance "ROC" or Self Assessment Questionnaire "SAQ"? _____
- c) What is the name of your Qualified Security Assessor "QSA" _____ or Self Assessment Questionnaire(pick one) ☐ A ☐ B
- d) Date of last scan _____ Approved Scanning Vendor's name: _____ ☐ C ☐ D
2. Are you using a "dial-up" terminal or "TTC" Touch Tone Capture? ☒ Yes ☐ No
3. Do you or your Service Provider(s) receive, pass, transmit or store the Full Cardholder Number "FCN", electronically? ☐ Yes ☒ No
- a) If yes, where is card data stored? ☐ Merchant's Location Only ☐ Merchant's Headquarters/Corp office only ☐ Primary Service Provider
☐ Both Merchant and Service Provider(s) ☐ Other Service Provider ☐ All Apply
4. What Primary Service Provider/Software Developer did you purchase your point of sale "POS" application from (e.g., software, gateway)? _____
- a) What is the name of the Service Provider/Software Developer's application? _____ Software Version #? _____
- b) Do your transactions process through any other Service Provider (e.g., web hosting companies, gateways, corporate office)? ☐ Yes ☒ No
- c) If yes, name the other Service Provider? _____

AMERICAN EXPRESS

By signing below, I represent that I have read and am authorized to sign and submit this application on behalf of the entity above and all information I have provided herein is true, complete, and accurate. I authorize American Express Travel Related Services Company, Inc. ("American Express") to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies. I authorize and direct American Express to inform me directly, or through the entity above, of reports about me that American Express has requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I understand that upon American Express' approval of the entity indicated above to accept the American Express Card, the terms and conditions for American Express® Card Acceptance ("Terms and Conditions") will be sent to such entity along with a Welcome Letter. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Terms and Conditions.

Merchant's Signature _____

Name (printed): _____

Title: _____

Date: _____

MERCHANT ACCEPTANCE

A copy of the Card Services Terms and Conditions, revision number 10/11, has been provided to you. Please sign below to signify that you have received a copy of the Card Services Terms & Conditions and that you agree to all terms and conditions contained therein. The undersigned is duly authorized to sign on behalf of the Merchant and to bind the Merchant to the terms and conditions set forth in this Merchant Application and Merchant Service Agreement ("Agreement"), which terms and conditions are hereby acknowledged and agreed to by the Merchant, and certifies that all information provided in this Merchant Application is true, correct and complete. The undersigned, on behalf of the Merchant, authorizes Global Direct and the Member or any credit reporting agency employed by the Member or any agent of the Member, to make whatever inquiries the Member deems appropriate to investigate, verify or research references, statements or data obtained from Merchant for the purpose of this Merchant Application and for accompanying POS terminals or equipment financing. The undersigned, on behalf of the Merchant, authorizes (i) Global Direct, or (ii) the Member, or (iii) solely with respect to uncollected merchant fees, and subject to and only as pursuant to North American Bancard's separate written agreement with Global Direct, North American Bancard, or, (iv) solely with respect to supplies and/or hardware related to merchant business under this Merchant Application, North American Bancard, to initiate automated deposit or debit (ACH) entries to the Merchant's bank account as indicated on this Merchant Application or subsequently provided by Merchant. A MERCHANT'S SUBMISSION OF A TRANSACTION TO GLOBAL DIRECT SHALL BE DEEMED TO SIGNIFY MERCHANT'S ACCEPTANCE OF THE AGREEMENT, INCLUDING THE TERMS AND CONDITIONS HEREIN.

#1 From Application - Signature

Date

INDIVIDUAL GUARANTY (NO TITLES) I/We hereby guarantee to Global Direct and Member, their successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement, including, but not limited to, all monetary obligations arising out of Merchant's performance or nonperformance under this Agreement, whether arising before or after termination of this Agreement. The guaranty shall not be discharged or otherwise affected by any waiver, indulgence, compromise, settlement, extension of credit, or variation of terms of this Agreement made by or agreed to by Global Direct, Member, and/or Merchant. I/We hereby waive any notice of acceptance of this guaranty, notice of non-payment or non-performance of any provision of this Agreement by Merchant, and all other notices or demands regarding this Agreement. I/We agree to promptly provide to Global Direct and Member any information requested by either of them from time to time, concerning my/our financial condition(s), business history, business relationships and employment information. I/We have read, understand, and agree to be bound by the terms and conditions contained in this Agreement on pages 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, and 11.

