

PRIORITY NAMED INDEPENDENT SALES ORGANIZATION OF THE YEAR

AWARDED BY THE ELECTRONIC TRANSACTION
ASSOCIATION FOR ACHIEVEMENTS AND
CONTRIBUTIONS TO THE PAYMENTS INDUSTRY

[LEARN MORE »](#)



WASHINGTON, DC (May 1, 2013) - The Electronic Transactions Association (ETA), the trade association of the global electronic payments industry, today opens the 2013 ETA Annual Meeting & Expo in New Orleans, welcoming a record number of exhibitors and attendees at the industry's largest trade show. ETA also announced the winners of the 2013 ETA Star Awards, which recognize achievements in and contributions to the industry.

ETA's 2013 Annual Meeting & Expo features more than 200 exhibitors across 150,000 square feet of floor space at the state-of-the-art Ernest N. Morial Convention Center in the heart of New Orleans. More than 3,000 CEOs, investors, payment professionals and members of the media representing the entire electronic payments ecosystem are gathered to conduct business, strategize, unveil new products and network.

"The 2013 ETA Annual Meeting & Expo opens as the largest in ETA's history, and is now clearly the best place to do business in the electronic transactions industry," said Jason Oxman, CEO of ETA. "The caliber and scope of exhibitors highlights the rapid pace of innovation in our industry and the unique role that ETA plays. We're proud to be at the center of this growth."

ETA also announced the winners of its 2013 ETA Star Awards, which recognize and showcase individuals and companies that have made a significant difference in the payments industry, whether through innovation, business practices or contributions to the association. Winners include:

- **Distinguished Payments Professional:** Diane Offereins, executive vice president, payment services, Discover Financial
- **Committee of the Year:** Mobile Payments
- **Committee Volunteer of the Year:** Curt Hensley, founder and CEO, Impact Payments Recruiting
- **Member of the Year:** Deana Rich, founder and president, Rich Consulting
- **Business Partner of the Year:** Discover Financial
- **ISO of the Year:** Priority Payment Systems
- **Technology Innovation Award:** ShopKeep POS



MERCHANT SERVICES

Look to Priority for consumer-inspired products, leading edge solutions and world-class customer service.



THE PRIORITY CHOICE

Priority Payment Systems is your source for advanced payment technologies, strategic solutions, competitive pricing and world-class customer service that will make your sales process more efficient and more profitable.

SOLUTIONS CUSTOMIZED TO SUIT YOUR BUSINESS

- Cloud-Based Point of Sale System for Access to All Your Data from Anywhere
- Integrated Point of Sale, Inventory, Payment Processing and Loyalty Programs
- Handheld Check Out for In-Store Transactions within WiFi Range
- Mobile App to Process Sales from Anywhere via Your Data Plan
- Ability to Manage Multiple Locations
- Online Payment Options

WITH FAST, ACCURATE TRANSACTIONS, PRIORITY DELIVERS:

- Strategic Solutions to Improve Your Business
- Lower Rates on Bank Card Processing
- World-Class Customer Service Standards
- Free Web Tools for Easy Account Management
- Extensive Industry Experience



Next Generation Bank Card Solutions™



YOUR BUSINESS IS OUR PRIORITY

WE PUT YOU ON THE LEADING EDGE

AT PRIORITY, we're constantly developing ways to provide the technologies you need to give your business the competitive advantage. From our sophisticated, online account management tools to our full-featured, cloud-based point of sale system, Priority gives you the leading edge solutions that make your business more efficient and help you build client relationships.

ENHANCING VALUE

We're confident we can improve the services and cost efficiency of your payment processing activities. Call today for a free comparison with your current bank card processing services and rates! We'll work with you to find the most cost effective strategies and help you make the best decisions for growing your business. If you're already in a contract, we can help you negotiate a switch.

DEPEND ON OUR WORLD-CLASS CUSTOMER SERVICE

When you have a question, you need it answered fast. In your business, lost time can mean lost sales. That's why we set a "4 Rings and Resolve" standard: your call will be answered within four rings, not by a machine, but by a representative qualified to assist with your request. Personal, dedicated service is always our goal at Priority.

PUT OUR KNOWLEDGE TO WORK FOR YOU

Priority was founded by an elite team of executives with deep industry experience in the bank card industry. Their goal was to create a company that would raise the standard of service and value to merchants and speed the pace of innovation in the industry. The result is Priority Payment Systems: a team of dedicated professionals who work every day to prove that Your Business is Our Priority.

YOUR BUSINESS IS OUR PRIORITY. The combination of consumer-inspired products, world-class customer service and competitive pricing has made Priority the clear choice of today's efficiency driven merchants. Find out how we can make your sales process more effective and more profitable.

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DID YOU KNOW...



Priority Payment Systems is now a Servicing Agent of American Express

This certification has been achieved by only a select few other major processing platforms and now allows Priority to offer the American Express OnePoint to merchants.



What are the merchant benefits of the American Express OnePoint program?

- **Speed of Pay** - Merchants will now receive funding for American Express transactions along with Visa, MasterCard and Discover transactions. This may mean faster payment for American Express sales.
- **Single Statement** - The discount fees for American Express transactions will be included in the overall fees on the merchant statement. No more waiting for multiple statements before a merchant can do their monthly reconciliation.
- **Servicing** - Merchants will now have a single point of contact for all customer service related questions.

Who qualifies for the American Express OnePoint program?

- All new merchant applications with or without an existing SE #
- Merchants estimated to have less than \$500,000 annually in American Express charge volume
- The same approved industries as the American Express ESA program (Franchise businesses and government entities are not eligible for OnePoint.)
- Merchants located in the 50 U.S. states



Savings of
25%-40%

DURBIN DOLLARS

How will your business spend yours? More importantly, what does this mean to your business?



The Durbin Amendment has been making news headlines since its adoption and passing in conjunction with the Dodd-Frank Wall Street Reform Act. Last week, the Federal Reserve Board (the Fed) announced debit card processing caps and network exclusivity rules that will go into effect October 1, 2011. Currently, the rules do not differentiate between signature and PIN debit. This means that check cards, whether used as a Visa/MasterCard signature transaction or a PIN transaction, are subject to the same regulations.

Interchange will be capped at 0.05% and \$0.21 per transaction. Also, it has been indicated that issuers who are compliant with the Fed's fraud prevention standards may be allowed up to an additional \$0.01 per transaction, provided the Fed issues an additional rule. No word has come yet from debit card issuers or the networks advising how they plan to implement these changes, but we will keep you informed as new information becomes available.

Even though the Interchange Regulation has been passed; a lot of merchants will not see any savings at all. If you are processing with a provider that has you on an old pricing structure, then you will not see any difference. In this type of scenario the processor will see an increase in revenue for all Debit card transactions. Below is an example of how we will be able to help!!!

Transaction size	Their Pricing* (using a standard tiered rate of 1.59% and \$0.20 per transaction)	Priority Pricing (interchange pass through pricing)	Savings per transaction
\$25.00	\$0.60	\$0.45	\$0.15
\$30.00	\$0.68	\$0.47	\$0.21
\$50.00	\$1.00	\$0.54	\$0.46
\$100.00	\$1.79	\$0.71	\$1.08
\$250.00	\$4.18	\$1.24	\$2.94
\$500.00	\$8.15	\$2.11	\$6.04
\$1,000.00	\$16.10	\$3.86	\$12.24

* The following processors use this type of pricing: Worldpay, Sage, Heartland, Wells Fargo, IBC, Intuit, Innovative and many more.

If you have any questions regarding the Fed's decisions, please call us at 866-648-6449

www.ppsouth.com



INCREASE YOUR REVENUE OPPORTUNITIES WITH PAYMENT CARDS

INCREASE CUSTOMER SATISFACTION and improve your bottom line when you expand your payment options by accepting payment cards! Studies have shown customers prefer electronic payments*, and when you see how much money you can save through card acceptance, you will too. Let Priority Payment Systems and MasterCard® show you the benefits.

*MasterCard Recurring Payments 2005—
Consumer Awareness, Behavior & Attitude Research



WHAT CAN PAYMENT CARDS DO FOR YOUR PROPERTY MANAGEMENT FIRM?

- Improve customer service
- Increase customer satisfaction
- Lower your overhead for processing payments
- Free office staff for other tasks
- Improve days of sales outstanding (DSOs)
- Reduce late payments
- Reduce fraud (No more returned checks)



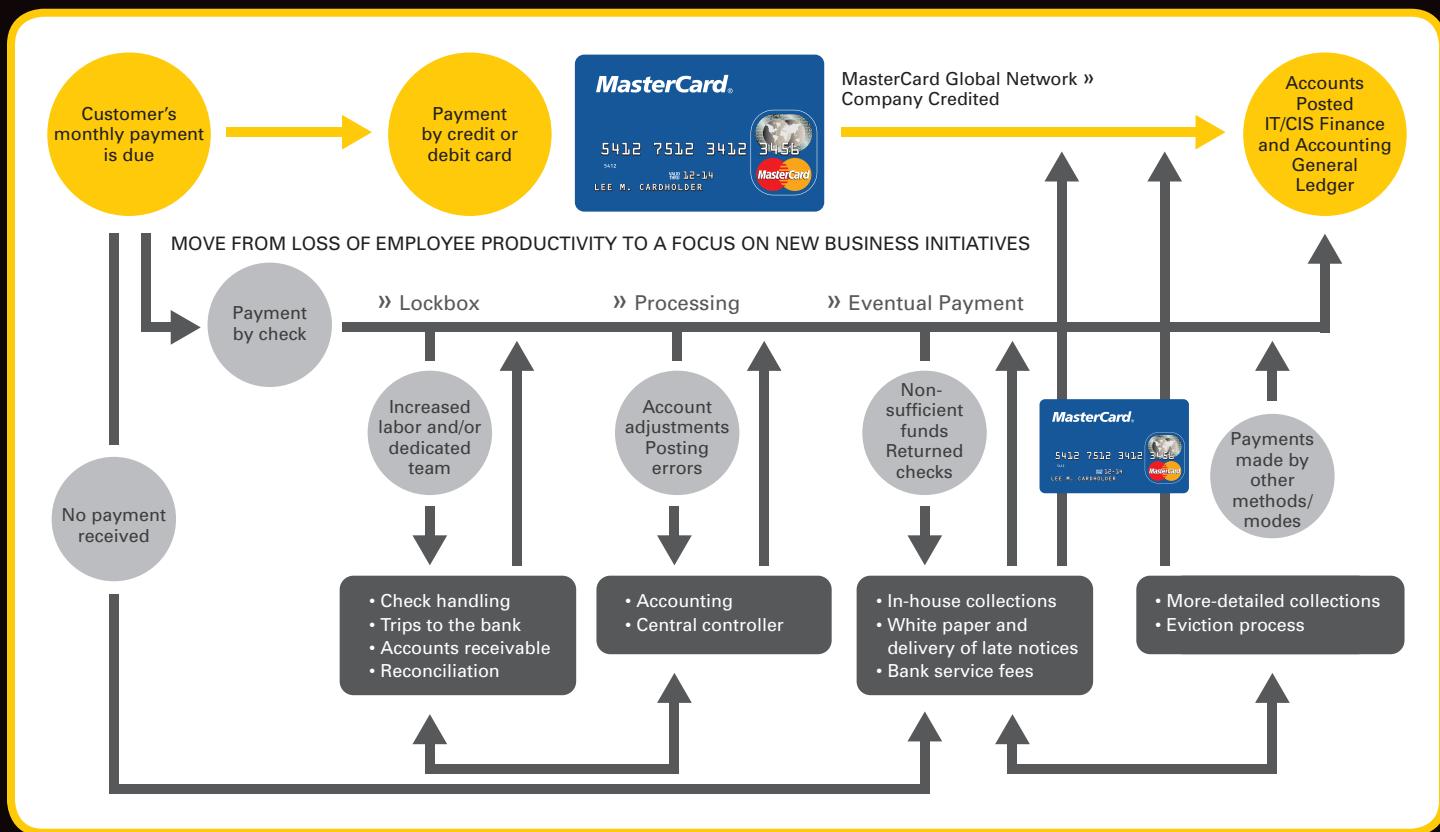


PAYMENT CARDS ARE MORE CONVENIENT for you and your customers. Offering payment via card is the fastest way to close a sale at the beginning of your contract and to reconcile ending balances when it's done.

With payment processing from Priority, your customers' card payments are guaranteed, secure and posted almost immediately, helping your cash flow and lowering your DSOs. Payment cards are faster and cost less to process than checks. Plus, there's less opportunity for error.

