



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!



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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



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?

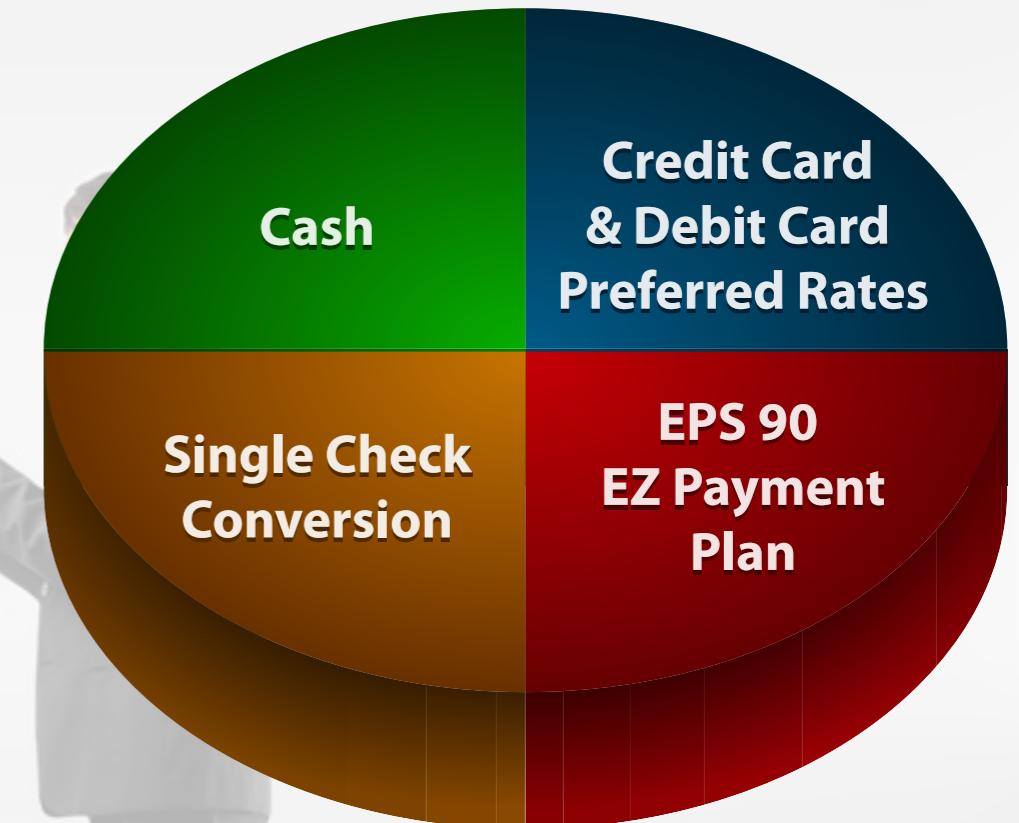
Why Customers Are Not Buying & Known Industry Stats