#1 From Application - Signature

Date

#2 From Application - Signature

Date

For Office Use Only

X	Application Accepted by ISO	Date
X	Accepted by HSBC Bank USA NA	Date
X	Accepted by Global Direct	Date

FREE TERMINAL PLACEMENT AGREEMENT



FREE Verifone VX510 Terminal or VX510 w/ CR1000i Check Imager



- Superior performance for faster transaction processing
- Ethernet connection for lightning-fast transactions
- Multiple payment and value-added applications
- PCI PED approved, advanced security including SSL
- Lower cost, higher performance
- Small size keeps countertops clutter free

FREE Verifone VX510 Terminal or VX510 w/ CR1000i Check Imager

This Agreement is a contract between the Merchant named below and Terminal Placement Solutions (TPS). NOW THEREFORE, Terminal Placement Solutions (TPS) and the Party (Merchant) agree as follows:

I. Merchant agrees that the Equipment is the property of TPS, is being licensed to Merchant, and must be returned in good and working condition within ten (10) days of the termination or expiration of the Merchant Account with TPS. If the Equipment is not returned within ten (10) days, Merchant agrees to pay the equipment value (Vx510 = \$895, Vx510 Combo with check imager = \$1345, Vivotech \$299, Pinpad \$100). Merchant authorizes TPS to ACH my account for said fees according to program. In addition, Merchant agrees to be responsible for any damage to the Equipment as a result of misuse or negligence. TPS reserves the right to replace the above models with comparable models and to add or discontinue models.

II. Merchant agrees to indemnify and hold TPS harmless from and against any and all liabilities, losses, claims, damages, disputes, offsets, claims or counterclaims of any kind in any way related to the use (or misuse) of the Equipment. Merchant understands that TPS agrees to free overnight delivery of replacement equipment, fully programmed and ready to use, up to but not exceeding twice the first year, and that each additional incident will incur a fee of \$99.

Merchant has accepted the following equipment (the "Equipment") by checking one box below:

- ☒ Verifone Vx 510 Terminal (equipment value of \$895)
- ☐ Verifone Vx 510 Terminal, CR 1000i Check Imager, Stacker, and all necessary cables (equipment value of \$1345)
- ☐ Verifone Pinpad 1000SE and necessary cables (equipment value of \$100) – requires monthly \$5 debit gateway fee
- ☐ Vivotech (equipment value of \$299)

Select Connection Type:

- ☐ Dial Up Connection
- ☐ IP Connection (Cable/DSL)

ISP Provider

ISP Phone Number

Except as herein otherwise expressly provided, the Merchant Agreement, as heretofore amended, shall remain in full force and effect.

Merchant's Authorized Signer:

Terminal Placement Solutions:

Owner's or Officer's Signature _____ Date _____

Account Executive Signature _____ Date _____

INDIVIDUAL GUARANTY (NO TITLES) I/We hereby guarantee to TPS, their successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement, including, but not limited to, all monetary obligations arising out of Merchant's performance or nonperformance under this Agreement, whether arising before or after termination of this Agreement. The undersigned, by signing below, agrees to be bound by the Agreement and this Guaranty.

Personal Guarantor Printed Name _____

Personal Guarantor Signature _____ Date _____



PHONESWIPE APPLICATION PROCEDURE

All you need to do is have your client go to www.tryphoneswipe.com from their computer, smartphone, or tablet to fill out the quick online application. They will be approved within 24 hours and sent an email with instructions on downloading the app to their phone or tablet.

Once your merchant has completed the app, please let your Sales Support Representative know so they can give you credit for the account.