Priority has an MX™ Plan to fit your property management firm. MX Point of Sale lets you process payments on site on your iPhone, iPad or iPod Touch. It's easy to set up recurring payments, saving your customers late fees and you the hassle. Your customers will love the convenience, and you'll love the improvement in your bottom line!

Let Priority and MasterCard® show you how easy and affordable it is to accept cards. Talk with your Priority representative today!



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ENERGIZE YOUR REVENUE OPPORTUNITIES WITH PAYMENT CARDS

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* MasterCard Recurring Payments 2005—
Consumer Awareness, Behavior & Attitude Research



WHAT CAN PAYMENT CARDS DO FOR YOUR UTILITY COMPANY?

- Improve customer service
- Increase customer satisfaction
- Lower your overhead for processing payments
- Free office staff for other tasks
- Improve days of sales outstanding (DSOs)
- Reduce late payments
- Reduce fraud (No more returned checks)



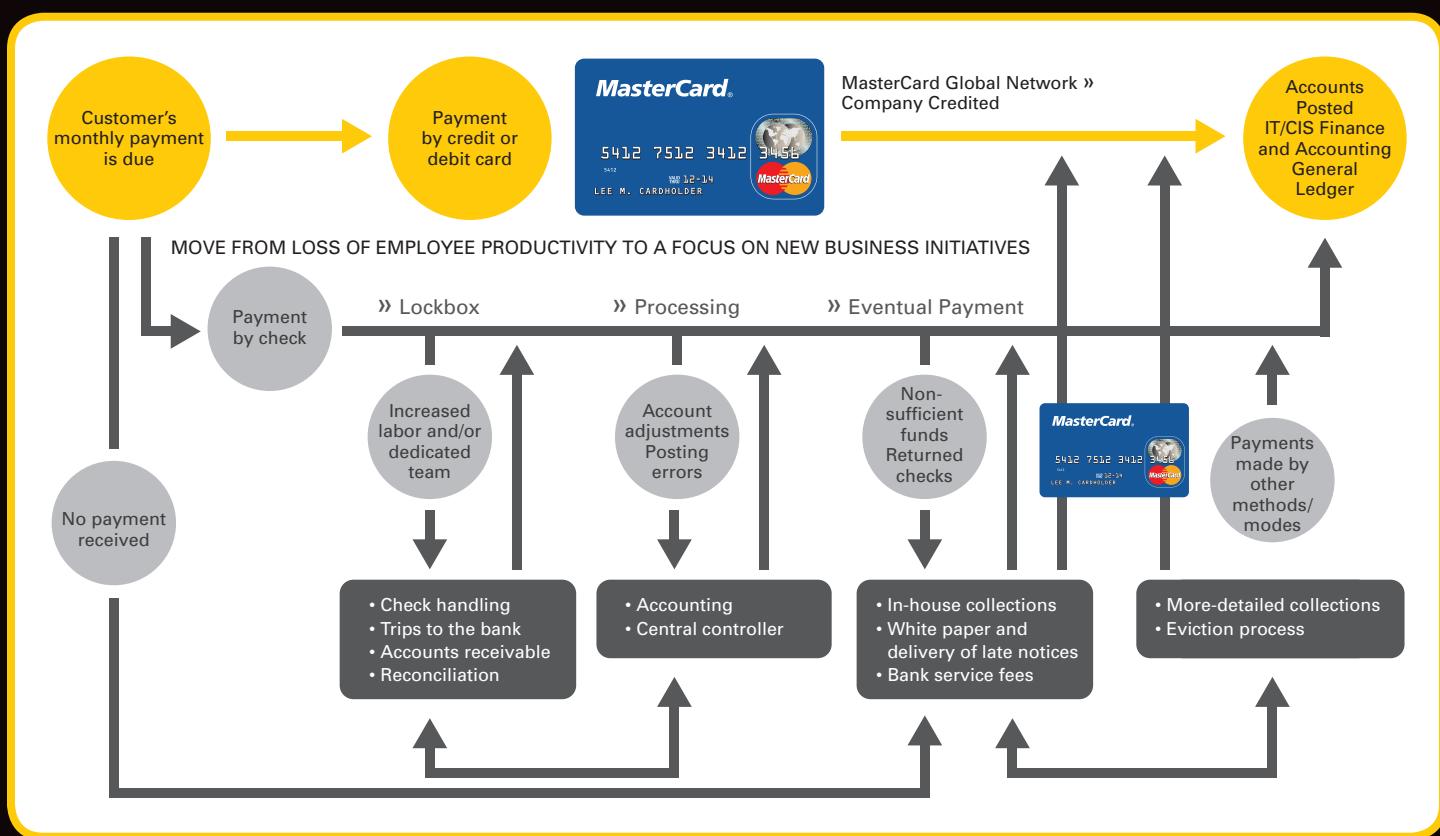


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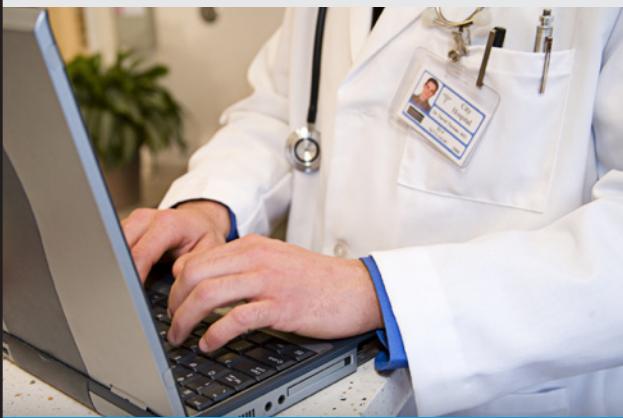


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SIMPLIFYING MEDICAL PAYMENTS FOR OUT-PATIENT HEALTHCARE



MEDPAY™ – THE COMPLETE MEDICAL PAYMENT SOLUTION

Priority MedPay™ is the industry's first patient-inspired solution, addressing the needs of providers and patients alike. Providers save on administrative costs, maximize revenue and are able to focus on what they do best, care for patients. Patients receive trusted billing information and convenient, modern payment options.

MEDPAY ACCELERATES PROVIDER CASH FLOW

- Facilitates collection of pre and post POC payments via web and mobile
- Automates payment reconciliation with practice management, billing and enterprise accounting
- Improves management of patient bad debt risks
- Facilitates flexible and convenient patient payment options

MEDPAY ENHANCED PAYMENT SOLUTIONS– COLLECT MORE, COLLECT FASTER

- Simple to implement
- Seamlessly integrates with existing systems (IT Agnostic)
- No upfront costs
- Provides immediate cost savings
- Helps accelerate collection rates at point of care and thereafter
- Helps reduce operating expenses

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POWERED
BY

PRIORITY
PAYMENT SYSTEMS®



PREFERRED
PARTNER

1.866.648.6449
WWW.PPSOUTH.COM

PRIORITY FUNDRAISING SOLUTIONS

A Division of Priority Payment Systems Dedicated to Fundraising Activities



THE PROJECT GIVE BACK PROGRAM

PROJECT GIVE BACK's revenue sharing programs provide a unique opportunity for your organization and your business donors. You get a new, ongoing revenue stream and your patrons get the advantage of great rates and service on bank card processing from Priority Payment Systems.

PROJECT GIVE BACK:

- **Provides new channel for fundraising efforts**
- **Delivers an ongoing, steady stream of contributions at no additional expense**
- **Outperforms other fundraising programs**
- **Ensures continued donations during challenging economic periods**
- **Extends the value you can provide to patrons and builds loyalty**
- **Effortless fundraising – we manage the program details**



FUNDRAISING SOLUTIONS FROM PRIORITY PAYMENT SYSTEMS



Next Generation Bank Card Solutions

PRIORITY FUNDRAISING SOLUTIONS

A Division of Priority Payment Systems Dedicated to Fundraising Activities



PARTNER WITH PRIORITY PAYMENT SYSTEMS

Priority enables merchants to accept all forms of payment and process the transactions with high levels of speed and accuracy. Whether it's a credit card, debit card, gift card, loyalty card or check conversion, Priority makes the process quick and easy. Our next generation solutions are designed to give our customers more control over their own businesses, and are delivered at competitive prices. We make bank card processing more efficient and productive to give our merchants the competitive advantage.

HOW PROJECT GIVE BACK WORKS

When you participate in Project Give Back with Priority, we will create a customized marketing plan designed to inform your patrons about the program. Once you approve the materials, we'll begin contacting your patrons to explain how we can reduce their bank card processing costs and improve their service while also directing a portion of the revenue to your organization.

For all referred business patrons from your organization that select Priority's bank card processing services, you will receive a percentage of the revenue on a monthly, recurring basis.

Project Give Back creates ongoing contributions and helps your business patrons at the same time.

FREQUENTLY ASKED QUESTIONS

1. What type of businesses can participate in the program?

Any business that accepts credit cards or checks as a form of payment for their products/services can participate.

2. What is the cost of the program?

Priority will develop and produce all marketing materials and sales activities. There is no cost to you or your merchant patrons for participation in Project Give Back.

3. How often will we receive contributions?

Your organization will receive donations on a monthly basis, approximately 30 days after the close of each month.

4. How will we know which of our patrons are contributing?

You can use our web-based account management tool at any time to monitor your patron accounts.

5. How much money will we receive?

That depends on the transaction volume of the participating merchants. The more bank card transactions they have, the more money you'll make.

PRIORITY FUNDRAISING SOLUTIONS

Priority Fundraising Solutions supports schools, foundations, non-profits and charities with a variety of options to help with fundraising and donor retention efforts:

- **Online Donor Management**
- **Event Point of Sale Solutions**
- **School Management Software**



START BOOSTING REVENUE FLOW WITH PROJECT GIVE BACK, CALL TODAY!



Interchange Genius

Business Name
Andrea's Mexican Restaurant

Merchant Name
Alejandro
Processing Month November '11
Business Type
Restaurant Low
Application Type
Restaurant

Proposed Pricing

Processing fee	0.43%
Auth fee	\$ 0.08
Monthly Service Fee	\$ 7.00
Industry Compliance fee	\$ 5.95
Terminal Fee	
MX Gateway fee	

Current Scenario



Volume	\$ 14,185.43	\$ 10,067.10	\$ 315.50	\$ 220.68	\$ 1,487.66
Transactions	1133	858	19	17	125
Average Ticket	\$ 12.52	\$ 11.73	\$ 16.61	\$ 12.98	\$ 11.90
Total Current Fees			\$ 1,058.86		

Current Effective Rate 4.03%

Interchange Analysis Information

~Interchange Fees	\$ 283.00	\$ 200.84	\$ 6.20	\$ 7.23	\$ 29.75
Processing Fees	\$ 151.64	\$ 111.93	\$ 2.88	\$ 1.36	\$ 25.00
Card Fees	\$ 434.64	\$ 312.77	\$ 9.07	\$ 8.59	\$ 54.75
Total New Fees			\$ 832.77		
New Effective Rate			3.17%		

Monthly Savings

\$ 226.09

Year 1 savings \$ 2,713.11
Year 2 savings \$ 5,426.21
Year 3 savings \$ 8,139.32

The Value of Partnering with Priority begins with:

- *Fair and Transparent Pricing.
- *Easy to read monthly statements.
- *One statement for all cards Visa, MasterCard, American Express and Discover.
- *Next Day funding for all card types.

If you have any questions about this proposal
please contact:

www.pssouth.com

PRIORITY PAYMENT SYSTEMS
P.O. BOX 246
ALPHARETTA, GA
30009-0246

PAGE 1

MONTH ENDING 11/30/12
10 PAGES IN THIS STATEMENT
7 31682

MERCHANT STATEMENT SUMMARY OF BANKCARD DEPOSITS

8566 2400 0500 01
MERCHANT NUMBER [REDACTED]

DDA/SAV/GL NR [REDACTED]

[REDACTED]
San Antonio TX 78227-2544

[REDACTED]
SAN ANTONIO TX 78227-2544

CUSTOMER SERVICE TEL #: 1-800-935-5961

ATTENTION!

THE STAR DEBIT NETWORK IMPLEMENTED A STAR NETWORK ANNUAL FEE IN SEPTEMBER 2012. AS A RESULT OF THIS NEW FEE, EFFECTIVE ON YOUR JANUARY 2013 STATEMENT YOU WILL BE CHARGED A STAR NETWORK ANNUAL FEE IN THE AMOUNT OF \$6.00. THIS FEE WILL APPEAR ON YOUR STATEMENT AS A SEPARATE LINE ITEM IN THE SUMMARY OF MISCELLANEOUS FEES IDENTIFIED AS STAR ANNUAL FEE. CONTINUING YOUR MERCHANT ACCOUNT WITH US OR USE OF YOUR MERCHANT ACCOUNT AFTER THE EFFECTIVE DATE WILL CONSTITUTE YOUR ACCEPTANCE TO THESE TERMS.

