



A Leader In The Payment Industry  
Let Us Show You The Way

## Working With Businesses Just Like Yours For Over 20 Years



AUTO REPAIR



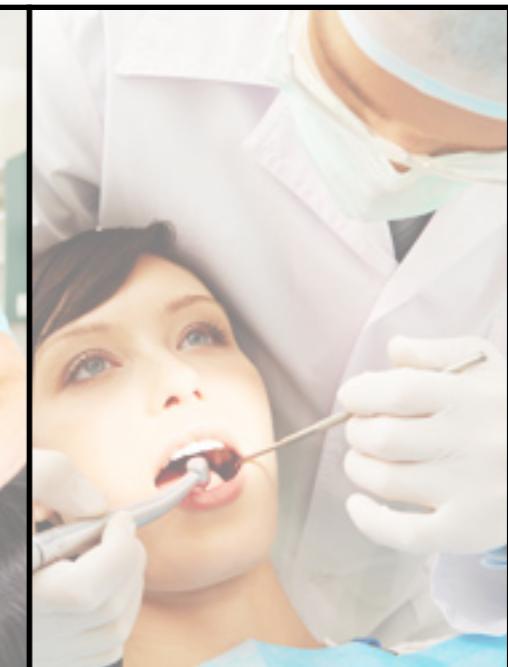
RETAIL



HOME REPAIR



VETERINARY



DENTAL

## The New Economic Stimulus Program



Inspiring your customers to buy today!

## Slide 1 - Intro

"

Hi, Mr. Merchant, Thanks for meeting with me today. I have a new innovative and exciting program to show you today that is also good for the bottom line. When we spoke on the telephone, you indicated that you are the sole owner of the business and make the business decisions, is that correct? So when we are done all I ask of you is a simple yes or an honest no and I can live with no all day. Is that ok with you? What I'm finding is that the merchants who really understand the program just buy it and the merchants who don't understand it; we can't give it to them. So just keep an open mind and ask questions if you have them, ok?

"

## Our Reasoning

When asking if the merchant is the sole owner what you are really trying to do is find out if you have all the decision makers, because if not you should reschedule to include all owners because most likely the merchant will use that as an excuse. The second question you ask is to get a yes or no today because you don't want to hear maybe, that is the kiss of death.



A Leader In The Payment Industry  
Let Us Show You The Way

## EPS Has And Will Be Here For All Your Payment Solutions

- EPS is your complete payment solution
- A multi-million dollar nation wide corporation
- One of the largest privately held merchant service providers
- The originators of the No Credit Check EZ Payment Plan
- Servicing over 50,000 merchants, combining for over \$100,000,000 of processing every month





A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 2 - Credibility

"

EPS has been in the payments industry for over twenty years and is one of the oldest and largest privately held processors in the country. EPS provides a wide array of programs, products and services to over 50,000 merchants nationwide for which we process over \$100,000,000.00 monthly in credit card and check volume. EPS is thought by many to be the best with award winning customer service and technical support providing live answer service with US based representatives who speak English and are available 24-7. I am the local authorized agent and I'm located over at (your location) you know where that is, I'm your local guy. My job is to show you how to make more money.

"

## Our Reasoning

On this slide what you are doing is building credibility in yourself and EPS so you need to have confidence in what you are saying because if you don't the merchant will be able to read this and walk all over you. Remember you have EPS90 a program that increases revenue and will grow their business. You capitalize on the point that we have award winning technical support and customer service, while adding that both departments are US based and English speaking. Last of all you want to tell them where your office is located, even if it is only your house and stress that you are local because people like knowing that their processor is right down the street and can come right over if there are any problems.

## For Bank Eligibility We Need To Know About Your Business

- 
- How did you get the business started?
  - Who's involved in your business?
  - How long have you been and intend to stay in business?
  - How do you market your business?
  - How would you rate your credit? Above or below 600?
  - What type of business is this sole, corp or partnership?
  - What type of payment options do you offer customers?
  - What is the amount of your average sale?
  - Do you feel your sales have currently been down or up?
  - What is the volume of lost sales?
  - Have you had to layoff or cut back on employment?
  - Has the economy affected your family and your business?

## Slide 3 - Bank Eligibility Survey

“

Before we get started, there are a few things the bank needs to know about the business, so we can assess if the EPS90 EZ Pay Plan will be beneficial to the business. When you choose to become an EPS90 merchant today, the bank will require this information in your file, OK?

1. How long have you been in this business? How much longer do you plan to be in this business?
2. Why did you start your business?
3. How are you marketing the business, signs, radio, television, newspapers, website, and word of mouth?
4. What methods of payment do you currently accept? Do you have any alternative payment plans available to your customers?
5. What is your average sale amount?
6. How many sales have you not closed once the bid is given? How many lost sales per week or month. Volume of lost business.
7. How your business today compared to 2 years ago?
8. Describe what, if anything, that you're doing differently.
9. Which of these apply to your business: decrease in customer traffic, decrease in sales revenue, employee layoffs due to decrease in sales?
10. What would you change about the business, if you could?
11. How would you describe your credit? Would you say it's good or poor?
12. Describe what you do now to help customers who are about to walk out the door due to a shortage of cash or credit?

”

## Our Reasoning

**\*\*When asking each question, you should also provide an answer, i.e.: How would you describe your sales; up, flat, or down?**

1. You ask this to establish that we want a long term relationship, and to prepare the merchant for the 48 month lease.
2. You ask this question to make sure you have the decision maker, and to eliminate anyone else involved in the business. (Partner, spouse, etc...)
3. You ask this to learn how you are going to teach them to implement the program into their business. (Signs, banners, flyers, websites, stickers, etc.)
4. You ask this to find out which programs are going to work for your merchant.
5. You ask for this info because later in the pitch you will use these numbers in the money in/money out.
6. This question again is to use later in the pitch you will use these numbers in the money in/money out.
7. This question again is to make them feel the pain.
8. You ask this in order to try and get the merchant to slip up and tell you the truth about having a partner or spouse.
9. This question makes the merchant feel the effects of how negative economy has directly affected his business.
10. This question is to make them evaluate their business needs and open them up to the need to change in order to grow.
11. You ask this so if the merchant says their credit is below a 600 you want to pitch them on paying cash or getting a co-signer. If above a 600 then pitch them on a lease.
12. After this question you should go back and reiterate on all of the negative things the merchant told you about at the beginning of the bank eligibility survey.