<http://www.eProcessingNetwork.Com>
Support@eProcessingNetwork.Com
Tech Support: 800 971-0997
Fax: 713 880-0330

MERCHANT SERVICE AGREEMENT

Business Name: _____

I/we hereby authorize **eProcessingNetwork** to ACH Debit my/our bank account indicated below at the depository financial institution named below on the first business day of each month in payment for the following fees:

Secure Transaction Processing Gateway Monthly Fee \$20.00

Per-Transaction Fee for each of the first 250 transactions processed during the previous month \$0.10

Per-Transaction Fee for each transaction over 250 transactions processed during the previous month \$0.10

This authorization is to remain in full force and effect until **eProcessingNetwork** has received written notification from me (or either of us) of its termination in such time and in such manner as to afford **eProcessingNetwork** and the depository financial institution named below a reasonable opportunity to act on it.

Depository Name: _____ Branch: _____

City: _____ State: _____ Zip: _____

Routing Number: _____ Account Number: _____

I/we acknowledge that the origination of ACH transactions to my /our account must comply with the provisions of U.S. law, and that I understand that these fees are in addition to any fees incurred by the merchant account bank.

Name(s): _____ ID Number: _____
(Please print, must be same as signer(s) on merchant agreement) (Federal Tax ID or SSN)

Date: _____ Signature: _____

E-Mail Address: _____

Phone Number: _____

Capital for Merchants

Receivables Purchase Application

VMS: 19658

Amount Requested _____ Intended Use of Cash Advance Proceeds _____

Legal Business Name _____ DBA _____

Ownership Structure Corporate ___ LLC ___ Partnership ___ Sole Proprietorship ___ Other (describe) _____

State of Formation (if Corporation, Limited Liability Company, Limited Liability Partnership, or Limited Partnership) _____

Business Start Date _____ Credit Card Acceptance Start Date _____ Federal Tax ID _____

Business Physical Address _____ City _____ State _____ Zip _____

Mailing Address (If Different) _____ City _____ State _____ Zip _____

Business Phone (____) _____ Business Fax (____) _____ Mobile (Cell) Phone (____) _____

URL/ Website _____ Email Address _____

Bank Name ***** City _____ State _____

Bank Account Number ***** Bank Routing Number *****

Business Profile Products or Services sold _____ Seasonal Business _____

Property Information Owns ___ Lease ___ Landlord Name _____ Phone (____) _____

Date of Lease _____ Term of Lease _____ Type of Building _____ Square Footage _____

Current Credit Card Processor _____ Merchant Account Number _____

Method of Sales (Must equal 100%)

Card Swiped _____ Card Present – Keyed _____ Card Not Resent – Keyed _____ Mail / Phone Yes / No Internet Yes / No

Card Types Accepted

Visa Yes ___ No ___ MC Yes ___ No ___ Discover Yes ___ No ___ American Express Yes ___ No ___ Debit Yes ___ No ___

Owner Information

Principal Name _____ Social Security Number _____

Residence Address _____ City _____ State _____ Zip _____

Home Phone (____) _____ Mobile (____) _____ How Long at This Address (years) _____

Percentage of Business Owned _____ % Drivers License # _____ Date of Birth _____

Principal Name _____ Social Security Number _____

Residence Address _____ City _____ State _____ Zip _____

Home Phone (____) _____ Mobile (____) _____ How Long at This Address (years) _____

Percentage of Business Owned _____ % Drivers License # _____ Date of Birth _____

Trade References

Business Name _____ Contact Name _____ Phone (____) _____

Business Name _____ Contact Name _____ Phone (____) _____

The undersigned is duly authorized to sign on behalf of the Merchant and bind the Merchant to the terms and conditions set forth in this Merchant Advance Application and certifies that all information provided in this Merchant Advance Application is true, correct and complete. The undersigned, on behalf of the Merchant, authorizes Capital for Merchants LLC to make whatever inquiries it deems appropriate to investigate, verify or research statements or data obtained from Merchant for the purpose of this Merchant Advance Application>

Signature _____ Title _____ Date _____

Signature _____ Title _____ Date _____

VMS Representative _____ Rep ID _____

Gift & Loyalty Card Program | Merchant Agreement

Bankcard MID#: _____ ISO Name: _____ ISO#: _____ Sales Agent: _____

LOCATION INFO

Legal Name: _____

DBA Name: _____ Phone: _____ Fax: _____

DBA Address: _____ City: _____ State: _____ Zip: _____

Mail Address: _____ City: _____ State: _____ Zip: _____

☐ New location ☐ Multi location ☐ Corporate reporting ☐ Multi Program ☐ GIFT ☐ LOYALTY ☐ Special Program(cvc, sac, etc.)