WE WOULD LIKE TO TAKE THIS OPPORTUNITY TO WISH YOU A HAPPY HOLIDAY SEASON AND TO THANK YOU FOR ALLOWING US TO SERVICE YOUR CARD PROCESSING NEEDS. WE APPRECIATE YOUR BUSINESS THROUGHOUT THE YEAR AND LOOK FORWARD TO PROVIDING YOU WITH THE HIGHEST LEVEL OF CUSTOMER SERVICE IN THE INDUSTRY IN THE FORTHCOMING YEAR.

TOTAL CHARGE TO YOUR ACCOUNT IS 1,086.98					
CARD TYPE	COUNT	SUMMARY OF CARD DEPOSITS			
		SALES ADJUSTMENTS	COUNT	RETURNS EXCL ADJ PAYMENTS	NET
MASTERCARD	60	841.45	0	0.00	841.45
MC OFLN DB	992	12,938.91	0	0.00	12,938.91
AXP ONEPT	26	417.31	0	0.00	417.31
VISA	96	1,473.48	1	3.20	1,470.28
VS OFLN DB	1,226	16,117.27	0	0.00	16,117.27
DCVR ACQ	18	339.01	0	0.00	339.01
MAESTRO	52	864.52	0	0.00	864.52
INTERLINK	12	188.07	0	0.00	188.07
PULSE	21	403.67	0	0.00	403.67
ACCEL	8	121.37	0	0.00	121.37
AFN	1	45.95	0	0.00	45.95
BANKCD TOT	2,392	31,710.12	1	3.20	31,706.92
CREDIT TOT	2,418	32,127.43	1	3.20	32,124.23
ONLDBT TOT	94	1,623.58	0	0.00	1,623.58
TOTAL	2,512	33,751.01	1	3.20	33,747.81

3.21%
Effective
Rate



Interchange Genius

Business Name
Buddy Storbecks Diesel Service
Merchant Name
Brenda Storebeck
Processing Month September '12
Business Type
Retail High
Application Type
Standard Retail

Proposed Pricing

Processing fee	0.20%
Auth fee	\$ 0.10
Monthly Service Fee	\$ 5.00
Industry Compliance fee	\$ 5.95
Terminal Fee	
MX Gateway fee	

Current Scenario



Volume	\$ 11,413.97	\$ 6,092.74			
Transactions	16	12			
Average Ticket	\$ 713.37	\$ 507.73	#DIV/0!	#DIV/0!	#DIV/0!
Total Current Fees			\$ 558.63		
Current Effective Rate				3.19%	

Interchange Analysis Information

~Interchange Fees	\$ 180.11	\$ 102.11	\$ -	\$ -	\$ -
Processing Fees	\$ 24.43	\$ 13.39	\$ -	\$ -	\$ -
Card Fees	\$ 204.54	\$ 115.50	\$ -	\$ -	\$ -
Total New Fees			\$ 330.99		
New Effective Rate				1.89%	

Monthly Savings

\$ 227.64

Year 1 savings
\$ 2,731.68
Year 2 savings
\$ 5,463.36
Year 3 savings
\$ 8,195.03

The Value of Partnering with Priority begins with:

- *Fair and Transparent Pricing.
- *Easy to read monthly statements.
- *One statement for all cards Visa, MasterCard, American Express and Discover.
- *Next Day funding for all card types.

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PAGE 1

MONTH ENDING 10/31/12
7 PAGES IN THIS STATEMENT
7 31639

MERCHANT STATEMENT SUMMARY OF BANKCARD DEPOSITS

8566 2400 0500 01

MERCHANT NUMBER [REDACTED]

[REDACTED]
San Antonio TX 78219-3003

[REDACTED]
San Antonio TX 78219-3003

CUSTOMER SERVICE TEL #: 1-800-935-5961

ATTENTION!

THE PAYMENT CARD INDUSTRY DATA SECURITY STANDARDS PROGRAM (PCI-DSS) REQUIRES MERCHANTS TO COMPLETE AN ANNUAL CERTIFICATION OF COMPLIANCE. YOU ARE REQUIRED TO COMPLETE A PCI SAQ REGARDLESS IF YOU COMPLIED IN PREVIOUS YEARS. MERCHANTS WHO UTILIZED WWW.MXMERCHANT.COM WILL BE NOTIFIED ONLINE PRIOR TO THE CURRENT EXPIRATION DATE. XMERCHANT WILL ALLOW YOU TO REVALIDATE QUICKLY AND EASILY IF NO CHANGES OCCURRED IN YOUR PROCESSING ENVIRONMENT.

IF USING XMERCHANT FOR THE FIRST TIME YOU WILL FIND THE USER FRIENDLY FORMAT WILL GUIDE YOU THROUGH THE STEPS TO PROPER CERTIFICATION. IF YOU ARE NOT CURRENTLY AN XMERCHANT USER, WE ENCOURAGE YOU TO TAKE ADVANTAGE OF THIS ONLINE TOOL. XMERCHANT FEATURES INCLUDE MONTHLY STATEMENTS, DAILY REPORTING AND NOTIFICATION OF SIGNIFICANT EVENTS RELATED TO YOUR MERCHANT SERVICES.

TOTAL CHARGE TO YOUR ACCOUNT IS

384.61

CARD TYPE	COUNT	SUMMARY OF CARD DEPOSITS			NET
		SALES	COUNT	RETURNS	
		ADJUSTMENTS	CASH	EXCL ADJ PAYMENTS	
MASTERCARD	9	6,995.36	0	0.00	6,995.36
MC OFLN DB	2	980.83	0	0.00	980.83
*AMEX	6	1,340.18	0	0.00	1,340.18
VISA	18	10,209.70	1	255.27	9,954.43
VS OFLN DB	3	530.08	0	0.00	530.08
DCVR ACQ	3	2,013.19	0	0.00	2,013.19
BANKCD TOT	35	20,729.16	1	255.27	20,473.89
TOTAL	41	22,069.34	1	255.27	21,814.07

* FUNDS DEPOSITED BY CARD ISSUER

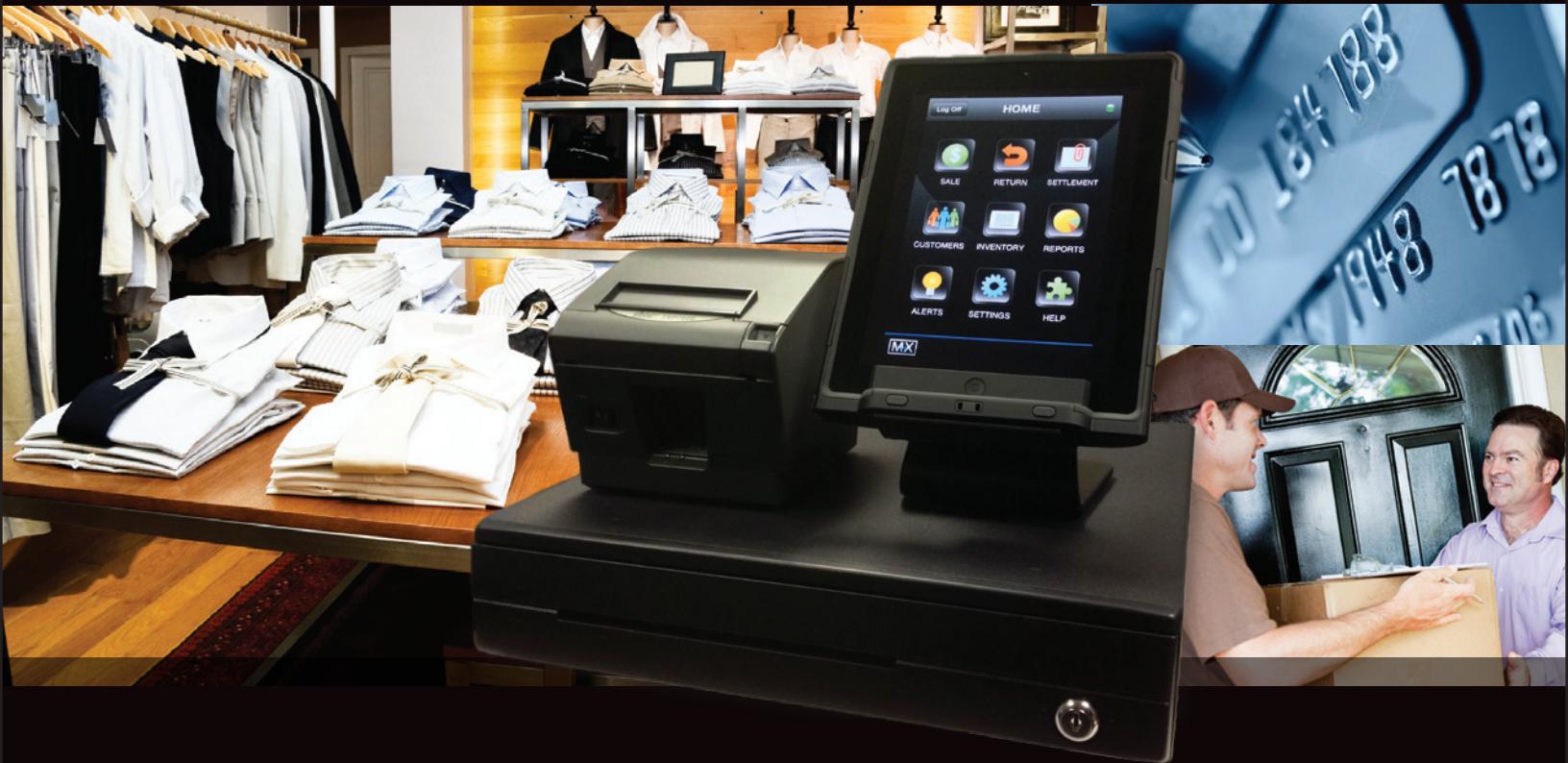
INTERCHANGE	RATE	SUMMARY OF INTERCHANGE FEES		
		ITEM	COUNT	VOLUME
MASTERCARD				

1.85%
Effective Rate



MX™ POINT OF SALE

Designed specifically to take advantage of the cloud-based features in the MX™ Merchant product line.



ACCESS ANYWHERE WITH THE CLOUD

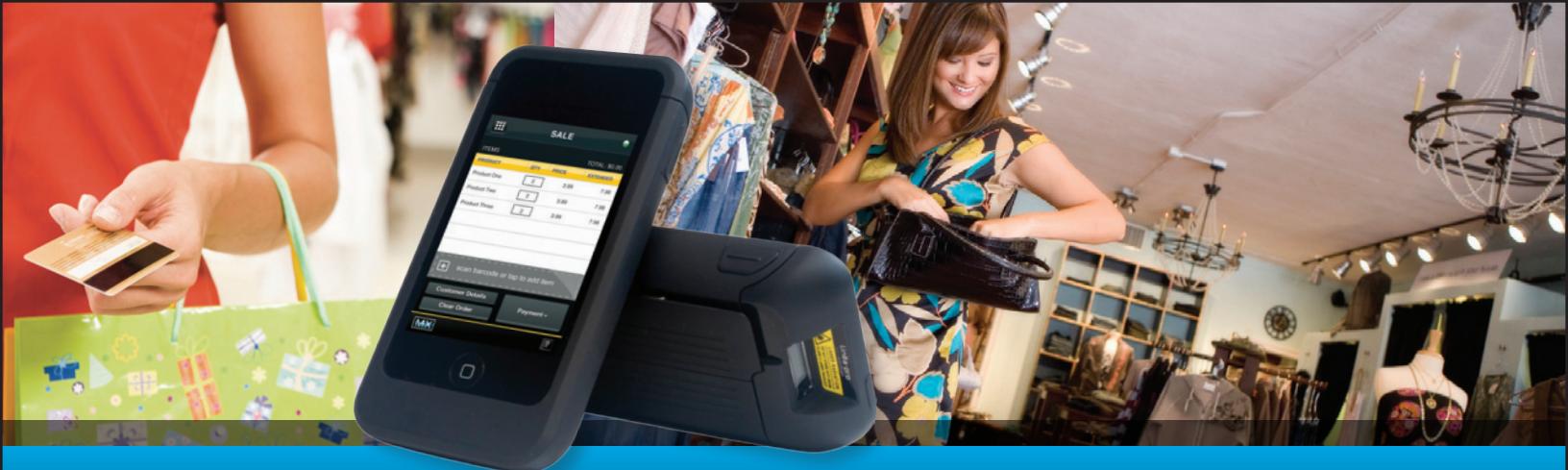


MX POINT OF SALE takes full advantage of the features of your associated MX Merchant product. Thanks to cloud-based MX Merchant, you have access to all of your data from anywhere, every time you make a sale. Maintenance updates occur automatically; high levels of security are built in.