## Why Customers Are Not Buying & Known Industry Stats

- 60% of Americans have bad credit or no credit
- Customers with credit do not want to use what is left
- Finance companies are not lending or out of business
- Checking accounts are protected more than people's credit
- 90% of bad checks are under \$200
- Writing a bad check over \$400 is a felony in most states

**We Get The Customers  
You Would Have Lost**



A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 4 - Commonly known Industry Stats

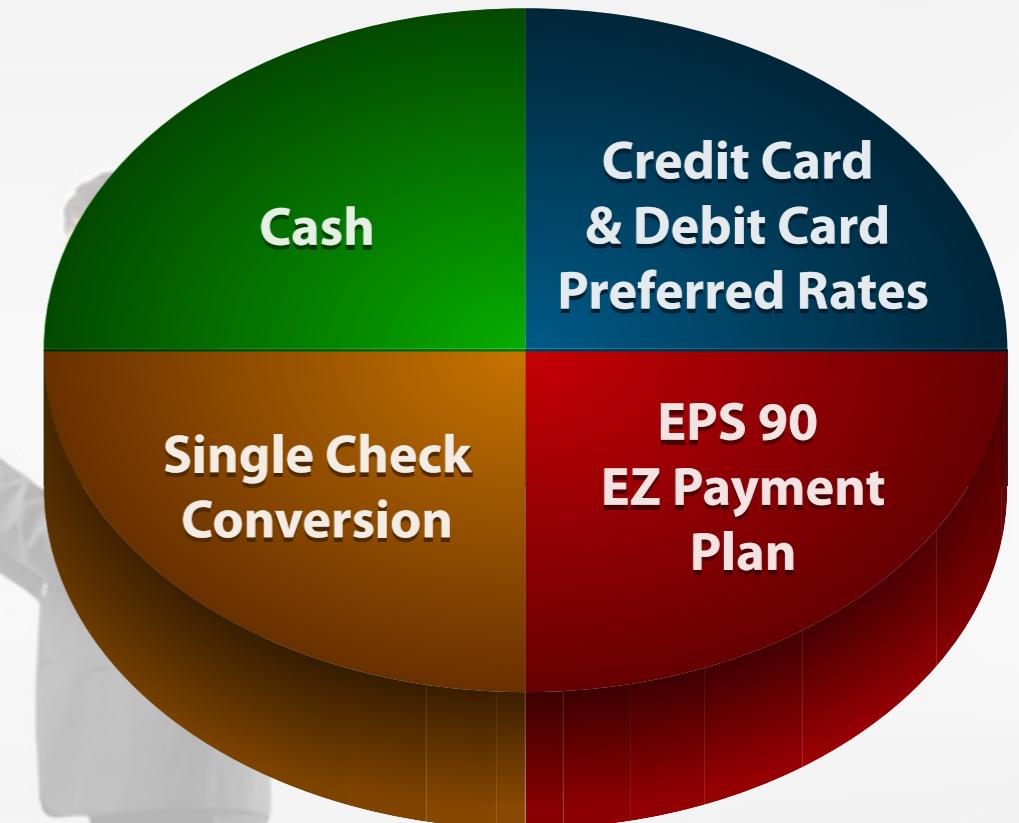
According to a recent NBC news television story, over 50% of American consumers have credit scores under 600. The banks and secondary finance market have raised the qualification bar so high that most consumers cannot qualify. The consumer's credit card balances are at all time highs along with interest rates that keep escalating as well as the associated fees that are always present, and people's cash reserves are dwindling. You get calls for bids and they never show up or never bring the work in, people are living week to week, paycheck to paycheck and don't plan for the unexpected until it happens. Bad credit doesn't mean they're a bad person and you can't do business with this person.

## Our Reasoning

In this paragraph you are dropping commonly known industry stats in order to sell the merchant on truly how much of the economy is hurting. First you are talking about credit scores being under 600 because you want to really prove the next point which is that finance companies have raised their qualifications yet we have a No Credit Check EZ Payment Plan. Now you are transitioning to talk about why people aren't spending their cash and their credit is maxed out. Now you tell the merchant how his business works by telling him about the people that shop him but never buy. Also reiterate that bad credit doesn't mean a bad person because we are selling the merchant a program that is going to attract the customer that needs a little help.

## EPS 90: Our Complete Payment Solution

- EPS 90 - No Credit Check EZ Payment Plan
- ElectCheck - Check Conversion & Guarantee
- EPS - Integrated credit card processing





A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 5 - Our Complete Payment Solution

“ EPS has the solution, the COMPLETE PAYMENT SOLUTION. We have invested millions of dollars and thousands of man hours in research and development to structure a system that would provide today's merchant with all of the tools required to be successful in this economy. With the Complete Payment Solution you will never see potential customers walk away over a slight difference in money. With EPS90 EZ Payment Plan, you will have the most modern technology and our proprietary hardware to process your transactions in real time at lightning fast speeds standing at your sales counter, or in the field with our mobile applications. You have your own payment program to offer to your customer's to make it easier for them to do business with you TODAY! EPS 90 opens doors for your customers and closes deals for you! You guarantee the work and EPS 90 guarantees the CASH!

## Our Reasoning

This slide you are expressing how much EPS cares about their merchants and selling the merchant that he's paying for the technology. A good analogy to use is telling the merchant, I'm sure Mr. Merchant you have seen how you can buy a stack of blank CD's for \$20 dollars now a days, but when you buy one that says Microsoft on it you are paying \$500.00 to \$1000.00....it's the technology on the disk that you are paying for. Lastly, you let the merchant know that we have solutions for the office and out in the field to accommodate all of his processing needs.