PRINCIPAL INFO

Name(Print): _____ Title: _____ Email: _____

Social Security#: _____ Phone: _____ % Equity Ownership: _____

Principal Address: _____ City: _____ State: _____ Zip: _____

FEES

Monthly Service Fee Per Location \$ _____	Transaction Fee \$ _____	Package Cost \$ _____	Discount Rate _____ %	ALL MERCHANTS: Additional \$5.00 Monthly Fee Applies If Not Processing Transactions For 90 Consecutive Days.
---	------------------------------------	---------------------------------	---------------------------------	--

PROGRAM OPTIONS AND CARD DESIGNS

PreDesigned

☐ **INTRODUCTION 30** Loyalty Program NOT Applicable with Intro Package (DBA name only printed on cards)

☐ **PREDESIGNED 100** _____

☐ **PREDESIGNED 500** _____
(Optional 2 additional lines of text: Phone#, address, etc.)

Please select a PreDesigned card type:

☐ Aurora ☐ General ☐ Cash ☐ Gift Box

☐ Red Bow ☐ Restaurant ☐ Retail ☐ Rose

☐ Thank You ☐ Congratulations ☐ Happy Birthday

Logo

☐ **LOGO 100** ☐ **LOGO 1000** ☐ **Proof - \$30.00**

Please select a Logo card type:

☐ Vehicle ☐ Aqua ☐ Present ☐ Cafe

☐ Universal ☐ Exercise ☐ Botanic ☐ Haircut

☐ Manicure ☐ Pizzeria ☐ Jewel ☐ Unwind

Email Camera Ready Artwork/Logo to: art@giftcardtraining.com

Custom

☐ **CUSTOM 100** (Custom Face Only) ☐ **CUSTOM 1000** (Fully Custom)

Email ready to print artwork to: art@giftcardtraining.com

A-La-Carte

☐ **CARD QUANTITY** _____ (100 or more fully custom cards)

Total Card Cost \$ _____

Email ready to print artwork to: art@giftcardtraining.com

A-La-Carte Marketing Items	Quantity	Cost
Card Carriers - \$0.20 ea.		
4x6 Static Cling - \$2.50 ea.		
Round Sticker - \$1.00 ea.		
Table Tent - \$2.50 ea.		
Acrylic Display - \$6.50 ea.		

Conversion

☐ **Database Conversion**
Importing of all outstanding gift cards that have balances.
Import Fee - \$0.30 per card
Conversion Worksheet Required

☐ **Physical Conversion**
Converting all new gift cards that have not been activated.
Encoding Fee - \$0.25 per card
Conversion Worksheet Required

☐ **MERCHANT TRAINING & DOWNLOAD - OPTIONAL** (\$25 per location billed to Sales Office) **SHIPPING** (billed to merchant) ☐ **GROUND** ☐ **NEXT DAY**

EQUIPMENT INFO

Terminal Type:	Terminal Type: _____ Number of Terminals: _____	NOTE: Separate TID # is required for each terminal or POS workstation. (1) TID is already included per location. NOTICE: A \$1.50 per terminal charge will be billed monthly for all additional TID# issued for terminals or POS software.
POS Software:	POS Software: _____ Version: _____ Number of Workstations: _____ <input type="checkbox"/> GETI Install -> (POS Addendum Required. Software Installation Fee of \$175 per location applies. See Equipment Compatibility Chart for details) <input type="checkbox"/> Dealer Install	