MX Point of Sale is a completely integrated bank card processing platform. A single log-in gives you access to your point of sale system, your payment transactions, the processing gateway and your bank information in one simple, streamlined process. We've included the features our clients have been asking for—robust, integrated inventory management, multiple options for receipts, ways to access and leverage your customer database and more. And we're making it available at a very attractive price.



Next Generation Bank Card Solutions™



MX™ POINT OF SALE GIVES YOU MORE CONTROL THAN EVER OVER YOUR CUSTOMER'S BUYING EXPERIENCE.

NOW YOU CAN SELECT the way you want to conduct sales transactions: at the counter, on the sales floor, on the road, or all three! MX Point of Sale is the only system designed specifically to take full advantage of the cloud-based, consumer-inspired features in the MX™ Merchant product line.

RETAIL POS

Enhance your retail environment with new levels of service and flexibility! Whether you're a start up business looking for your first point of sale system, or a large chain trying to make shopping more convenient for your customers, MX Point of Sale is the solution for you.

» TABLET-BASED POS WITH CASH DRAWER

For counter sales, MX Point of Sale offers an iPad-based solution complete with a cash drawer, receipt printer and barcode scanner. Sleek and sophisticated, it allows you to conduct transactions, manage inventory, run reports and more.

» LINE BUSTER HANDHELD POS

Create a new retail environment with handheld checkout! MX Point of Sale encourages more customer interaction by allowing your sales representatives to conduct transactions anywhere within WiFi range

using an iPhone, iPad or iPod Touch. Scan the barcode or select from inventory, swipe a credit card through the card swipe cradle and have your customer sign the screen with a finger. It couldn't be easier or more convenient, for you and your customers.

MOBILE POS

If your salespeople work from the road, MX Point of Sale can also be a truly mobile solution. Use the iPhone or iPad app to process sales from anywhere using your data plan! It's a full-featured point of sale system you can hold in your hand. You'll still have access to the same inventory data, reports and other features.



YOUR BUSINESS IS OUR PRIORITY. The combination of consumer-inspired products, world-class customer service and competitive pricing has made Priority the clear choice of today's efficiency driven merchants. Find out how we can make your sales process more effective and more profitable!

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MX™ MERCHANT

PRODUCT COMPARISON



	MX™ MERCHANT REPORTING	MX™ MERCHANT BASIC	MX™ MERCHANT PLUS	MX™ MERCHANT PREMIUM	MX™ MERCHANT ENTERPRISE
REPORTING AND ANALYSIS	✓	✓	✓	✓	✓
CUSTOMER SERVICE 4 Rings and Resolve	✓	✓	✓	✓	✓
API ACCESS (REPORTING)	✓	✓	✓	✓	✓
CLOUD POS (VIRTUAL TERMINAL)		✓	✓	✓	✓
MOBILE POS APP		✓	✓	✓	✓
CUSTOM INVOICES		✓	✓	✓	✓
RECURRING INVOICES		✓	✓	✓	✓
ADVANCED PAYMENTS Click2Pay, Text2Pay, Link2Pay		✓	✓	✓	✓
ENCRYPTED CARD READERS		✓	✓	✓	✓
API ACCESS (TRANSACTIONS)		✓	✓	✓	✓
INVENTORY	UP TO 100 ITEMS		UP TO 1,000 ITEMS		UP TO 25,000 ITEMS
APPROVED SHOPPING CARTS		✓	✓	✓	✓
ADVANCED CNP FRAUD PROTECTION			✓	✓	✓
PCI SCANNING (One Free IP/Month)			✓	✓	✓
LOYALTY Visit, Spend, Points				✓	✓
COUPONING, MICRO MARKETING			✓	✓	✓
ACCOUNTING SYSTEM INTEGRATION				✓	✓
MULTIPLE LOCATIONS				✓	✓
TAX CALCULATION AND FILING				✓	✓
DYNAMIC CURRENCY CONVERSION				✓	✓
MXM PAY BY NAME					✓



REPORTING AND ANALYSIS

Wide range of reports puts actionable data at your fingertips. Take control of your information to spot trends, avoid problems and more efficiently manage your business.



CUSTOMER SERVICE

(4 Rings and Resolve)

Your call will be answered within four rings by someone qualified to assist with your request.



API ACCESS (REPORTING)

Integrate MX Merchant with third party software and accounting systems.



CLOUD POS (VIRTUAL TERMINAL)

Save money on equipment by turning any computer into a point of sale system.



MOBILE POS APP

Turn your iPhone or iPod Touch into a full-featured, hand-held point of sale system. Take transactions to the customer, whether on the sales floor or on site in a home or office.



CUSTOM INVOICES

Create professional-looking invoices branded with your company identity for print or email delivery.



RECURRING INVOICES

Save time, reduce paperwork and improve cash flow with automatically recurring invoices.



ADVANCED PAYMENTS

Give customers options to make payments quickly from within an emailed invoice with a click, link or text with MXM Click2Pay, MXM Link2Pay or MXM Text2Pay.



ENCRYPTED CARD READERS

Reliable card swiping with security features that meet PCI DSS certification requirements.



API ACCESS (TRANSACTIONS)

Integrate MX Merchant with third party software and accounting systems, access data and perform payment transactions.



INVENTORY

Robust, real-time inventory management that varies in capacity according to your MX Merchant Product.



APPROVED SHOPPING CARTS

Select from a variety of web-based shopping carts to integrate with your inventory and billing features.



ADVANCED CNP FRAUD PROTECTION

Keep your virtual transactions secure with advanced Card Not Present fraud protection.



PCI SCANNING (One Free IP/Month)

Validate your PCI compliance with quarterly scans to be sure your website is clean, virus-free and your customers' credit info is protected.



LOYALTY

Tailor your own loyalty program based on customer visits, spending or points.



COUPONING, MICRO MARKETING

Capture and track customer information and preferences to create customized promotions.



ACCOUNTING SYSTEM INTEGRATION

Integrate seamlessly with your existing accounting system.



MULTIPLE LOCATIONS

Integrate systems, financials and inventory management across multiple locations, around town or around the globe.



TAX CALCULATION AND FILING

Calculate sales taxes for every jurisdiction where you do business. One jurisdiction included, additional jurisdictions may be added as needed.



DYNAMIC CURRENCY CONVERSION

Accept world currencies with accurate, up-to-the-minute conversion.



MXM PAY BY NAME

Allow your best customers to pay simply by introducing themselves with this advanced technology.

"MX", "MXM", "MX POS", "MX Merchant", "MX Merchant Reporting", "MX Merchant Basic", "MX Merchant Plus", "MX Merchant Premium", "MX Merchant Enterprise", "4 Rings and Resolve", "MXM Click2Pay", "MXM Text2Pay", "MXM Link2Pay" and "MXM Pay by Name" are trademarks and service marks of Priority Payment Systems LLC, which disclaims any affiliation, sponsorship or endorsement of any kind with any other entity using MX or any variation thereof in connection with bank card, credit card, or transaction technology, processing services and merchant services.

MX™ MERCHANT

PRODUCT QUICK REFERENCE GUIDE



MX™ MERCHANT REPORTING

Included with approved merchant agreement



Reporting and Analysis



Customer Service (4 Rings and Resolve)



API Access (Reporting)

MX™ MERCHANT BASIC

\$4.95/Month

\$0.05/Transaction

All the features of MX Merchant Reporting, plus:



Cloud POS (Virtual Terminal)



Mobile POS App



Custom Invoices



Recurring Invoices



Advanced Payments
(Click2Pay, Text2Pay, Link2Pay)



Encrypted Card Readers



Inventory (Up to 100 Items)



API Access (Transactions)

MX™ MERCHANT PLUS

\$9.95/Month

\$0.05/Transaction

All the features of MX Merchant Basic, plus:



Approved Shopping Carts



Advanced CNP Fraud Protection



PCI Scanning (One Free IP/Month)



Inventory (Up to 1,000 Items)

MX™ MERCHANT PREMIUM

\$14.95/Month

\$0.05/Transaction

All the features of MX Merchant Plus, plus:



Loyalty (Visit, Spend, Points)



Couponing, Micro Marketing



Accounting System Integration



Inventory (Up to 25,000 Items)

MX™ MERCHANT ENTERPRISE

\$39.95/Month

\$0.05/Transaction

All the features of MX Merchant Premium, plus:



Multiple Locations



Tax Calculation and Filing
(One Jurisdiction Included)



Dynamic Currency Conversion



MXM Pay by Name



Inventory (Up to 50,000 Items)

- Each product includes 100 text messages;
Each additional message » \$.01
- Inventory each additional 10,000 items »
\$1.00/month (Enterprise Product only)
- PCI Scanning » \$1.50/per IP (monthly)
- Tax filing additional jurisdictions »
\$12.00/jurisdiction/filing

"MX", "MXM", "MX POS", "MX Merchant", "MX Merchant Reporting", "MX Merchant Basic", "MX Merchant Plus", "MX Merchant Premium", "MX Merchant Enterprise", "4 Rings and Resolve", "MXM Click2Pay", "MXM Text2Pay", "MXM Link2Pay" and "MXM Pay by Name" are trademarks and service marks of Priority Payment Systems LLC, which disclaims any affiliation, sponsorship or endorsement of any kind with any other entity using **MX** or any variation thereof in connection with bank card, credit card, or transaction technology, processing services and merchant services.

MX™ MERCHANT PRICING

COMPUTER BUNDLE* \$850 or \$29.99

- Card Reader – ID Tech Secure Mag
- Printer – Epson TM-T20

ID TECH SECURE MAG FEATURES AND BENEFITS:



- Each device includes a unique serial number
- Powered through USB port, no external power supply required
- Bi-directional card reading

EPSON TM-T20 FEATURES AND BENEFITS:



- Printing up to 150 mm/second
- Ease-of-use features including drop-in paper loading, autocutter and status LEDs
- Low power consumption, ENERGY STAR qualified
- Two-year warranty

POS BUNDLE WITH BARCODE SCANNER* \$2,499 or \$89.99

- Infinea Tab with Barcode Reader
- Mount and Case
- Cash Drawer
- Cisco Wireless Router
- Printer – Star TSP654

INFINEA TAB FEATURES AND BENEFITS:



- UART 3.3V Level Interface between Infinea Tab and iPad
- USB synchronization between iPad and PC
- Optional Bluetooth Communication – Bluetooth 1.1 Class 2, distance of up to 10m, serial port profile
- Magnetic Stripe Reader – 3-trackreader, encrypted or non-encrypted head
- Barcode Scanner – 1D Laser Scan Engine 2DAuto-focus Imager Scan Engine

POS BUNDLE WITHOUT COMPUTER BARCODE SCANNER \$1,949 or \$69.99

- Infinea Tab without Barcode Reader
- Mount and Case
- Cash Drawer
- Cisco Wireless Router
- Printer – Star TSP654

INFINEA TAB FEATURES AND BENEFITS:



- Houses Apple iPad 2
- Full use of front and rear cameras
- Full access to power button
- USB synchronization between iPad and PC
- Magnetic Stripe Reader – 3-trackreader, encrypted or not encrypted head

DELUXE BUNDLE* \$3,899 or \$129.99

- Infinea Tab with Barcode Reader
- Mount and Case
- Cash Drawer
- Cisco Wireless Router
- Printer – Star TSP654
- 2 Linea Pro 4 MSR 1D BT Pod 4 or Ph4



* Bundles do not include an iPad, iPhone, or iPod Touch

** Includes Shipping

iPad Receipt Printer Star TSP654

with ethernet interface thermal receipt printer with auto-cut, dark grey color

iPad Cash Drawer

painted front with dual media slots, 5 bill/5 coin, black color

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PRIORITY FORUM

PRIORITY PAYMENT SYSTEMS EMV STRATEGY

There is a lot of discussion in the market place about EMV and how and when will it impact merchants.

Priority Payment Systems has developed a game plan to ensure our mutual merchants and clients are prepared for this initiative. We are offering educational tools about EMV facts, and providing our merchants and ISO/Agents with important future dates and options regarding EMV implementation. Priority's focus is to remain on the leading edge of payment technologies, which includes the evolution of EMV technology.