## EPS 90 Program Benefits

- No credit check
- Increase and improve customer traffic
- Ability to one call close your sales
- Increase profits
- Up - sell to \$5000
- Single Check Conversion is included with EPS 90
- Never have a "bad" check again
- Our customer service schedules on going service checks to ensure satisfaction





A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 6 - EPS90 Benefits

"

**Service Industry:** Mr. Merchant you and I both know that in your industry, getting into the home and giving an estimate is half the battle, would you not agree? That's why EPS90 EZ Payment plan gives you many advantages when making a sale. You know when you get a call about a new job one of the first major questions is how much is this going to cost? Now you will have a tool that will allow you to get the appointment a little easier and then once you are in it gives you another tool to make the sale. And there won't be any more of those awkward situations, you know when you are in the residence, talking prices, and the husband and wife get into an argument right in front of you, get frustrated, and vapor lock or freeze up because you will have EPS 90 EZ Payment Plan to give them a portion or up to \$5000 credit on the spot. And we all know costs are easier to absorb when spaced out over the next 90 days. Not to mention Mr. Merchant how you will be able to up sell your customers on all the "extras" we all know everyone wants when they are shown it can be affordable. You will be able to target a new type of customer the one with a portion of the full ticket price which I would say could be a bigger part of your business, wouldn't you agree? Especially if we get you a banner, tri folds, and a banner ad for your website!!!

"

**Retail Industry:** Mr. Merchant, would you agree that a lot of your customers that enter your business want more than they can afford? Especially when they see that you have an EZ Payment Plan with no credit check that will give them up to \$5000 credit on the spot today. This means the days of giving prices only to hear "I'll be back" are gone. Customers will like shopping with you because with the 90 day No Credit Check EZ Payment Plan they now have options, they are no longer limited to the product or service that they have enough cash on that day, they can get something a little better.

## Our Reasoning

In this slide you should be talking about all the benefits EPS90 will bring to the merchants business from marketing to sales. You will talk about how there will be no more stand ups, no more bad checks, no more sending customers to competitors. They need to know that they will now have the ability to accept every form of payment, even single check with Elect check.

## How It Works: A Simple 4 Step Process

All the customer needs is  
A checking account  
A valid ID  
Proof of income

Then all you need to do is  
Fill in the customer agreement  
Have the customer write the pre-dated checks  
Scan the checks into the EPS 90 terminal system  
Funds are electronically deposited into your account



We Take  
The Risk

Approval In 10  
Seconds Or Less



A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 7 - How it Works

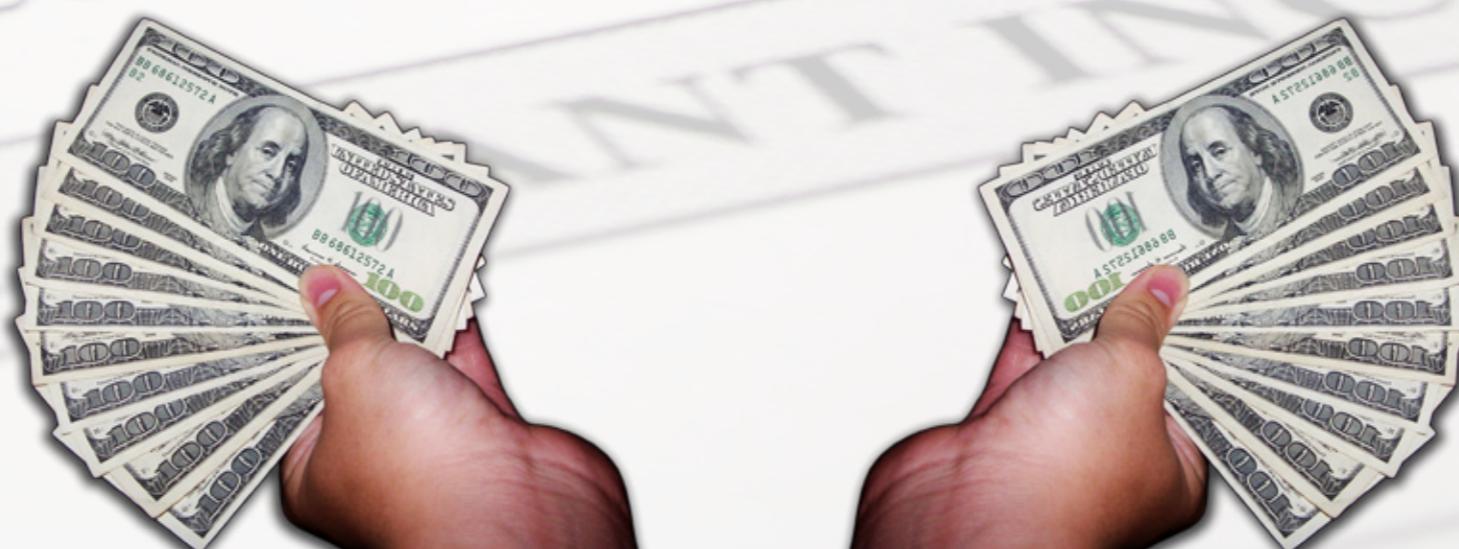
EPS90 is designed to provide a safe and secure method of payment for today's merchant in today's credit challenged economy. With our state of the art technology and proprietary hardware, the process is quick and easy, and depending on your demographic the system approves up to 83% of those who apply. Once approved, the merchant and his customer will structure the payment schedule up to 20 pre dated checks over a ninety day period up to \$5,000.00 if necessary to accommodate the purchase. The average transaction over the last 30 months has been between \$500.00 to \$1,500.00 and has 4 to 8 checks in as many weeks. The merchant sets the rates for the transaction and keeps anything above the 7.5% paid to EPS. This is called the profit builder, I'll explain more about that in a moment, once you verify the customer's employment or proof of income, confirm the checking account and the identification, the system will then verify the customer in ten seconds or less. We check the account against the largest negative check file in the country which feeds off of all major retailers such as Best Buy, Target, Wal-Mart, Sam's Club, BJ's etc... If there are no bad checks outstanding and the minimum balance requirement is sufficient, the customer is approved. There is a simple one page customer application and ABSOLUTELY NO CREDIT CHECK REQUIRED!

## Our Reasoning

In this slide you are explaining the process and how easy it is to make the transactions and how we are able to guarantee the checks and protect everyone from the bad check writers. Also you are to explain to them how all the merchants costs are passed on to his customers.