Time Zone (Check One): ☐ **Eastern** ☐ **Central** ☐ **Mountain** ☐ **Pacific** ☐ **Hawaiian** ☐ **Alaska** **Terminal Application Type:** ☐ **Retail** ☐ **Restaurant**

MERCHANT ACCEPTANCE

THIS AGREEMENT INCLUDES ALL OF THE TERMS AND CONDITIONS CONTAINED ON THE FRONT AND ATTACHED RECITALS OF THIS AGREEMENT. THIS AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF EACH PARTY AS OF THE DATE BELOW. TO INDUCE AND IN CONSIDERATION OF GETI ACCEPTANCE OF THIS AGREEMENT, THE UNDERSIGNED (HEREIN REFERRED TO AS "GUARANTOR" and/or Merchant) UNCONDITIONALLY, PERSONALLY, INDIVIDUALLY, JOINTLY AND SEVERALLY GUARANTEES PERFORMANCE OF THE MERCHANT'S OBLIGATIONS UNDER THIS AGREEMENT AND PAYMENT OF ALL SUMS DUE THEREUNDER AND HEREBY CONTINUES TO PERSONALLY INDEMNIFY GETI FOR ANY AND ALL FUNDS DUE FROM MERCHANTS UNDER THE TERMS OF THIS AGREEMENT. MERCHANT HEREBY AUTHORIZES Globaletelecom, Inc (GETI) IN ACCORDANCE WITH THIS GIFT CARD MERCHANT AGREEMENT TO INITIATE DEBIT/ CREDIT ENTRIES TO MERCHANT'S CHECKING ACCOUNT, AS INDICATED PER THE ATTACHED COPY OF A VOIDED CHECK FROM SAME. THE AUTHORITY IS TO REMAIN IN FULL FORCE AND EFFECT UNTIL (A) GETI HAS RECEIVED WRITTEN NOTIFICATION FROM MERCHANT OF ITS TERMINATION IN SUCH A MANNER AS TO AFFORD GETI REASONABLE OPPORTUNITY TO ACT ON IT, AND (B) ALL OBLIGATIONS OF MERCHANT TO GETI THAT HAVE ARISEN UNDER THIS AGREEMENT HAVE BEEN PAID IN FULL.

MERCHANT AGREED AND ACCEPTED:
I have read and agree to the terms of this agreement. The officer(s) identified have the authority to execute the GIFT & LOYALTY Service Agreement with GETI on behalf of the corporation or LLC if applicable.

X _____
Authorized MERCHANT or Officers Signature

Date

GETI USE ONLY

Application Approved By: _____

Authorized Signature: _____

Title: _____

Date: _____

VOIDED CHECK FROM CHECKING ACCOUNT MUST BE ATTACHED WITH PRE-PRINTED BUSINESS NAME

PreDesigned Card Options



Congratulations



Restaurant



Aurora



Thank you



Happy Birthday



Gift Box



General



Rose



Retail



Red Bow



Cash

Logo Card Options



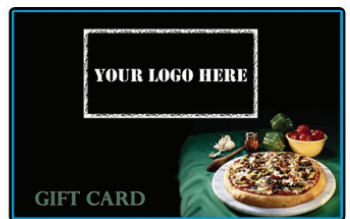
Jewel



Manicure



Aqua



Pizzeria



Universal



Present



Vehicle



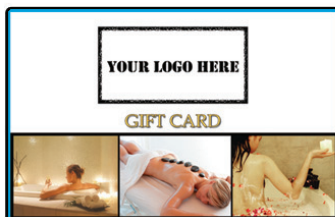
Botanic



Exercise



Cafe



Unwind



Haircut



CHECK PROCESSING APPLICATION

BUSINESS INFORMATION			
Business/Corporate Name		Terminal Type	
DBA Name		Check Reader / Imager	
OWNERS OR OFFICERS (Equity Ownership Must Be Greater than 50%)			
First Owner/Partner/Officer Name		Title	
Home Address		City / State / Zip	
Home Phone Number		Social Security Number	
Second Owner/Partner/Officer Name:		Title	
Home Address		City / State / Zip	
Home Phone Number		Social Security Number	
CHECK SERVICE INFORMATION			
Discount Rate %	Transaction Fee \$	Monthly Service Fee \$	Monthly Minimum \$
Service <input type="checkbox"/> Xpress Check <input type="checkbox"/> Electronic Check	Monthly Check Sales \$	Average Check \$	Stop Payment Coverage (adds .5% to discount rate) <input type="checkbox"/> Yes <input type="checkbox"/> No
			Guarantee Limit \$5,000.00