- 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**

EPS 90: Our Complete Payment Solution

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



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



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

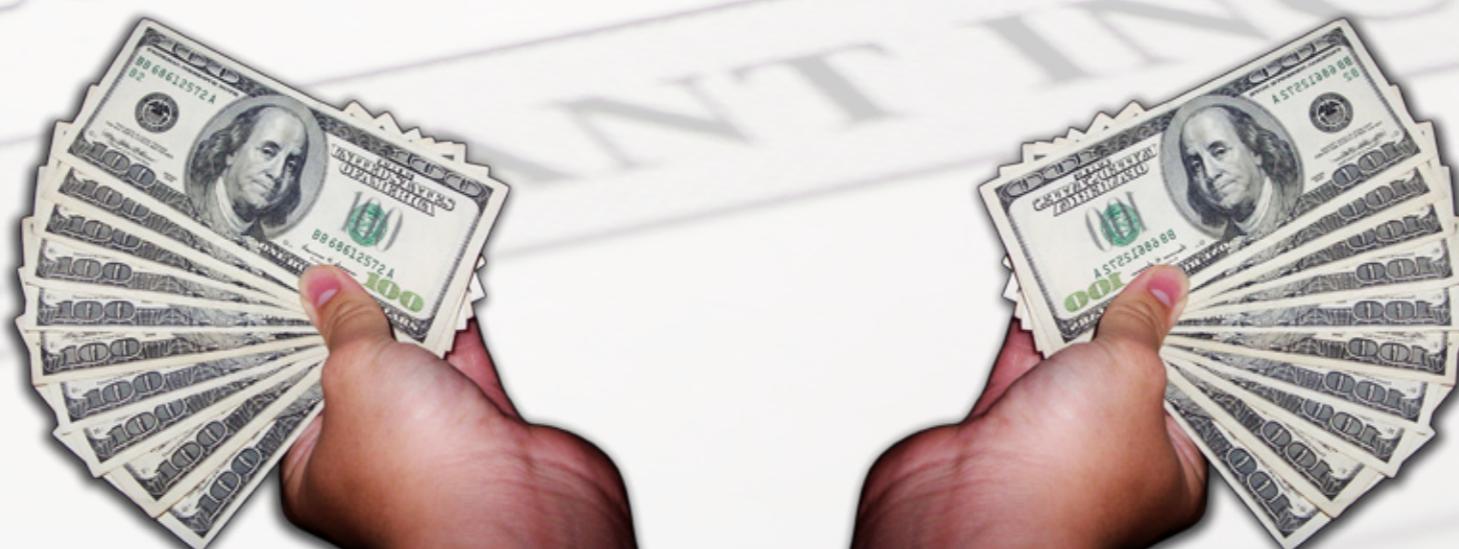


We Take
The Risk

Approval In 10
Seconds Or Less

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





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%



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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.

ABC Company
Current Employer Name

John Smith (513) 568-2535
Customer name Home Phone

19862 Parker, Cincinnati OH 45219
Home Address, City, State Zip

James Smith (513) 154-5416
Name of Relative NOT living with Customer Phone Number

SC598139 OH 468-21 2158
D/L # State of Issue Social Security Number
(ATTACH A COPY OF CURRENT D/L - REQUIRED FOR PROGRAM ACCEPTANCE)

55646 Wheeler, Cincinnati OH 45219
Address, City, State Zip

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



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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^{ft} x 3^{ft} banner



**Increase Your
Customer Traffic
Today**

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



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			
Legal Business Name	DBA Name	Estimated Total Monthly Sales	Time Remaining on Site Lease/Mort.
Street Address	% Ownership	Type of Business	
City	Federal Tax ID Number (9 Digits)	Years in Business	
State Zip	Intended Use of Cash Advance	Number of Locations	Landlord/Agent Name
Business Phone	Requested Amount	Is your business for sale?	Landlord/Agent Phone
Business Fax	Email	yes <input type="checkbox"/> no <input type="checkbox"/>	Name of bank (Business)
		yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
		Have you ever filed for bankruptcy?	Has your business had a previous cash advance?
		yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
			Any federal or state tax liens?

Principal Owner Information			
Principal Owner Name	Social Security Number	Principal Owner Name	Social Security Number
Home Street Address	Date of Birth (00/00/0000)	Home Street Address	Date of Birth (00/00/0000)
City	% Ownership?	City	% Ownership?
State Zip	How long at home address?	State Zip	How long at home address?
Home Phone	How long at previous address?	Home Phone	How long at previous address?
Mobile Phone	Estimated Current Annual Income	Mobile Phone	Estimated Current Annual Income
	Name of Bank (Personal)		Name of Bank (Personal)

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



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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



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



Payment Options

CASH

\$3995⁰⁰ Today



\$320 Registration/Encryption Fee

\$150 Marketing Package (Banner & Brochures)

LEASE

\$99⁹⁰ x 48 Months

\$133²⁰ x 36 Months

\$199⁸⁰ x 24 Months

We Also Need

Voided Check

Bank Card Statement

Business License

Any Questions Before We Get Started With Paperwork?

Lost & Gained

Customer lost per wk/mo _____

+

Customer gained per wk/mo _____

x

Average ticket \$ _____

=

Amount missing per wk/mo \$ _____

Amount missing per month \$ _____ - \$124⁸⁵

= _____

Potential addition monthly

Money Out

\$99⁹⁰ Per month x 48 months

+

\$10⁰⁰ Statement fee

+

\$14⁹⁵ FMP Warranty

=

\$124⁸⁵ Per month investment