WHAT IS EMV?

EMV (which stands for the original founders Europay, MasterCard and Visa) is a global card-security standard that has been widely adopted outside the United States to combat counterfeit cards and fraud. The U.S. is in the process of migrating from traditional magnetic stripe technology to chip technology following EMV standards. EMVCo, which is owned by American Express, JCB, MasterCard and Visa manages and maintains the EMV specifications.





At a very high level, from the merchant's perspective, there are two basic types of EMV certified transactions: "Contact" and "Contactless." A "Contact" EMV transaction is a chip card that must be inserted into the terminal. A "Contactless" EMV transaction (using a card or Smartphone) can be tapped on the POS terminal or a peripheral device. Within each of these two types of EMV transactions, there are multiple cardholder verification methods. One common method is to have a PIN entered (referred to as "Chip and PIN") which is what most other countries employ.

Another common method is to require a signature (referred to as "Chip and Signature").

These different methods mentioned above have the potential to change the payment transaction flow. As such, there are many decisions yet to be made between issuers and the card associations. Along with potential government regulations of EMV technology, these will impact the widespread migration from magnetic stripe to EMV chip technology in the United States.

WHAT ARE IMPORTANT DATES TO KNOW?

EMVCo members who are MasterCard, Visa, American Express, JCB and other Payment Systems have established the following dates:

APRIL 2013

Acquires/processors are required to support merchant acceptance of EMV chip transactions. *Priority Payment Systems has met this requirement.*

OCTOBER 2015

Liability for fraud shifts to merchants that do not process 75% of their transactions through an EMV enabled terminal. (Exception: for fuel dispensers, the liability shift is October 2017). *Priority Payment Systems will work with merchants to meet this requirement.*

HOW WILL EMV IMPACT MERCHANTS?

The 2013 deadline applied to acquirers and processors has set the stage for the October 2015 milestone. The card Brands (VC/MV/Amex/DC) want systems upgraded to support EMV transactions.

The October 2015 date refers to PCI Compliance and the shift in fraud liability. Merchants that have not adopted contact chip technology by that time will be liable for losses linked to card fraud, if EMV chip technology could have prevented the fraud. Merchants are strongly urged to upgrade their equipment at some point before the liability shift. Visa states that Visa issuing banks have started to issue chip-enabled cards at the average rate of 5,000 per day and as of March 31, 2013 there were 3.5 million chip-enabled cards in the U.S. market¹.

Regions that have transitioned to EMV already have seen drastic reductions in fraud losses. As the amount of fraud continues to rise in the U.S., an investment in payment technology is inevitable in order to provide a more secure environment for consumers to pay for goods and services.

Priority Payment Systems will keep merchants and agents informed of changes in the conversion to EMV.





REFERENCE SOURCES

EMVCo

http://www.emvco.com/best_practices.aspx?id=217

Visa

<http://blog.visa.com/tag/emv/>

MasterCard

http://www.mastercardadvisors.com/_assets/pdf/emv_us_aquirers.pdf

First Data

http://www.firstdata.com/downloads/thought-leadership/EMV_US.pdf

TSYS

<http://www.tsys.com/acquiring/engage/white-papers/United-States-EMV-Adoption.cfm>

VeriFone

http://lp.verifone.com/media/2146788/emv_key_dates_chart_021213.pdf

FOOTNOTES

¹<http://blog.visa.com/2013/05/28/with-3-5-million-visa-chip-cards-issued-since-2011-emv-continues-to-gain-momentum/>

DISCLAIMER: This summary is a compilation of documents received from American Express, Discover, MasterCard, Visa and the Debit Networks. Priority Payment Systems shall not be responsible for any inaccurate or incomplete information. The information contained herein is subject to change. The content of this notice is offered only as a public service to the merchant and ISO/agent community and does not constitute provision of legal advice. This notice should not be used as a substitute for obtaining legal advice from an attorney licensed or authorized to practice in your jurisdiction. You should always consult a suitably qualified attorney regarding any specific legal matter. This notice is provided for information use only. Please consult with legal counsel to determine whether your practices comply with relevant and applicable state law.

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V8 & V8 PLUS

DUAL COMM

The Dejavoo V-Series of terminals with its sleek design and small footprint brings electronic payments to an all new level of efficiency. Dejavoo Delivers the innovation, superb technology, reliability, and the cost effectiveness you've come to expect from Dejavoo products.

With its Linux OS, Embedded SQL and Value Added Server connectivity, Dejavoo V-Series provides the features that makes the difference and enables improved productivity at the point of sale, increasing profitability to both Merchants and Merchant Acquirers.

Every terminal model is equipped with a USB port for the convenience of loading new software in less than 1 minute, WITHOUT communication! Connect USB peripherals or use the Serial/Pin Pad Port as needed.

COUNTERTOP



V8

The Dejavoo Countertop Dual Comm **V8** with its Ethernet and Dial option deliver a powerful punch without sacrificing security. These payment solutions include multiple applications, built in PCI Secure PIN Pad, Built in EMV Smart Card reader, large back lit display and proven software that is "a la carte" loaded with added value services, offered by Resellers and requested by Merchants.

With 32 MB of internal memory, and transaction speeds as fast as 3 seconds the **V8** Dual Comm Dial solutions are among the top in their class. Driven by the open architecture of its Linux OS and embedded SQL Dejavoo delivers the added value and revenue generating differentiation of Dejavoo software including the wide variety of Value Added Systems and Value added Services that will not only increase your offering to your merchant but retain your merchants and put money in your pocket!

DUAL COMM



V8 PLUS

The **V8 Plus** Countertop Dual Comm model adds contactless and RFID readers to enable tap and go, and EMV cards to mobile phone and PDA devices. Connect and transmit secure payments at the Point of Sale to Dejavoo terminals. Merchants and Processors transact faster, in a more secured and futuristic fashion in stores or "on the go".

CONTACTLESS

Dejavoo Value Systems

MMSx® DOWNLOAD SYSTEM LEVERAGES THE WEB, E MAIL SYSTEMS AND...USB STICKS

Dejavoo's web based download system and Dejavoo's Value Added Server technology are linked and enabled in a single profile set-up for the merchants. No additional systems are required. Just a Web Browser! Our VAS features are a "la Carte", choose and use.

DEJAVOO VAS® SERVICES SAVES TIME, GENERATES REVENUE & IMPROVE RETENTION

Add a service to Dejavoo terminals on the fly, notify your merchant on a new program, report and advise on exceptions, monitor risk parameters, provide cash advance balance and top ups, offer interfaces to third parties software - these are just a FEW of many services Dejavoo Value Added Services (VAS) offers. We connect you to your merchant, improve merchants experience and satisfaction, generate new revenues and it's all done via simple web services, easy to configure, program and deliver.

MERCHANTS STAY CONNECTED + MERCHANTS STAY INFORMED = MERCHANTS JUST STAY!

Dejavoo's Value Added Services (VAS) keeps you connected with your merchants. Two way communication, TO and FROM Dejavoo terminals, gives ISO's a unique and unprecedented opportunity to offer new and innovative services to your merchants, in real time and continuously!

- Risk Notification
- SMS Messaging
- Payroll Integration
- C/S Call Back Request
- Cash Advance Reports
- Dynamic Menus
- Automatic Software Updates
- Last 5 Bank Deposits
- Supply Ordering
- Chargeback Notification

MANY MORE VAS FEATURES AVAILABLE AND ADDED DAILY!

Specifications

Processor: 32 bits secure Microprocessor

Memory: Internal Memory – Flash 32M, SDRAM 32M, SRAM:2M (Optional)
External Memory – Micro SD Socket

Display:
128 x 64 graphical LC with white backlight

SAM: 4 SAM Slots

Peripherals:
RS232, USB Host

Key Pad:
Standard 15 Keys EMV backlit keypad

Communication:
Modem - V.90 bis Fast Connect Modem and Support Sync HDLC
Ethernet – 10/100 Ethernet
RS232 – Communication speed up to 115200 bps)

Card Readers:
Magnetic Strip - Triple track, Bi directional
Smart Card - 1.8V/3V/5V smart card, ISO7816 Class A, B and C
Contactless: Milfare®, ISO 14443 Type A/B, Working Frequency 13.56 MHz (optional)

Crypto: TNG, DES, T'DES, AES, RSA, MK/SK, DUKPT, TDES DUKPT

Dimensions:
Handset:175mm(L) x 79mm(W) x 62mm
Base: 149mm(L) x 75mm(W) x 40mm

Printer:
100 mm/sec
Paper Width – 58mm
Max paper roll – 40mm

Power:
Battery: Li-Polymer 7.2V/1A built in battery charger with protector

How Do We Differentiate From Other Terminals?

- Two way communication to and from your merchants
- Risk Notification of suspicious transactions prior to Settlement
- Register and record sales by clerks, servers or employees
- Customize your Menu with "Favorites" to access functions with a "speed dial"
- Coverage Low? Phone Lines Down? Store and Forward keeps the sales coming in
- Built in User Manual to reduce service calls with terminal Help on the display with a single button press
- Track customer loyalty with the built in "Card Free" Rewards program
- A Single user interface on all Dejavoo Terminals makes support a breeze
- Customized Multiple Tip Lines allow for specific gratuity considerations
- Create and save customized reports



First Data™ FD55 Terminal

The Challenge

As new payment methods continue to emerge, customers want full flexibility, speedy transactions and protection from fraud when paying for purchases. Further, with limited counter space, merchants need a compact terminal that can handle everything—credit, debit, gift cards, checks, electronic benefits transfer and even loyalty programs. Despite the complexities, cost-conscious merchants operating in this difficult economy are looking for affordable solutions to their point-of-sale needs.

The Solution

The First Data™ FD55 terminal is an economical point-of-sale terminal that enables merchants to accept virtually every payment option—PIN-secured* and signature debit, Visa®, MasterCard®, American Express®, Discover®, Diners Club International® and JCB®, plus EBT (electronic benefits transfer)*, First Data gift and loyalty cards.

This space-saving device is compatible with many standard peripheral devices, including the FD-10 PIN pad, PP1000SE and PP1000SE with contactless capabilities. With the addition of optional equipment, the FD55 terminal can also accept paper or electronic checks.

The FD55 terminal has the latest fraud detection and prevention technologies built right in to keep your customers safe and your business compliant with

*Separate peripheral required. Please note that First Data equipment and/or software may not be compatible with another processor's systems



industry guidelines. First Data's new TransArmor® solution offers a layer of protection previously unavailable anywhere on the market. This innovation combines encryption with tokenization, which completely removes card information from your environment so it cannot be used for fraud.

Here's How it Works

If you choose to connect via your existing Broadband Internet service, our Datawire Secure Transport solution provides speed and security, and may even save you money over dial-up or other options. Optional dial backup is also supported in the event that Internet connectivity is temporarily unavailable (analog phone line required).

At a speed of 18 lines per second, the device's built-in printer powers through text for fast checkouts. It's built for jam-free operation, and it's a snap to reload—just open the cover and drop in the standard-sized paper roll.

Installation is simple, taking just minutes per terminal. Operating the FD55 terminal is just as effortless, with intuitive buttons to guide you as customers offer different methods of payment. No matter what the lighting situation is in your workplace, the large, bright display makes the device easy to read.

First Data™ FD55 Terminal



Benefits

For Your Business

- Accept all payment options (credit, debit*, gift, EBT, loyalty, check)
- Save counter space
- Keep equipment costs low
- Simplify compliance with payment card industry regulations
- Fast downloads via Internet protocol (IP) with dial-up backup
- Easy, intuitive installation and operation
- Expands with your needs

For Your Customers

- Lets them choose the payment method they prefer
- Fast transactions shorten wait times
- The First Data™ TransArmor® solution keeps them safe from fraud

Industries Served

- Retailers
- Convenience Stores
- Mail order/telephone order
- Restaurants
- Quick-service restaurants

Features

- Connectivity—IP with dial-up backup
- Sturdy, compact construction (3.6" wide, 2.9" high, 8.4" long)
- Compatibility—First Data FD-10 PIN pad, VeriFone PINPad 1000SE and VeriFone PINPad 1000SE with contactless reader
- Security—Secure Sockets Layer (SSL) encryption; MasterCard PTS-certified; CVV2/CVC2/CID verification for card-not-present situations
- LCD display—128 X 64
- Thermal Receipt Printer—18 lines per second, virtually jam-free, standard paper
- ARM11, 32-bit CPU core, 400 MHz
- Three-track magnetic stripe reader
- 16-button keypad
- Memory—128MB Flash/32MB SDRAM
- One USB port
- Large batch capacity
- Dynamic Currency Conversion for merchants serving international customers
- Options—Electronic commerce indicator, recurring payments for credit

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

For more information, contact your Sales Representative or visit firstdata.com.