I (We) understand that a Consumer Report of each of the officers/partners/proprietors/owners of the applicant firm may be requested from a Consumer Reporting Agency. If the business is approved for Electronic Check Conversion, subsequent Consumer Reports may be required or used in conjunction with the maintenance, updating, renewal or extension of the Service. I (We) agree that all business references, including banks, may release any and all credit and financial information to Global Payments, Inc. I (We) agree and acknowledge that the information provided in this Credit Application and other relevant data, may be supplied to Global Payments, Inc.

Merchant

Signature: _____

Printed Name: _____

Title: _____ Date: _____

Global Payments Check Services Inc.

Signature: _____

Printed Name: _____

Title: _____ Date: _____

PERSONAL GUARANTEE

I/We hereby guarantee to Global, their successor and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement, including, but not limited to, all monetary obligations arising out of Merchant's performance or non-performance under this Agreement, whether arising before or after termination of the Agreement. This guarantee shall not be discharged or otherwise affected by any waiver, indulgence, compromise, settlement, extension of credit, or variation of terms of this Agreement made by or agreed to by Global and/or Merchant. **I/We** hereby waive any notice of acceptance of this guarantee, notice of non-payment or non-performance of any provision of this Agreement by Merchant, and all other notices or demands regarding this Agreement. **I/We** agree to promptly provide Global Payments any information requested by either of them from time to time, concerning my/our financial condition(s), business history, business relationships and employment information. **I/We** have read, understand, and agree to be bound by the terms and conditions contained in this Check Services Agreement.

 Guarantor (No Title Allowed)

 Date

 Guarantor (No Title Allowed)

 Date

 Witness

 Date

 Witness

 Date



Tele-Debit | Merchant Agreement

☐ Existing Location ☐ Additional Location

Bankcard Merchant #: _____ ISO Name: _____ ISO ID#: _____ Agent Name: _____

Merchant Information

Legal Name: _____ Tax ID# (required): _____
 DBA Name: _____
 DBA Address: _____ Mailing Address: _____
 City: _____ City: _____
 State: _____ Zip Code: _____ State: _____ Zip Code: _____
 Phone #: _____ Fax #: _____
 Contact Person: _____ Title: _____
 Type of Ownership: ☐ Sole Proprietor ☐ Partnership ☐ Corporation
 Type of Goods Sold: _____
 Total Time in Business: _____ Time in Business at this Location: _____

Principal Information

Name (please print): _____ Phone #: _____
 Title: _____ % Equity Ownership: _____
 Principal's Address: _____ Date of Birth (mm/dd/yyyy): _____
 City: _____ Social Security #: _____
 State: _____ Zip Code: _____ Driver's License #: _____

Check Info

Average check amount?: _____ Average # of checks monthly?: _____ Maximum check amount requested?: _____ Estimate monthly check volume?: _____

Schedule of Fees/Charges

Program (check one)	Discount Rate	Transaction	Monthly Service	Monthly Minimum
<input type="checkbox"/> Tele-Gold (Conversion, Guarantee)	%	\$	\$	\$
<input type="checkbox"/> Tele-Silver (Conversion, Verification, Non-Guarantee)	N/A %	\$	\$	\$
<input type="checkbox"/> Tele-Guarantee (Guarantee, Non-Conversion)	%	\$	\$	\$
<input type="checkbox"/> Tele-Bronze (Verification Only)	N/A %	\$	\$	\$

\$10.00 Monthly Access Fee per User PIN. # of User PINs Requested: _____ Refer to section 9.1 for full disclosure of fees.