## Benefits Of Leasing A Terminal

- Keep your hard earned cash in your pocket
- Program designed to pay for itself
- 100% tax deduction due to Section 179 of the IRS
- Early buy-out provision with no pre-payment penalty
- Guaranteed fair market buy-out at the end of the lease
- 100% transferable lease option with no extra cost



## Slide 8 - Benefits to Leasing Your Equipment

Mr. Merchant, the equipment lease is available to merchants who have credit worthiness and would like to defer the cost over a period of time as opposed to paying cash up front. If you qualify for the equipment lease you can deduct 100% of the total cost of the equipment from your taxes. Under Section 179 of the IRS codes you can actually accelerate the total deduction in the first year and write off the total \$4,795.20. You've got to love that, don't you? At the end of the lease you get the option to buy the equipment for 10% of the fair market value and you'll probably pay less because the leasing company doesn't want the equipment, they want to close the account and move on. But you know Mr. Merchant, most people pay the lease early with no penalty. Set aside a little of the profits from your EPS90 customers, adjust your percentage to make more yield spread and you'd probably pay it off in half the time, wouldn't you? So you see the lease is only as long as you want it to be. You've got to love that feature don't you? You mentioned earlier that you were planning to be here for many more years, but if someone offered you good price for the business and you saw a way to exit gracefully with your pockets stuffed with money, you can transfer the remaining portion of the lease to the new owner or just pay it off and walk away. And let's face it Mr. Merchant if you go out of business, you and I both know that this piece of equipment would be the least of your worries. This could keep you in business. But if you want to, you can pay cash if you would rather do it that way.

## Our Reasoning

In this slide you are touching down on the 4 benefits of a lease. First you will talk about the lease being 100% tax deductible, you should go online and find where it talks about section 179 of the IRS and print that out so you can use it as a sales tool. Second you will transition into the fair market buy out which is not to exceed 10% of the total cost (\$480). Third you will talk about the profit builder to teach how the merchant's costs are passed on to his customer. Last of all you will talk about how the lease is 100% transferable so if the merchant sells or goes out of business it will be the last of his worries.



A Leader In The Payment Industry  
Let Us Show You The Way

## Merchant Profit Builder Program

Monthly EPS 90 \$	10% = 2.5% Profit Builder	12% = 4.5% Profit Builder	15% = 7.5% Profit Builder
\$5,000	\$125	\$225	\$375
\$10,000	\$250	\$450	\$750
\$15,000	\$375	\$675	\$1,125
\$30,000	\$750	\$1,350	\$2,250

Based On A Merchant Discount Rate Of 7.5%

## Slide 9 - Profit Builder

"

Now Mr. Merchant as I mentioned earlier, we will now talk about one of the most exciting features of the EPS90 EZ Payment Plan. And that is called the MERCHANT PROFIT BUILDER. You see Mr. Merchant you will add the service fee on to the customers invoice as well as the set up fee and the transaction fee. The customer pays all the additional fees. We allow and encourage you to add additional points to the 7.5% paid to EPS90. If you charge 10% you keep 2.5%. If you charge 12% you keep 4.5% if you charge 14% you keep 6.5%. This is additional revenue on top of the product or service being sold. This can result in hundreds and even thousands of dollars in extra profit to offset the cost of the system and actually pays for the system. EPS90 EZ Payment Plan doesn't cost, it pays! And keeps paying and paying!

"

## Our Reasoning

This slide is where you show the merchant how he can offset the total cost of the program and also generate additional revenue to cover other overhead.



A Leader In The Payment Industry  
Let Us Show You The Way

# The Customer Agreement

Calculate the total ticket

Choose a payment plan

Fill in the agreement contract

## Example Payment Plan

\$2000

Item Price

+ \$ 200      10% Discount Rate

+ \$ 50      Setup Fee

+ \$ 4      Per Check Fee

\$2254      Total Ticket Price

PAYMENT AUTHORIZATION													
Date <u>10 / 15 / 2011</u> .													
This Payment Authorization is entered into by and between and is binding upon <u>Mike's Mattress Market</u> (Merchant), EPS 90, and <u>John Smith</u> (Customer).													
Payment Authorizations are for the purchase of the following goods and/or services: <u>Crestone Pillow-Top Mattress</u>													
The total dollar amount of the transaction is \$ <u>\$2254</u> (Including all Service and Program fees)													
Customer hereby acknowledges that they are the owner of the account from which payment is authorized to the merchant according to the schedule noted below. A minimum 25% initial payment authorization is required. The duration of the planned authorizations shall not exceed 90 days. Payment authorizations denoted by the check instruments provided herewith, and noted below, shall be converted to electronic debits and presented to Customers bank as electronic debits by EPS 90 on the date specified for the amount noted. No paper checks will be presented. Customer hereby agrees and consents to the conversions of the noted check Instruments.													
Number Of Payments In Total Sale	Check # (must be in numeric order)	Base Amount of Check instrument	Service Fee	Program Fee	Total Amount Of Debit To Account (Payment)	Date To Pay	Number Of Payments In Total Sale	Check # (must be in numeric order)	Base Amount of Check instrument	Service Fee	Program Fee	Total Amount Of Debit To Account (Payment)	Date To Pay
1	1001	\$500	\$51.00	10%	\$600	10/15/11	11						
2	1002	\$500	\$1	10%	\$550	10/29/11	12						
3	1003	\$500	\$1	10%	\$550	11/12/11	13						
4	1004	\$500	\$1	10%	\$550	11/26/11	14						
5							15						
6							16						
7							17						
8							18						
9							19						
10							20						

**Example Calculation on back of form**  
If customer defaults on the above schedule without prior consent of the merchant, customer may be placed in collections with a third party agency without further notice. Failure to perform the above schedule may result in any or all of the following; collection activity, negative credit entries, criminal and or civil prosecution in accordance with local laws. Issuing a "Stop Payment" for goods and services provided by Merchant in consideration of the terms of this agreement is not an acceptable resolution to a dispute between Customer and Merchant. Customer acknowledges the availability of other remedies including the institution of a legal proceeding or lawsuit. Issuing a "Stop Payment" for goods or services received pursuant to this agreement will be considered an intentional act by Customer to defraud Merchant of the goods and/or services provided and could lead to prosecution as a felony offense.  
Any returned items will be charged collection expenses and a \$25.00 fee.