*Separate peripheral required. Please note that First Data equipment and/or software may not be compatible with another processor's systems



First Data FD100^{Ti} Terminal

The Challenge

Many retailers operate with outdated terminals that process transactions at less than ideal speeds. Maybe you have a manual imprinter or a noisy dot-matrix printer that takes a minute or more to finish a transaction. The added wait time unfortunately becomes routine for your customers, which might translate into longer lines for them and less business for you. At the same time, not all merchants require the advanced features of high-end, costly terminals or electronic cash registers.

The Solution

The First Data™ FD100^{Ti} terminal is an affordable, all-in-one terminal solution that combines performance, security, reliability and ease of use into a low-cost, feature-rich device. With the new smaller footprint and sleek titanium design, it delivers high-quality transaction processing and, by using newer technologies, provides a safe, secure Internet protocol (IP)/dial-up platform. Compatible with many standard peripherals, the FD100^{Ti} terminal offers maximum versatility at an affordable price. As one of the fastest, most secure point-of-sale terminals available, the First Data FD100^{Ti} terminal is easily integrated, supports various communication interfaces, and can be adapted to changing environments and circumstances.

Here's How it Works

Installation is simple, with easy-to-follow on-screen prompts. Setup takes just a few minutes per terminal. The FD100^{Ti} terminal accepts PIN-secured and signature debit cards, credit cards (including Visa®, MasterCard®, Diners Club International®, Discover® and JCB®), contactless payments, gift cards and checks using TeleCheck® ECA® or paper solutions. The FD100^{Ti} terminal quickly processes transactions through a dial-up or IP connection, and it generates customer receipts with only the last four digits of the card number to help protect your customers from fraud and identity theft.

Industries Served

- Retailers
- Restaurants
- Quick-Service Restaurants
- Mail Order/Telephone Order
- Grocery Stores
- Electronic Commerce

First Data FD100^{Ti} Terminal

Help Your Business

Improve your bottom line

- Accept all major bank and credit cards
- Keep infrastructure costs low with a terminal and printer combination
- Reduce chances of lost connection and lost sales

Deliver superior customer service

- Improve customer wait times with faster transactions and a quick printer that speeds through text, bar codes and graphics
- Utilize customer fraud-protection functions, such as customer, merchant and report truncation features

Easy-to-use technology

- Intuitive touch-screen display for ease of use
- Fast terminal downloads using IP or dial-up over a standard 56K modem
- Easy support of both IP and dial-up with Secure Sockets Layer (SSL) encryption
- True 32-bit processing (ARM9 32-bit CPU core)
- Quick and hassle-free drop-in paper-loading system

Features

- Compact design with sleek titanium look
- Upgraded, faster CPU (ARM9 400MHz)
- Windows CE 6.0
- Verification and processing capabilities for ATM, debit, electronic benefits transfer (EBT) transactions and check payments
- Fast printer capable of 15 lines per second
- IP capability with dial-up as connectivity backup
- Durable keys
- Touch-screen capability with 128 x 64 graphic LCD display
- Merchant-friendly one-touch feature for daily functions
- Three-track magnetic-stripe reader
- Contactless support
- 64 MB RAM standard memory
- Three USB ports
- Address verification service
- Batch history
- Simplified support and installation
- 2.25-inch-wide thermal roll printer



Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data goes beyond the transaction to help you maximize value for your business.

For more information, contact your Sales Representative or visit firadata.com.

First Data FD200^{Ti} Terminal

Enable your customers to use any form of payment while protecting your business from the risks and inefficiencies associated with paper checks.



The Challenge

Despite the ongoing move to electronic forms of payment, forty percent of consumers still pay for in-store purchases with a paper check at least once a week. Further, eight percent of payments at the retail point of sale are made with checks – and that's business no one wants to turn away, especially grocers and other merchants whose customers expect to have their checks accepted.

Unfortunately, there is risk involved with accepting checks, along with expenses associated with handling, depositing and processing them. Additionally, check imagers take up valuable counter space that can better be used for displaying products and serving customers.

substantially lowering the merchant's risk, customers' personal information is protected, too, because the checks are returned to them after scanning. For the busy merchant, this also eliminates the need for time-consuming trips to the bank to deposit paper checks.

The FD200^{Ti} saves on valuable counter space, because a combination inkjet/thermal printer is also built into the unit for an all-in-one design. The inkjet printer is dedicated to voiding checks, helping to speed transactions and conserve ink. The easy-to-load thermal printer generates receipts that include only the last four card numbers, a safeguard that helps thwart fraud.

The Solution

The First Data FD200^{Ti} features a built-in check reader and imager that processes checks through the TeleCheck Electronic Check Acceptance® (ECA) service, which verifies the customer's checking history and, as an option, offers a warranty service. In addition to

Here's How it Works

While the check reader/imager processes paper checks, the device's magnetic strip reader accepts all major credit and debit cards. Connectivity is via Internet protocol, dial-up or (optionally) Wi-Fi. As an option, the FD200^{Ti} also offers Dynamic Currency conversion (DCC) service, which makes it possible for international customers to pay in their credit card currency.

First Data™ FD200^{Ti}

Industries Served

- Grocery Stores
- Retailers
- Automotive
- Restaurants
- Convenience Stores
- Mail Order/Telephone Order

Help Your Business

- Serve customers and retain business by accepting paper checks, along with credit, debit, EBT and gift cards
- Minimize risk with the TeleCheck Electronic Check Acceptance (ECA) service
- Eliminate time-consuming trips to the bank
- Conserve counter space with an all-in-one terminal, check reader/scanner and printer
- Speed through transactions

Help Your Customer

- Pay for purchases in their preferred payment type
- Move through the checkout line with speed
- Protect their personal information from fraud
- Pay in a foreign currency (optional feature)



Features

- IP and dial-up connectivity, with Wi-Fi as an option
- Intuitive 128 X 64 LCD touch-screen
- True 32-bit processing (ARM 9 CPU core)
- Integrated check reader/imager
- 64 MB RAM standard memory
- Drop-in paper loading for integrated thermal receipt printer
- Inkjet single-line defacement printer dedicated to voiding checks
- Five USB and two serial ports
- Supports contactless payment technology via attached peripheral
- Secure Sockets Layer (SSL) encryption

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data goes beyond the transaction to help you maximize value for your business.

[For more information, contact your Sales Representative or visit \[firstdata.com\]\(http://firstdata.com\).](#)

First Data™ FD400^{Ti} Wireless Terminal

The Challenge

Many businesses, such as in-home services or trade-show retailers, operate and receive payment for services in remote locations. Traditional wired terminals are not portable or require power and communication outlets that are often not available. This makes it difficult for merchants to offer a variety of payment options, which can be inconvenient for customers. In a competitive marketplace, the inability to process electronic payments can be the difference between gaining or losing a customer.

The Solution

The First Data™ FD400^{Ti} terminal is a wireless, hand-held point-of-sale device that merchants can easily use remotely to provide customers with the convenience of a full range of payment options.

You'll have access to wireless downloads wherever you are. And with the touch-screen interface, it is an easy product to train on and use.

This terminal enables you to receive the full range of solutions for payment processing, including credit, debit, gift cards, personal paper checks and EBT, all from a single provider.

Plus, with the "store-and-forward" capability, you can ensure card-present rates when there is no signal at the time of the transaction.



Here's How It Works

The FD400^{Ti} terminal is light and ergonomically shaped for true mobility and flexibility. It utilizes 3G technologies to connect wirelessly over AT&T's GPRS and Sprint's CDMA networks, which means you'll be getting the fastest data transmissions and more coverage area for your business. The multi-application platform supports a full range of payment and value-added services. It provides fast, efficient downloads while meeting MasterCard POS Terminal Security (PTS) requirements.

Industries Served

- Home Services/Delivery
- Event Marketing/Trade Shows
- Charity Functions/Events
- Sporting Events
- Limos/Taxi Services
- Restaurant Delivery
- Mobile Retail

First Data™ FD400^{Ti} Wireless Terminal

Help Your Business

- Process transactions from almost any location with full off-site POS mobility
- Offer greater speed and security with fast, efficient downloads of payment information
- Simplify the tracking of your payment processing by using one provider

Help Your Customers

- Pay for goods and services electronically at home or any location
- More payment options – credit, debit, personal paper checks, gift card
- No need for cash or check



* This equipment may not be compatible with another processor's system. In the event you elect to use another processing service provider, you may not be able to use this equipment with their service.

Features

- Compact design with sleek titanium look
- Full First Data processing product set
- Multi-application platform for all payment and value-added services
- Meets MasterCard POS Terminal Security requirements
- Hardware/software support for 3G technologies, which provide more connection options
- "Store-and-forward" capability to ensure card-present rates when there is no signal
- Optional carrying case with nylon strap and plastic clear protective overlay for the keys is available
- Also available is an optional car charger that can be used when on the go

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

For more information, contact your Sales Representative or visit firstdata.com.



TeleCheck® Solutions

Innovation for Competitive Advantage

While paper checks presented at the point of sale continue to decline in number, electronic checks, or Automatic Clearing House (ACH) payments, continue to grow. More than 13.97 billion transactions, worth more than \$28.8 trillion, were sent via the ACH Network in 2007 — an increase of over 13 percent from the previous year. And each year, major national retailers continue to drive the increase in electronic check acceptance.

Source: ©2008 NACHA -The Electronic Payments Association

A photograph showing a person's hands holding a blue debit card above a computer keyboard. The computer setup includes a monitor, a speaker, and a mouse. On the desk next to the computer are several papers, a notebook, and two white mugs on a saucer. The background is slightly blurred, suggesting an office environment.

"We will help you build your business by leveraging our brands and product solutions to process any payment, from any device, at any time, to any account."

With 550 million transactions processed in 2007 alone, and more than 40 years of industry experience, First Data leads the way in providing electronic check, risk management and collection solutions.

First Data provides comprehensive electronic check payment solutions tailored to meet your business needs. Our offerings include premier authorization and risk avoidance solutions, a leading, innovative ACH settlement process and robust, customer-centric collections services.



Improve Your Business With Every Customer Check Transaction

Offering checks as a payment method requires a solution that provides security, speed and ease. First Data powers electronic payments and solutions through proven technology and relentless ingenuity. We have the capabilities and expertise to serve as a single source for multiple services and solutions.

Throughout every step of the check transaction process, First Data's TeleCheck® solutions offer significant benefits for your business, including:

Authorization

- Reduced check losses
- Analytic driven decisions
- Easy integration
- Maximized sales

Settlement

- Labor efficiency
- Bank fee reduction
- Improved operations
- Speedier funds access

Collections

- Minimized labor expense
- Improved customer experience
- Increased revenue
- Compliance assistance

By converting to electronic check acceptance, you can:

- Reduce bank fees
- Reduce labor costs
- Improve funds availability
- Streamline reconciliation of depository accounts
- Make depository bank pricing more transparent
- Eliminate the risk of stolen, lost or damaged check deposits

Comprehensive Services to Enable Your Business

From authorization through collections, companies trust the industry-leading technology TeleCheck® provides for one reason ... it works.

TeleCheck provides a broad and flexible suite of electronic and paper check processing solutions to help enable your business every step of the way. In addition to transaction processing, our TeleCheck Warranty services help provide peace of mind for your business.

TeleCheck Authorization

With TeleCheck you get proprietary access to comprehensive data and best in class fraud prevention tools. Our comprehensive authorization services are backed by industry-leading expertise provided by fraud and statistical experts averaging seven years of TeleCheck experience.

TeleCheck Settlement

With an unprecedented volume of 550 million transactions processed in 2007, TeleCheck provides end-to-end, streamlined reconciliation services to help determine ACH eligibility and real-time decisioning to help prevent and resolve exceptions.

TeleCheck Collections*

Our TeleCheck collections services combine a respectful customer approach with advanced decisioning capabilities to help you improve upfront authorization decisions, reduce administrative time and improve fraud detection. Backed by highly skilled and trained agents, our customer-centric solution helps dictate the appropriate collection activities and motivate customer payments. Customize reports specific to your business needs and provide outstanding customer service by allowing customers to use their preferred payment option.

*Collection services provided by TeleCheck affiliate, TRS Recovery Services, Inc.



Customized Check Solutions Tailored to Your Business

Whether your check acceptance solution is paper-based or electronic, TeleCheck and its affiliates have the solutions, risk management tools and experience to provide value to your business.