Required Information: ☐ Voided Check with pre-printed Business Name ☐ Copy of Business License

Merchant Acceptance

This Agreement includes all of the terms and conditions contained on the front and attached recitals of this Agreement. This Agreement has been executed on behalf of and by the authorized management of each party as of the date below. Merchant authorizes GETI or any credit reporting agency by GETI or agent of GETI, to make whatever inquiries that GETI deems appropriate to investigate, verify or research references, statements or data obtained from Merchant for the purpose of this application for accompanying POS terminal(s) or equipment financing.

Personal guarantee: to induce and in consideration of GETI acceptance of the electronic check transfer portion of this Agreement, the undersigned (herein referred to as "Guarantor") unconditionally, personally, individually, jointly and severally guarantees performance of the Merchant's obligations under this Agreement and payment of all sums due thereunder and hereby continues to personally indemnify GETI for any and all funds due from Merchants under the terms of this Agreement.

ACH debit/credit authorization: Merchant hereby authorizes bank in accordance with this Check Guarantee Agreement to initiate debit/credit entries to Merchant's checking account, as indicated per the attached copy of a voided check from same. The authority is to remain in full force and effect until (a) bank has received written notification from Merchant of its termination in such a manner as to afford bank reasonable opportunity to act on it, and (b) all obligations of Merchant to bank/GETI that have arisen under this Agreement have been paid in full.

Notice

All information contained on this application was completed by owners and/or officers of Merchant and they warrant that all check information and sales volume indicated throughout this application are accurate and acknowledge that any variance to this information could result in delayed and/or withheld settlement of funds as well as the loss of all guarantee privileges of all checks. No blank spaces were left incomplete. N/A or none has been filled in any spaces where applicable this Agreement shall not be binding or take effect until Merchant has been approved by a GETI officer and a Merchant Number has been issued with check limit and guarantee limit.

MERCHANT AGREED AND ACCEPTED:
I have read and agree to the terms of this Agreement.

Authorized Merchant Signature

Date

CORPORATE RESOLUTION FOR CORPORATIONS AND LLC'S:

The officer(s) identified have the authority to execute the Check Services Agreement with GETI on behalf of the corporation or LLC

Authorized Officer's Signature/Title

Date

Staple
Check
Here

Voided check from checking account and a copy of Business License must accompany this agreement.

Application Approved by: _____ Official GETI use only Title: _____ Date: _____



Lead Generation

Lead generation is the single most important step of your sales process because it is the first step in the process. We have put together the following ideas to help you get started on this most important part of reaching success with VMS.

There are many ways to obtain leads but here are a few that have worked well for us in the past.

1. Start with people you know! These people will give you time to explain your products and their benefits. Potential clients are all around you because in this business anyone who accepts payment is a potential client. Here are a few ideas:
 - a. Your Barber or stylist
 - b. Your Mechanic
 - c. Your local car wash
 - d. Your plumber
 - e. Your landscaper
 - f. Your favorite restaurant
 - g. Anyone you pay for products or service is a great place to start
2. To get more leads in your area you can visit www.anywho.com and select an area and/or industry that you can call and set up appointments with or quote right over the phone and fax the application.
3. Local or national clubs and association can send you customers for many years to come. Here are a few:
 - a. Chamber of Commerce
 - b. Retail Merchants Association
 - c. BNI www.bniva.com
4. Cold Calling by visiting merchant locations can be a great way to find new clients. Start with a strip mall where you can talk to 20 or 30 business owners without spending money on gas driving around all day.
5. Your local library is a great lead source. We have attached a few pages about how to utilize this source.

How to Use Free Library Data Base for Prospecting

(You must have a Library Card from your county or the City of Richmond to use this.)

Go to library website <http://www.Library.chesterfield.gov>

(Using Chesterfield County, Va
as an Example)

Log in using your library card number and password.

Hold cursor on Red Tab at the top "Resources"

Select "View All Data Bases"

Scroll down and click on "Reference USA" (near bottom of list of data bases . Data bases are listed in A-Z order)

Re-enter your Library Card Number again in box.