<u>ABC Company</u>	Proof of employment shall be submitted to store within 7 days and kept on file.			
Current Employer Name				
<u>John Smith</u> (513) 568-2535	(513) 963-3946 (513) 568-1843			
Customer name	Home Phone	Cell Phone	Work Phone	
<u>19862 Parker, Cincinnati OH 45219</u>	City, State	Zip		
Home Address,				
<u>SC598139</u>	State of Issue	Social Security Number		
D/L #		(ATTACH A COPY OF CURRENT D/L - REQUIRED FOR PROGRAM ACCEPTANCE)		
<u>James Smith</u> (513) 154-5416				
Name of Relative NOT living with Customer	Phone Number	Address,	City, State	Zip
<u>55646 Wheeler, Cincinnati OH 45219</u>				

**THIS AGREEMENT AND THE GOODS/SERVICES PROVIDED CONSTITUTE THE BASIS OF AND CREATE A LIEN. IF A PAYMENT FAILS TO CLEAR THE BANK THE UNDERSIGNED CUSTOMER WILL BE IN DEFAULT OF THIS AGREEMENT. NO FURTHER NOTICE IS REQUIRED TO PERFECT THE LIEN IN THE EVENT OF DEFAULT. THE UNDERSIGNED HEREBY AGREES TO THE LIEN AND UNDERSTANDS THAT THE PRODUCT AND/OR GOODS MAY BE REPOSSESSED INCLUDING THE VEHICLE OR ITEM THEY ARE ATTACHED TO OR INTEGRATED INTO AS THE RESULT OF DEFAULT. THE UNDERSIGNED CUSTOMER AGREES TO ALL TERMS AND CONDITIONS CONTAINED HEREIN. FURTHERMORE, CUSTOMER SHALL NOT RESIST REPOSSESSION IN THE EVENT OF DEFAULT.**

John Smith  
Customer/Account Owner Signature

Mike Jefferson  
Signature of authorized Merchant representative

**SEE REVERSE SIDE**

VER IV - 20100909



A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 10 - Customer Agreement

Mr. Merchant, this process could not be any easier. With modern technology we can now access a customers checking account information in a matter of seconds. Once you have verified the customers income (ability to pay) verified that the checking account qualifies (bank imprinted checks and no starter checks) and the identification is valid, your customer can now apply for EPS90 EZ Payment Plan. Once the customers check is put into the system, the system takes about 10 seconds to verify the account for bad check activity and for the minimum balance requirement. If the customer qualifies, the system will generate an approval ticket. Once you have that, you and your customer can now determine the payment plan, check amounts and payment dates. Most people like to pay in 4 or 5 payments. The average transactions we see are between \$500 and \$1500 paid in 4 to 8 weeks with as many checks. However the program is very flexible to accommodate customer individual needs. We encourage you to set the down payment bar to cover your hard cost and take the mark up over the payment plan, building nice receivables as the checks will begin to overlap. This simple one page agreement between you and your customer sets the ground rules and lets you detail the payment plan for your customer so he knows when the checks are going to be debited from their checking account. Please take note of the language letting the customer know that he has obligations under the payment plan and must live up to his end of the bargain. We guarantee the customers checks against NSF. Once approved, if his check is NSF, EPS90 pays the value of the check, less our fee of course, and we will go after the check writer. Your funds are GUARANTEED! If the customer defaults on hard goods, there is a lien and it could be repossessed and all monies paid would be forfeit. It's a simple agreement but it's legal and binding.

## Our Reasoning

In this slide you should talk about how EPS90 stops a bad check writer within 10 seconds of scanning the first check through the imager. You want to touch down on how it checks against the country's largest negative check file which feeds off of all major retailers such as, Target, Best Buy, and Wal-Mart. Then you talk about how EPS90 checks to see that there are funds in the bank account. Now you talk about the program averages of 4 to 8 checks as well as payment, and they usually range from \$500 to \$1500. Now you want to start talking about the merchant getting his hard costs up front in the first check the day of the deal because ultimately the merchant is the decision maker. Here talk about how we guarantee all checks against NSF's. Last of all you talk about how EPS can and will repossess the goods if their customer defaults.



A Leader In The Payment Industry  
Let Us Show You The Way

## It's Also The Perfect Advertisement Tool

- Integrate it with your marketing material
- Place it on banners, brochures, & websites
- We offer a \$150 marketing package with take ones, a stand, and 5<sup>ft</sup> x 3<sup>ft</sup> banner



**Increase Your  
Customer Traffic  
Today**

**90 Day EZ Payment Plan  
No Credit Check**





A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 11 - Advertisement or Implementation

Mr. Merchant, when you start to advertise the EPS90 EZ Payment Plan with the banners on the building and your website, in your newspaper, radio and television ads, on your service vehicles, on your countertop and in your reception area with professional quality 5 color brochures and especially when you and your staff simply tell your customers and prospects that you now offer the EPS90 EZ Payment Plan: "have a job and a checking account and a drivers license? You're probably qualified...money's not a problem here! Come on in and let's do business!" You know that your door will start swinging and your phone will start ringing and your bottom line will get better! And you would like that, wouldn't you Mr. Merchant?

## Our Reasoning

In this slide you are teaching the merchant how we are going to help him implement the program because these merchants are not marketing masters. So you tell him all the ways he can advertise and you tell him about the marketing package that he will get from us which consists of 50-5 color brochures with a take one stand and an 8ft by 3ft banner which he will receive shortly after he starts. Really express to the merchant how he will now have a new way to target a customer he never even thought about.