Telecheck Electronic Check Acceptance® ECA® Warranty

The TeleCheck® ECA® Warranty service is a comprehensive solution for check acceptance, incorporating authorization, settlement and collections. With this solution, paper checks are converted into an electronic transaction at the point-of-sale. The Automated Clearing House (ACH) network is used to process the transaction and fund the account, generally within two business days. With the Warranty service, returned check processing and collections can be managed by TeleCheck, saving you time and money. With TeleCheck's ECA Warranty solution, you can effectively reduce the risk of accepting paper checks, decrease bank fees, lower operating expenses and improve cash flow through faster funding.

Paper Check Acceptance Solution

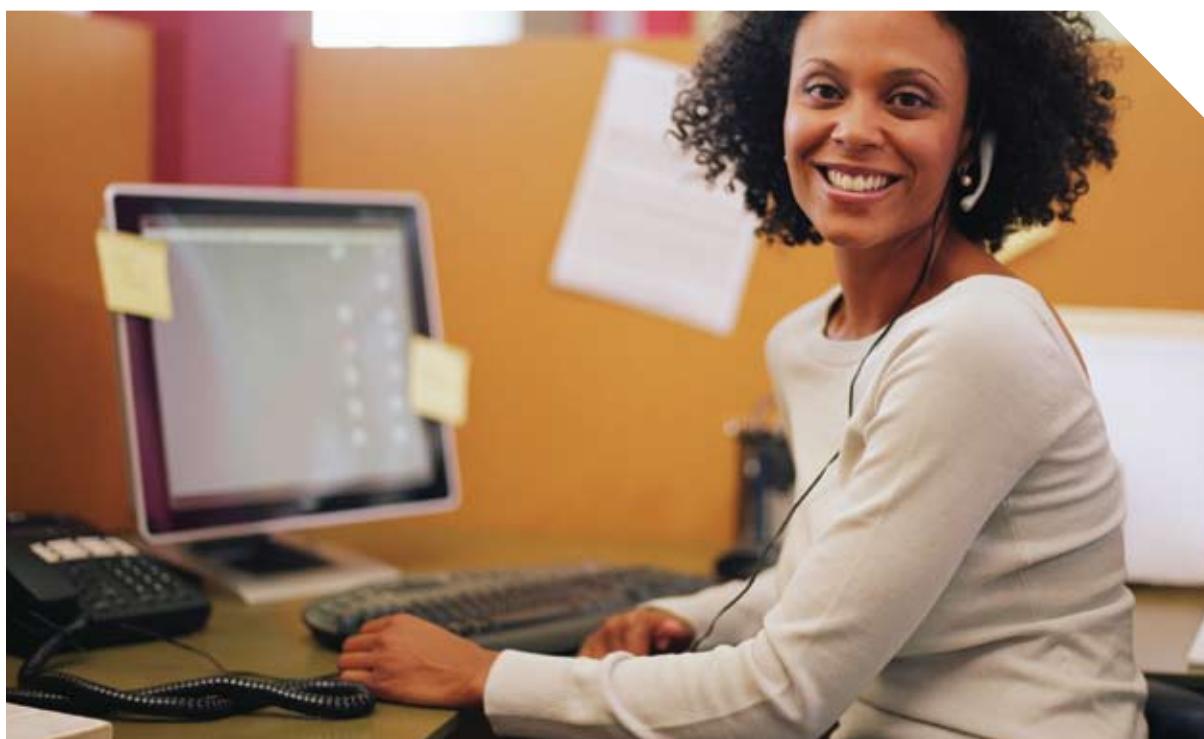
Reduce the risk of accepting fraudulent checks with TeleCheck's verification solution.

- Utilize a risk scoring system to reject high-risk checks on the spot and minimize the expense and hassle of attempting to collect on them later
- TeleCheck's paper check acceptance solutions use check writer's negative and activity databases with other proprietary risk management tools to determine the risk of accepting a check
- Receive reimbursement for checks approved by TeleCheck that are later returned with TeleCheck's warranty service

Internet Check Acceptance Solution

The TeleCheck Internet acceptance service provides a secure and easy way to accept check payments over the Internet.

- Improve operational efficiencies and increase revenue by offering stronger fraud protection, quick funding and low-cost integration





- Process transactions quickly and enjoy quick and easy payment
- Transfer funds directly from a customer's checking account(s) to your business account
- Checks are processed as an electronic transaction through the Automated Clearing House (ACH) network
- Funds generally received within two business days

Telephone Acceptance

Cater to your customers who prefer to pay by check over the phone, while minimizing potentially lost sales that arise when checks don't arrive through TeleCheck's Telephone Acceptance. By converting checks into electronic items instantly, while your customers are on the phone, you are able to ship orders faster and turn captured orders into paid orders, usually within two business days. Turn your shoppers into buyers by offering a preferred payment method to the significant portion of the U.S. population without credit cards.

LockBox Payment

Handling paper checks can be a time consuming process and the lag time associated with these payments may also increase the risk of returned items. Streamline the check handling process by converting a check to an electronic transaction and settling funds with the Automated Clearing House (ACH) network. By utilizing TeleCheck's LockBox Payment, you not only accelerate the availability of funds and make check handling more convenient and economical, but also lower the risk and net cost for accepting checks as bill payment.

CONNECTPAY™

The latest payment innovations and loyalty capabilities from First Data provide end-to-end comprehensive products and services that deliver new value propositions. Enabling virtually any payment, on any device, to be authenticated, authorized and settled to any customer account,

the CONNECTPAY solution can enhance new or existing loyalty or membership programs with a customer's choice of payment.

The solution supports many payment types, including a demand deposit account (DDA), a credit or signature debit card account, all of which are protected by a self-selected Personal Identification Number (PIN).

- Develop a differentiating consumer payment strategy with feature-rich loyalty programs
- Increase customer lifetime value
 - Build longer and stronger relationships
 - Retain existing customers
 - Attract new customers
- Drive incremental sales
 - Increase spend per visit
 - Increase number of visits per customer
 - Increase number of purchases
- Decrease cost of payments with DDA Payment
- Improve customer experience with personalized rewards
- Improve activation and adoption of the CONNECTPAY portfolio with activation, trial and usage promotions
- Gather information about customer behavior

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your First Data Sales Representative, or visit firstdata.com.



A First Data Company



Next Generation Bank Card Solutions

TeleCheck ECA Processing Service

Electronic Check Conversion & Guarantee

Discount Rate	1.75%
Transaction Fee	\$0.20
Statement Fee	\$5.00
Monthly Min.	\$25.00



Merchant Gift Card Programs

Choose from our selection of easy to manage gift card programs and see how offering reloadable gift cards can boost your bottom line. From convenient all-in-one bundled options to custom cards and carriers, we have the right solution for your business.

Gift cards can help:

- drive traffic to your locations
- gain new customers
- build your brand awareness
- promote purchases of higher-margin products
- reduce cash returns

To sign up for a gift card program, contact your Sales Representative or email giftcards@firstdata.com today!



Gift Cards To Go

Our most popular program, Gift Cards To Go® (GG) provides all the elements a merchant needs to start a gift card marketing program quickly, easily and successfully. A 6-piece Welcome Kit is included with every Gift Cards To Go order.

Order Includes:

- 100 cards and carriers – choose from 1 of 6 options
- 1 acrylic j-hook stand
- 100 hanging/folding style card carriers
- Includes up to 4 lines of text/30 characters per line maximum
- Welcome Kit



Welcome Kit Includes:

- Welcome Letter
- Guide to Marketing your gift card program
- Ceiling dangler advertising your gift card program
- Terminal topper
- Door decal advertising the gift card program
- Terminal cleaning card

Type Styles

- | | |
|-------------------------|----------|
| • Century | • Euro |
| • Curiz | • Futura |
| • <i>Elegant Script</i> | • Nueva |
| • <i>Sarah Script</i> | |

Text Color – Black only.
Icons not available on this package.

Welcome Kit



Standard Card Designs

Our individual non-icon cards offer simple designs, illustrations and photographic treatments to fit every occasion and lifestyle.

Each AR card design displays a modest gift box image and is available in six (6) different color palettes. This design is for those looking for an uncomplicated, universal appeal.

The Seasons and Reasons (SR) designs showcase more dynamic and colorful unique images providing an even greater selection for your customers.



AR-YEL



SR-BRW



SR-GPK



AR-SIL



SR-BWG



SR-EAG



AR-PNK



SR-BWB



SR-MPK



AR-BLU



SR-GCL



SR-SHB



AR-GRN



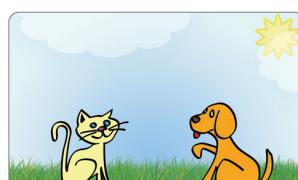
SR-SNW



SR-BCH



AR-LAV



SR-PET



SR-WTR

Content Includes:

- 250 card minimum orders
 - Up to 4 lines of text/30 characters per line maximum.
- Exceptions are noted.

Type Styles

- Century
- Curiz
- *Elegant Script*
- *Sarah Script*
- Euro
- **Futura**
- *Nueva*

Text Color



Black Purple Blue Red Green

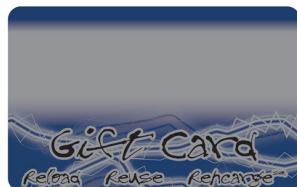
Standard Card Designs

Along with the Seasons and Reasons line, standard card designs feature Holiday (SH) themes for weddings, Mother's Day, winter holidays, Valentine's Day and more. A Holiday multi-pack is also available with all 4 designs so that they may be used for celebrations throughout the year.

Holiday



SR-DNH



SR-RLD



SH-PBR



SR-COF



SR-ORH



SH-WED



SR-GRO



SR-SLF



SH-ROS



SR-BKS



SR-SAL



SH-SXN



SR-BRC



SR-PNK

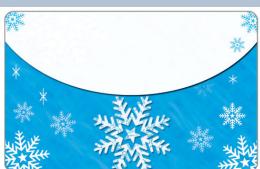


SR-GLF



SR-LEO

Multi-pack 125 of each design



Content Includes:

- 250 card minimum orders (Holiday multi-pack includes 500 cards)
- Up to 4 lines of text/30 characters per line maximum. Exceptions are noted.

Type Styles

- Century
- Euro
- Curiz
- *Elegant Script*
- *Sarah Script*
- **Futura**
- **Nueva**

Text Color



SR-ORV*

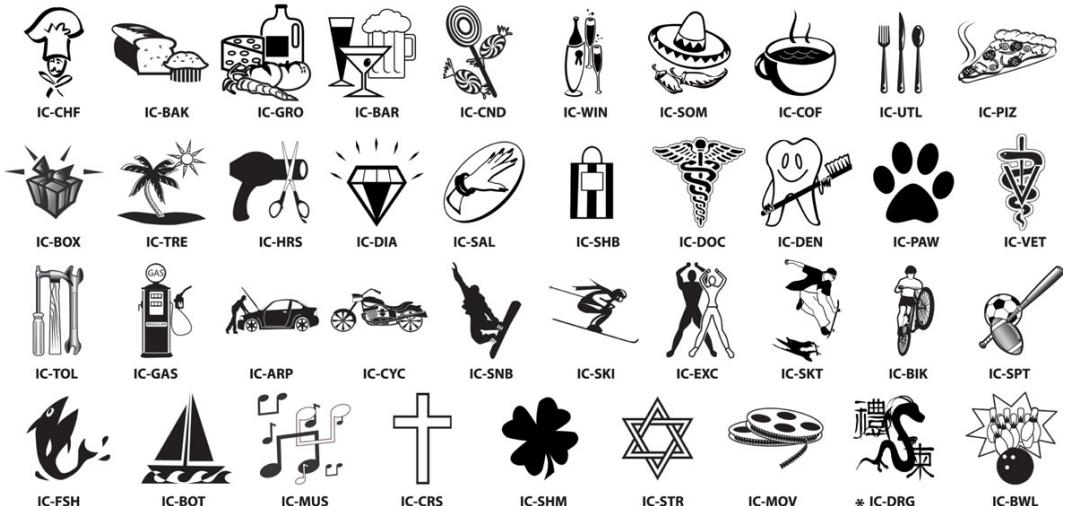


SR-DNV*

*Orchid (SR-ORV) and Dining (SR-DNV) cards are available in vertical formats (text formatting is adjusted by design staff if 30 characters extends beyond printable space).

Icon Cards

Icon card designs allow for greater personalization to create a more distinctive look to each gift card. Add an icon to the Contemporary (CT), Stripes (ST) or Jazz (JZ) card lines to suit any business type. The collection of graphics focuses on various industries from personal and professional services to sports, entertainment and cultural subjects.