Select "U.S. Businesses" (Under "Available Data Bases" in upper left hand corner of screen.)

Click on "Custom Search" once and wait a few seconds. "Quick Search " should then be highlighted.

Stay on left side of screen to enter the following:

Select "Company Name"

Then select "Company Name" Box.

Select "Executives"

Then select "Executive Name" Box

Select "Business Type"

Then Select "Keyword/SIC" Box

Select "Geography"

Then Select "Metropolitan Area" box ONLY (Do NOT select city or state here.)

Select "Phone"

Then Select "Business Phone"

Select "Business Size"

Then Select "Number of Employees" Box.

Select "Ownership"

Then Select "Public and Private Companies"

NOW SCROLL BACK TO TOP OF SCREEN AND FILL OUT THE RIGHT HAND SIDE:

Scroll past "Company" and "Executive Name" sections.

Click in circle that says "Search all SIC's"

Below that, enter up to 10 SIC Codes. (If you click on the BLUE "Sic Codes", you see all SIC codes for every industry.)

Scroll down to "Metropolitan Area"

In drop down menu, select State.

Below that select "Metropolitan Area" from drop down menu.

Note: SKIP "Business Phone" section.

Scroll down to "Number of Employees"

Below that select 1-4 Box, 5-9 box and 10-19 box to start.

Scroll down to "Public/Private " companies

Select the "Private Only" box

Click on Blue Button on right hand side of screen to get the Count on how many prospects you have in your selection.

Click on Green Button to view the actual data base you have designed for yourself.

You may scroll page by page, or you may scroll faster towards the end of data base by putting your cursor on the > Button and holding it down for a few seconds..

Now go to the page to you want to start with and Click on "Print" button.

Note: You are allowed to Print only One page per day. So you need to build your data base ahead and print one page every day.



Sales Process

We have worked very hard to make the sales process as simple as possible. In just three short steps you can have an account signed up and be on your way to the next sale!

1. *Quote: Visit the website and click on "Get a Quote". From here you can plug in your prospect's Monthly Credit Card Volume and Average Sale Amount to see what we would charge.
2. Apply: If the merchant likes the quote, allow them to try the service for 45 days with no obligation. Simply fill out the application with the client's information and have them sign and initial where indicated.
3. Submit: All you need to do now is fax (877-811-6565) or e-mail (apps@vmspayments.com) the Account Set up Form, Application, Void Check, & Previous Processing Statement if applicable.

We will take it from there. Once your application is received and approved we will ship out the merchant's equipment or reprogram their terminal within 3 – 5 business days. We will handle all customer care and tech support for the life of the account.

Happy Selling!

**Please note that the online quote is for swipe accounts only. If your merchant is keying in all of there transactions or is a government contractor please contact your support rep for a quote.*



Resources

As a valued VMS Sales Partner we have set up the following resources for you.

- **Website with BBB A+ rating seal:** www.vmspayers.com
- **Online quote tool:** www.vmspayers.com/get-aquote
- **Testimonials:** www.vmspayers.com/testimonials
- **Business Cards:** Contact Key Web Concepts 804-778-7600 and ask for pricing on Versatile Merchant Solutions Business Cards.
- **Business E-mail:** Key Web Concepts 804-778-7600 to get an @vmspayers.com e-mail set up.
- **Marketing Materials:** These can be found by logging into your agent resources portal: www.vmspayers.com/agentresources
- **Applications:** Also available on the resource portal: www.vmspayers.com/agentresources
- **Sales Support:** If you need questions answered please contact your Sales Support Representative.

We are in the process of enhancing the resource online portal with many more valuable resources and a “Click to agree” application. Stay tuned for updates!



Company Contact Information

Main Line: 804-897-1260

Toll Free: 877-510-2265

Fax Applications to: 877-811-6565

Customer Care & Tech Support (24 Hrs): 866-485-8999 or "Main Line" Option - 1

Sales Support Representative:

Dominick Kee: Home office Ext. 306

E-mail: dkee@vmspayments.com

Company Website: www.vmspayments.com