## Rapid Advance! When Your Bank Says No, We Can Help

• An easy 3 minute application

• Convert future credit card sales  
into cash right now

• Over 80% approval rate and  
cash within 10 days

• Up to a \$200,000 depending on  
your business needs

• Requires 4 months of previous  
processing statements

**3 Minute Merchant Application**  
Fax to **877.213.4889**

**RapidAdvance, LLC**  
7316 Wisconsin Avenue, Suite 450  
Bethesda, MD 20814  
Phone: 240.514.2000

**RAPID ADVANCE**

Merchant Information		Principal Owner Information		Principal Owner Information	
Legal Business Name	DBA Name	Social Security Number	Social Security Number	Principal Owner Name	Principal Owner Name
Street Address	% Ownership	Date of Birth (00/00/0000)	Date of Birth (00/00/0000)	Home Street Address	Home Street Address
City	Federal Tax ID Number (9 Digits)	% Ownership?	% Ownership?	City	City
State Zip	Intended Use of Cash Advance	How long at home address?	How long at previous address?	State Zip	State Zip
Business Phone	Requested Amount	Estimated Current Annual Income	Estimated Current Annual Income	Home Phone	Home Phone
Business Fax	Email	Name of Bank (Personal)	Name of Bank (Personal)	Mobile Phone	Mobile Phone
		Is your business for sale? <input type="checkbox"/> yes <input type="checkbox"/> no		Is your business for sale? <input type="checkbox"/> yes <input type="checkbox"/> no	
		Have you had a previous cash advance? <input type="checkbox"/> yes <input type="checkbox"/> no		Have you ever filed for bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no	
				Any federal or state tax liens?	

**Credit Card Processor Information**

Current Processor	Number of Terminals at Location
Merchant Account Number	Time with Current Processor
Terminal Type	Average Monthly Volume – Visa/MC

Please fax the following along with your application:  
Last Four Months of Visa/MasterCard Statements

▼ FOR PARTNER USE ONLY ▼ FOR PARTNER USE ONLY ▼ FOR PARTNER USE ONLY ▼

Merchant ID	Partner Name/ID
Partner Sales Person Name	Partner Phone

Rev. 8.15.07

## Slide 12 - Rapid advance

Mr. Merchant one last program that EPS uses to help businesses is our Rapid Cash Advance program. Our Rapid Cash program gives you easy access to up to 50% more money than the bank's lending. There is a free application with an 80% approval rate, and this loan may be used for any business purpose. All we need to do is get 4 months previous statements to submit with the one page application to get you pre-qualified within 24 hours, once your business qualifies you will be funded within 10 business days without having to give any collateral. We have very flexible payment options what we do is just take a portion back out of your monthly processing just depending on how quick you would like to pay 3, 6, 9, or 12 month plans.

## Our Reasoning

Right now the economy is down 20-40% depending on location. You need to capitalize in their time of need, by going back and relating this loan to the advertisement might have told you they wanted to do or at least hold them over until next quarter. Also some merchants have to buy into promotions such as hair salons; these promotions are C.O.D. and if you don't have the money they are no longer part of the franchise. Now you need to explain how easy it is to apply and offer to fill out the 1 page application.



A Leader In The Payment Industry  
Let Us Show You The Way

## EPS Goes Beyond Brick And Mortar With Mobile Solutions

- We offer mobile payment solutions
- Accept payments anywhere cellular service is available
- EPS offers the newest in point of sale solutions



## Slide 13 - Systems

"

There are many configurations available for you Mr. Merchant depending on how you need to process. Our typical setup which consists of our Elite 2 terminal and an RDM 6014 check imager is the fastest way to process an EPS90 deal because all you do is run the checks through the imager. It is also the most secure way to do the transaction because the imager will magnetically pull the account number and routing number and we will also get a digital image of each check which we hold off in cyberspace until we reach the date on the check, at which that point we debit the money out of your customer's account and put it in your account. If the money is not there we pay you Mr. Merchant the money you were expecting on either the 10th or the 25th, and now we go after your customer who now owes us.

"

Mr. Merchant we also have the ability to turn your blackberry, iPhone, and/ or Droid phones into terminals where you can swipe the card, print the receipt and get the retail rate. We can also provide you Mr. Merchant with authorize.net or USA Epay to enable you to run your transactions over your internet connection.

## Our Reasoning

What you are doing here is pitching the lease by telling the merchant that this is the most secure way to process his deals which also leaves less room for error. Then you are telling him what the proprietary terminals will do when he does a transaction and then what happens if the money is not here. You will now touch on our mobile processing with the merchants who will be out in the field selling or going to trade shows, (Mary Kay, Avon, Pampered chef, etc.)The most important thing you are talking about is getting the retail rate by actually swiping the card instead of keying it in and being charged more. The last thing you will touch on is our internet gateway processing which will enable the merchant to process on anything with an internet connection. If he decides to go with this option always sell a magnetic card reader so the merchant can get the qualified cheaper rate.

## EPS's 10% Threshold Policy

- Protects merchants & EPS from too many bad checks
- Merchants need to verify customer info
- Follow the guidelines & this will not be an issue



## Slide 14 - 10% Threshold

“ The purpose of the threshold is to protect the merchant and EPS90 from taking too many bad checks. The merchant must ensure that the customer has the necessary information and documentation to effect the guarantee. The threshold prevents the unscrupulous merchant from writing fraudulent transactions with friends and family to steal from EPS90 and its affiliates. The threshold can and will fluctuate throughout the course of the month as transactions are done. This will assist in keeping breakage to a minimum and allow the merchant to have a little buffer, as his volume increases the percentage of bad checks will decrease and the guarantee is back on all approved checks.

It is to the merchant's advantage to verify every point on the merchant/ customer agreement. The customer might present last week's pay stub from the Home Depot. The merchant should take a minute to call the employer to make sure it wasn't his last paycheck because he was fired or laid off. If the checkbook being presented looks suspicious in any way, the merchant should call the bank to confirm the accounts status. They won't give a balance but they will tell you if the account is valid or not. The merchant should verify the customer's phone numbers. If the merchant does his part he will help eliminate problems with the process and allow the merchant to offer payments to his qualified customers and generate more revenue. Considering that MC/VS will terminate a merchant if his fraudulent transactions exceed one half of one percent- EPS90 merchants have twenty times more coverage at the 10 percent threshold. Mr. Merchant, you and I both know you've never taken more than 10 percent bad checks since you been open. If the merchant follows the guidelines of the program your checks are guaranteed and the percentage of bad checks will not be over 10 percent.