*Chinese characters read: Gift Card

 CT-OGN	 ST-RED	 ST-USA
 CT-GTN	 ST-ORG	 ST-ITL
 CT-GBL	 ST-YEL	 ST-PNK
 ST-GRN	 ST-BLU	 JZ-BLU
 JZ-RED		

Content Includes:

- 250 card minimum orders
- Up to 4 lines of text/30 characters per line maximum.

Type Styles

- Century
- Euro
- Curiz
- Futura
- Elegant Script
- Nueva
- Sarah Script

Text Color - Black only.

Gift Card Carriers

Gift card carriers are a great way to complete the package for your customers. Whether you prefer Hanging (JC), Folding (FC) or Sleeve Pockets (PK) these versatile carriers are available for all gift cards. Choose from several elegant and colorful designs or even select a simple white envelope in which to present each card. In addition to the pre-printed inscription, customers are able to write in their own message for an even more personal touch to wrap up their customized cards.

Hanging



Folding



Sleeve Pockets



Plain White Envelopes For Carriers



Available in packs of 100.
Designed to fit either the folding
or the j-Hook style carriers.

Gift Cards In A Box

For those who require a larger quantity of gift cards and materials conveniently packaged for their marketing needs, there is Gift Cards in a Box. Each box brings together colorful card designs, complimentary carriers and displays for easy and effective merchandising.

Dining Box:

- 500 cards and carriers
- 1 acrylic j-hook stand
- 2 double sided table tent displays with inserts (inserts feature adhesive to display a Gift Card)
- Includes up to 4 lines of text/30 characters per line maximum with standard font selections

DINING BOX
This box is specifically designed for restaurants and other eating establishments.



Celebration Box:

- 500 cards & carriers
- 500 plain white envelopes
- 1 specialty display stand
- Includes up to 4 lines of text/30 characters per line maximum with standard font selections

CELEBRATION BOX

Four designs are provided in this box to celebrate the special occasions in life.
All the cards are brought together from the Holiday Multi-Pack.



Type Styles for either Box Set

- | | |
|-------------------------|----------|
| • Century | • Euro |
| • CuriZ | • Futura |
| • <i>Elegant Script</i> | • Nueva |
| • <i>Sarah Script</i> | |

Text Color - Black only.
Icons not available on this package.

Marketing Materials

We make your gift card program easy to set up and uncomplicated to sell by offering effective marketing materials incorporating intuitive messaging and calls to action. Add separate display stands, posters, door decals and table tents to enhance existing sales materials and promote gift cards to your customers.



CONTACT US:

New Gift Card Merchants:
877-277-3321

For artwork and proofing:
giftcardart@firstdata.com

Order inquiries:
giftcardproduction@firstdata.com

All other inquiries:
contact your sales representative
or email [giftingcards@firstdata.com](mailto:giftcards@firstdata.com)



First Data Gift Card Fees

Gift Card To Go, Standard & Custom Card Programs – Transaction and Service Fees

Code	Service / Product	Price
G01	Transaction Fee	\$0.10 per transaction
G32	IVR Fee (Balance Inquiry by phone)	\$0.50 per call
G51	Block Activation	\$15.00 per block activation
TBD	Gift Card Product Support Help desk calls (either direct to 800-707-5129 or direct transfer from POS Support)	\$5.00 per call
TBD	Gift Card Services Merchant Statement	\$2.00/ statement
G63	Order Cancellation Fee	Quote
G64	Exception Development	\$250.00 per hour
G65	Database Information Transfer	\$250.00 per hour

Card, Carrier and Other Fees

a. Gift Card To Go Program – Card and Carrier Fees

Code	Service / Product	Price
G49	100 Standard Cards, 100 Standard Carriers	\$250.00 plus shipping and handling fees

Note:

- The Gift Card-To-go Program is only available as an introductory offer to merchants and the set-up fee is included in the G49 fee (100 standard cards, 100 standard carriers). Recorders must be made through the Standard Card program or Custom Card Program and no additional set-up fee will be charged for a reorder.
- Gift Card Counter Display and Decal provided without charge.
- MyMerchantView Reporting for Gift Card Services activity provided without charge.

Standard Card Program & Custom Card Program – General Supplies and Marketing Fee

Code	Service / Product	Price
G34	Initial Set-Up Fee	\$100.00 per location
G33	Color & Image Set-up	\$100.00 per custom card order
G40	Graphic Design Assistance	\$75.00 per hour
G35	Acrylic Stand w/Box	\$10.00 per item
G48	Acrylic Stand w/o Box	\$8.50 per item
G30	Standard Insert Poster	\$2.00 per item
G36	Door Decal	\$2.00 per item
G62	Welcome Kit	\$10.00 per item
G42	Single J-Hook Rack	\$10.00 per item
G42	3 Sided J-Hook Rack	\$20.00 per item
G48	Table Tent Acrylic Stand	\$10.00 per item
G30	Table Tent Poster	\$1.00 per item
G60	Special pricing (large or irregular card order)	Quote
G61	Customer Posters	\$15.00 per poster
G62	Other Marketing Materials	Quote

Notes:

- After the initial set-up fee, no future set-up fees are required for a given location
- MyMerchantView Reporting for Gift Card Services activity provided without charge.

Standard Card Program – Card and Carrier Fees

- Standard Card orders must be a minimum of 500 cards and additional cards may only ordered in 500 card increments.
- Quoted fees will apply to all card or carrier orders of 200,000 or above, or for any card/carrier outside the standard type or requiring special fulfillment.

Code	Service / Product	Price
G12	500-999 Standard Cards	\$1.00
G13	1,000-2,499 Standard Card	\$1.00
G14	2,500-4,999 Standard Card	\$1.00
G15	5,000-7,499 Standard Card	\$1.00
G16-G20	7,500 or more Standard Card	Quote
G31	Standard Stock Carrier and envelopes	\$0.30

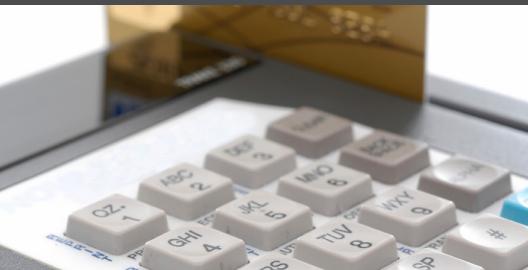
Custom Card Program – Card and Carrier Fees

- Custom Card orders must be a minimum of 1000 cards and additional cards may only ordered in 1000 card increments.
- Quoted fees will apply to all card or carrier orders of 200,000 or above, or for any card/carrier outside the standard type or requiring special fulfillment.

Code	Service / Product	Price
G03	1,000-2,499 Custom Card	\$1.00
G04	2,500-4,999 Custom Card	\$1.00
G05	5,000-7,499 Custom Card	\$1.00
G06-G10	7,500 or more Custom Card	Quote
G22-G29	Custom Carriers	\$0.75
G31	Standard Stock Carrier and envelopes	\$0.30



Access the Capital You Need to Build Your Business Today!



RapidAdvance has the key to your financial success by helping you manage all of your business operations. Isn't it time you took advantage? Call or log on Today!

COULD YOUR BUSINESS BENEFIT FROM ADDITIONAL WORKING CAPITAL?

RapidAdvance is proud to offer working capital to small and mid-size businesses, which can be funded within 10 business days.

WE'VE BROUGHT YOU THE BEST

In partnering with RapidAdvance we can offer our merchants capital through **the leader in the alternative financing industry**. With multiple financing options, you can select the best option that fits your business needs.

Where banks and traditional lenders have said no, RapidAdvance has been able to provide over 20,000 merchants both domestically and internationally the capital they need to succeed. With over 85% of eligible customers returning to RapidAdvance for additional working capital, merchants have found a long term partner for their financing needs.

This combined with:

Partner info:

GET CAPITAL FROM AN UNTAPPED ASSET - YOUR FUTURE CREDIT CARD SALES

RapidAdvance can provide you the capital you need by utilizing your future credit card sales today. This is an easy way for you to obtain capital to take advantage of new opportunities, manage expenses and grow your business.

The process is simple.

- 1 The merchant sells RapidAdvance a fixed amount of their future credit card sales at a discount.
- 2 In return, the merchant is wired a lump sum of unsecured working capital into their business account.
- 3 An agreed upon fixed percentage of your future credit card sales are automatically forwarded to RapidAdvance directly from your credit card processor.
- 4 Track your account through online statements and see what was processed, what was forwarded and what balance you have remaining.
- 5 Retrieval of your credit card sales stops automatically when your balance is paid in full.

HOW TO APPLY

Our free no obligation application process is simple.

- We will review your last four credit card statements and last two bank statements.
- Show a minimum monthly credit card volume of \$3,500.
- Confirm a few other qualifying criteria.
- Get an approval within 48 hours of submittal

It's as easy as that:

Call Priority Payment Systems at 866.648.6449



Merchants have the business support they need to succeed.

The "Partner Name" Advantage is clear

- Highest Approval Rates
- Funding within 10 Business Days
- No Personal Guarantees
- No Complicated Paper Work
- No Application Fee
- No Monthly Checks to Write

Imagine what you could do with up to \$150,000 in Working Capital.

- Purchase Inventory
- Upgrade Equipment
- Renovate
- Advertise
- Manage Seasonality
- Cover Unexpected Expenses



Application

Business Information

Loan MCA Either

Legal Business Name (Business Applicant)	DBA Name	
Street Address	Business Phone	Business Fax
City	Email Address	
State	Zip	Business Open Date (Mth/Yr)
Time Remaining on Lease/Mort.		Landlord / Agent Name
No. of Locations	Type of Business	Landlord / Agent Phone

Financial Information

Federal Tax ID Number (9 Digits)	Have you ever filed for bankruptcy?	Current Processor
Intended Use of Funds	Time with Current Processor	Number of Terminals at Location / Terminal Type
Requested Advance of Funds	Estimated Total Monthly Sales	Merchant Account Number
Is your business for sale?	Avg. Monthly Volume Credit Cards	Do you have federal or state tax liens?
Is it under a payment plan?	If yes, how long have you been in a payment plan?	What is the balance on your tax lien?

Principal Owner Information #1

Principal Owner Information #2

Principal Owner Name	Social Security Number	Principal Owner Name	Social Security Number		
Home Address	Date of Birth (00/00/0000)	Home Street Address	Date of Birth (00/00/0000)		
City	% Ownership?	City	% Ownership?		
State	Zip	Cell Phone	State	Zip	Cell Phone

The Business Applicant and each Principal, person or entity signing this Application or an Application Addendum Form ("Signer") certifies that all information provided by the Business Applicant and the Principal is true and complete and authorizes Small Business Financial Solutions, LLC, Rapid Financial Services, LLC and their affiliates (collectively "RapidAdvance") to: 1) obtain credit and employment information about the Business Applicant and Principal; 2) obtain credit reports and make any inquiries RapidAdvance considers appropriate in connection with this Application or reviews of the Applicant's account from time to time; 3) make RapidAdvance's experience with the Applicant's account and information about this Application available to credit bureaus or the Principal owners, and 4) disclose account information as required by law. Each signer acknowledges that additional information may be required in order to render a decision on this application.

EACH SIGNER ACKNOWLEDGES THAT RAPIDADVANCE MAY RELY ON THE STATEMENTS AND INFORMATION SET FORTH IN THIS APPLICATION AND THAT SUCH STATEMENTS AND INFORMATION MAY BE INCORPORATED BY REFERENCE IN ANY AGREEMENT ANY OF THE UNDERSIGNED MAY ENTER INTO WITH RAPIDADVANCE. EACH OF THE UNDERSIGNED HEREBY AGREES TO NOTIFY RAPIDADVANCE PROMPTLY OF ANY CHANGE IN ANY SUCH STATEMENT OR INFORMATION. EACH SIGNER HAS READ AND UNDERSTANDS THE TERMS OF THIS APPLICATION, INCLUDING ANY ADDENDUM, AND REPRESENTS AND WARRANTS THAT THE INFORMATION CONTAINED HEREIN IS TRUE AND CORRECT.

If applying for a loan, please note that the federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this Small Business Financial Solutions, LLC is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

By: _____ Title: _____ Print Name: _____ Date: _____
(signature)
Owner #1: _____ Print Name: _____ Date: _____
(signature)
Owner #2: _____ Print Name: _____ Date: _____
(signature)

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FOR PARTNER USE ONLY - FOR PARTNER USE ONLY - FOR PARTNER USE ONLY - FOR PARTNER USE ONLY

Merchant ID	Partner Name	Partner Sales Person Name	Contact Number
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