## Our Reasoning

This slide you are talking to the merchant and letting him know that they need to verify the customer's info. By making sure that the customer is employed, has the qualified checking account and the proper identification, call the reference given and verify that everything is true. By doing this you'll never be over the threshold. We allow 20 times more leeway and a bad transaction than Master Card/ Visa.

## Payment Options

### CASH

\$3995<sup>00</sup> Today



\$320 Registration/Encryption Fee

\$150 Marketing Package (Banner & Brochures)

### LEASE

\$99<sup>90</sup> x 48 Months

\$133<sup>20</sup> x 36 Months

\$199<sup>80</sup> x 24 Months

### We Also Need

Voided Check

Bank Card Statement

Business License

Any Questions Before We Get Started With Paperwork?



A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 15 - Payment Options

“ You have two options on acquiring the EPS 90 system. There is a leasing program available for merchants whose credit qualifies. Lease terms are \$199.80 for 24 months, \$133.20 for 36 months or \$99.90 for 48 months. There are no prepayment penalties and the lease is 100% tax deductible under Sec. 179. The lease is assignable. The lease has a fair market buy out not to exceed 10 % of the fair market price. Or, you can pay cash at \$3,900.00 and save about \$890.00 off of the lease. Considering the low interest rates paid by most banks, money market accounts, certificates of deposit etc. a lot of merchants are paying cash for the system because they can make a much better ROI in their business offering terms to their customers to buy their products and services, 100 times the return of the same money in an account at the bank.

## Our Reasoning

In this slide you give them their options by assuming the sale; you re-visit the 4 benefits of a lease, and then transition into the cash option of \$3,995.00 which will save the merchant \$820.00. When you transition into the cash option you want to stand your ground at \$3900 firm, if he seems like he can't afford this in one payment you then call the T.O. number (303-819-4163) and let us close the merchant.

## Lost & Gained

Customer lost per wk/mo \_\_\_\_\_

+

Customer gained per wk/mo \_\_\_\_\_

x

Average ticket \$ \_\_\_\_\_

=

Amount missing per wk/mo \$ \_\_\_\_\_

Amount missing per month \$ \_\_\_\_\_ - \$124<sup>85</sup>

= \_\_\_\_\_

Potential addition monthly

## Money Out

\$99<sup>90</sup> Per month x 48 months

+

\$10<sup>00</sup> Statement fee

+

\$14<sup>95</sup> FMP Warranty

=

\$124<sup>85</sup> Per month investment



A Leader In The Payment Industry  
Let Us Show You The Way

## Slide 16 - \$ Lost/ \$ Found

Now Mr. Merchant I can tell by the way you are looking at me you can think of several customers which you would have sold if you had EPS90 available for them. Not having terms available cost you in lost sales and lost referrals. With your average sale at \$1,000.00 you've lost many thousands of dollars in potential revenue in the last couple of weeks/months. EPS90 would have saved that business for you. You have lost sales because you didn't have EPS90 EZ Payment Plan to offer that customer. Now Mr. Merchant, there is one more aspect of EPS90 EZ Pay Plan I would like to cover and that is the marketing of the program. With the advertising programs you are currently using, I'm sure you'll agree that if we put up the banners on the building, on the website, on the sales counter, on the service vehicles, when people call for prices or estimates you'll tell the customer that you accept all major credit cards, you accept their personal checks and you also have available the EPS90 EZ Payment Plan. If you have a job you're probably qualified so money is not a problem here. Now with the thousands of credit challenged people now seeing your ad, they will start to respond because THEY NEED TERMS AND YOU NOW OFFER TERMS, YOUR DOOR STARTS SWINGING AND THE PHONE STARTS RINGING and the bottom line gets better and better. If EPS90 saved a couple of the people who came in and walked out over cash and credit differences and if by going after the half of Americans who need terms, you'll pick up a couple of NEW customers every month. Would you agree that with this Program, if advertised properly, would help you find new customers, right? Now Mr. Merchant your average ticket is \$1,000 and we save 2 and we find 2 new that's \$4,000 in new business. Do that for the year and you picked up almost \$50k in new business due to your EPS90 plan. (Use the form)

Here is what it will cost you. First you will need the EPS90 Elite II credit card machine and the RDM6014 check IMAGER. This is new technology with the fastest modem, and largest memory cache and imaging capabilities. You can purchase the system for cash or what the bank has done is put together a friendly affordable 48 month lease. Now this is a true lease and it is a serviceable contract allowing you to write off 100% of the total expense and with Section 179 of the IRS code you can actually deduct the total value of the lease in the first year and then depreciate the equipment after that, your accountant will love you. At the end of the lease you will receive a letter from the leasing company giving you the option to buy out the lease for Fair Market Value not to exceed 10 percent of the fair market price. Bear in mind, the leasing company does not want the equipment back so most times you can negotiate a very reasonable buyout. However, what most of the merchants are doing is prepaying the lease. You can buy it out with no pre-payment penalties. Set aside some of the new profits and the extra points you add on to the transactions and you'll probably buy it out in 18 to 20 months or less. So in reality the lease is only as long as you want it to be. Consider this, start with the lease. Write the total lease off in the first year using Section 179 and then buy it out with profit from the system.



A Leader In The Payment Industry  
Let Us Show You The Way

## Good News / Bad News Close

After you do your recap and have gone over all of the positive aspects of the EPS 90 EZ Payment Plan, you've re-iterated all of the advantages to the merchant; you've done your money in, money out and reduced the price to the absolute ridiculous. So now Mr. Merchant I have some good news and some bad news for you. Well the good news for you is that you can't buy this today and the bad news for me is that I cannot sell it to you. The ultimate decision is up to the bank on whether or not they approve you for the program. Quite frankly, I wouldn't have gotten out of my car and wasted one minute of your precious time, or mine, if I didn't know and feel in my heart that this program would work for you. So let's get your application to the bank, I'll get you approved and then I'll come back out so we can cross all of our T's and dot all of our I's and then we're going to make a decision to move forward. I'll install the system, train you and your staff on how to do the transaction, and you'll start to see new business almost immediately. OK What I need from you is a voided check from the account that you would want your funds to be deposited into, a copy of your business license and the last month's credit card processing statement. If EPS cannot meet or beat your current rate, you will receive your processing FREE FOR ONE YEAR!! So go get the required information and I'll get started on your application, what's your social security number...\*(assume the sale).

## Our Reasoning

On this slide what you are doing is assuming that you have the merchant sold. Now you do the good news bad news take away on the merchant so that you get the application completely filled out. If you are missing information the deal will not get through, we need last month's processing statement, a copy of their business license, and most importantly the voided check from the account in which they want their money debited into. The reason you do this is to show this merchant how serious you are about JUST getting him approved then you will come back and finalize everything as soon as you hear back from the bank. Now you want to reiterate the fact that we also want to analyze his credit card statements so that when we come back we can show him the savings he will receive with us and if we can't beat his rates we will give him free processing for a year.



A Leader In The Payment Industry  
Let Us Show You The Way

## How to do a T.O.

When calling in for a T.O., It should only be after you have fully pitched the merchant using the money lost/money found, and the 4 benefits of a lease. Go in for the close. The merchant might say yes or he might say no or I've got to think about it. Ideally, you want to isolate the objection or objections prior to calling for the T/O. This will give a better knowledge of what must be done to close the deal. After that, the first thing you want to do is use the merchant's phone. When you call in you want to act like getting corporate on the phone is a big deal because of how busy we are. You also want to make him feel like he is lucky to talk to us once you have us on the phone you want to talk about his business, you want to SELL US on his business. Like how long it's been there, who his competition is, how does he advertise...etc.? Re-iterate all of the benefits that the merchant liked. We will ask you a series of questions like; is the lease a problem? Did you give him a cash price? Does he see the value in EPS 90? Does he have much uncollected debt? How does he advertise? Is the merchant well known in his area? Once we at EPS have established the ground we need, we will then get on the phone with the merchant and rebuttal to all of their objections and close the deal. The last thing, you want to do is reserve a temporary merchant I.D. Number and write it on the deal and we will use it to expedite that merchant.

Maybe something like this...

"Hi boss, this is Mike Mabel and I'm speaking to Bob Smith, Bob is the owner and sole decision maker for the business. Bob has a great business, he's been here for 18 years and hopes to be here for another 10 years at least, isn't that right Bob?, Bob has accepted credit cards since he opened and Bob did share with me that he's had business walk out the door over cash and credit differences and agreed that he could get some of that business back if he has EPS90. Bob owns his equipment and I was hoping you could explain the buyback program to BOB so we can get him the best deal. Bob mentioned that if we can get the price down some we can do business today." Create a scenario where if we solve the problem, we get the deal.



A Leader In The Payment Industry  
Let Us Show You The Way

## Recap

"

Now Mr. Merchant I would like to recap what we have covered so far... As I mentioned EPS is a multi-million dollar nationwide corporation in business over 20 years. We are A rated with the Better Business Bureau and service over 50,000 merchants for their credit card processing and over 30,000 merchants for their check processing. EPS does over \$100,000,000.00 in credit cards and tens of millions in checks every month. EPS has award winning customer service and technical support with 24/7/365 live answer calls with English speaking reps.

"

Now, referring back to the Bank Eligibility Survey, you stated you were here for the long haul and we want long term relationships with our merchants. You expressed concern over the economy, that you've seen a decline in your bottom line due to the fact that the door doesn't swing and the phone doesn't ring like it used to before the downturn in the economy. You know that you've lost money over the last couple of years and said you'd be willing to let me help you implement EPS90 into your marketing and advertising through banners, signs, stickers, buttons, radio, newspaper, television and the internet.

You know that over one half of American consumers are credit challenged and don't have a lot of cash or want to hang on to what they do have. You know that by offering easy terms to these folks they will have the opportunity to do business with you TODAY. You know if they walk out the door you'll never see them again. By offering EPS90 EZ Payment Plan you eliminate the "I can't afford it" and the "we'll get back to you." You know you'll get more traffic through the door and close more business. When you tell the consumer that you have EPS90 EZ Payment Plan, you'll get stood up less and you won't walk in to a hornet's nest of tension because the customer has been arguing with their spouse. You won't see people vapor lock and turn red in the face when you give them your price; they'll ask you to tell them about the EZ Payment Plan because they really do want your product or service.

We have spent millions of dollars and thousands of man hours in research and development to put EPS 90 EZ Payment Plan in the marketplace. Our "Complete Payment Solution" provides you with all available revenue streams. EPS has developed an effective method of incorporating credit, debit, single check conversion and your EZ Payment Plan all in one system. With your 'Complete Payment Solution" you will have the most competitive rates, the best customer service 24-7-365 with live English speaking reps. The "Complete Payment Solution" gives you the advantage over your competition by allowing you to provide your customers and their customers with more options on paying. The easier you make it for people to do business with you, more people will do business with you!



A Leader In The Payment Industry  
Let Us Show You The Way

## Recap

Now Mr. Merchant, we talked about our affiliations with Target, Costco, Sam's Club, BJ's, Wal-Mart, the largest department stores, the grocery store chains nationwide, the check guarantee companies, ours included and how every bad check written every day in America is deposited into the nation's largest "negative check file". If the customer has a bad check anywhere in the country, up to midnight the night before, the system will decline the transaction. If there is less than the EPS90 minimum balance requirement, the system will decline the transaction, protecting you and us. Once the customers check is approved, you can set up the payment plan and can do business with the customer TODAY! Your funds are guaranteed, you have no risk. Just make sure you verify the customer's job, make sure the checks are prepared properly and their ID is current and valid. EPS90 will do the rest and you'll never have a problem with the threshold.

In conclusion, we covered the nice benefits of the friendly affordable 48 month lease where you can deduct 100% of the cost in the 1st year with section 179. You get a fair market buyout at the end if you do go that long. You can prepay the lease at any time with no penalties. You can assign the equipment if you sell the business. You see how you can generate additional income from the points you're allowed and are encouraged to add on to each transaction which will actually pay the entire cost of the system in addition to covering other overhead within the business. You said you loved the benefits.

So, Mr. Merchant let me ask you a few simple questions.

1. Do you like what I've shown you today?
2. Do you see how this could help you close more customers and sell more products? In other words "Could you Use it"?
3. Would \$3.00 a day be affordable?
4. Well then let's do some business today.