



**PAY**

**ACCEPT PAYMENTS  
ANYTIME, ANYWHERE**



**PREFERRED RATE 2.59%**

**UNIVERSAL RATE 3.49%**

**FREE CARD READER**

**AFFORDABLE AND CONVENIENT**

**MORE OPTIONS, BETTER SERVICE**



**SEND PROMOTIONS FOR YOUR BUSINESS FROM YOUR DEVICE**

**ACCEPT CHECKS AND EZ PAYMENT PROGRAMS**

**REAL TIME MANAGEMENT FOR BACK OFFICE SUPPORT**

**STORE AND FORWARD OPTION**

**SECURE AND PCI DSS COMPLIANT**

**EASILY UPLOADS TO YOUR QUICKBOOKS/ QUICKEN SYSTEM**

**CONTACT YOUR  
LOCAL REPRESENTATIVE**





**ACCEPT CREDIT CARDS ANYTIME, ANYWHERE!**  
**MORE OPTIONS, BETTER SERVICE**

EPS EZ Pay Mobile is the solution for your complete M-commerce needs.

EPS EZ Pay Mobile is affordable and secure, offering lower rates and  
The highest level of PCI DSS certification.

**EPS EZ PAY FEATURES INCLUDE:**

**Credit Card Sales**

Qualified flat rate 2.59%

Non-Qualified flat rate 3.39%

**Cash Sales**

Recorded to track sales, and use customer information for marketing and promotional purposes.

**Offline Sales**

When no cellular network is available, use the offline sales feature to  
capture the transaction information. Once you are in a wireless coverage area,  
your transaction will automatically run and receive an approval.

With this great feature, you will never lose a sale because of connectivity issues.

**Administrative (backend office)**

Run transactions from your home or office PC/MAC, or use it as a back-end support  
to review live data from transactions being run from employees in the "field".

**Voids & Refunds**

Use the mobile device to run a refund or easily void a sale if a mistake was  
previously made.

**Tip and Tax calculator**

This system makes it easy to calculate tax with the option to add a 10%,15%,18% or20% tip  
or create an amount of your own.

**EPS EZ Pay mobile is unlike any other mobile payment system:**

- Provides full POS functions
- Customer Data tracking for invoicing and marketing of products and services via text messages
- Transfer transactions to Quicken or QuickBooks bookkeeping format
- Load money to your custom Pay Card
- Works with all major mobile devices and the carrier of your choice.
- **LINK WITH EPS90 EZ MOBILE** for an easy way to accept checks, and set up an affordable payment plan for your customers.

**\*This application is available to all Electronic Payment Systems merchants.**

**Please call EPS for an easy merchant account approval (800) 863-5995**





## How will I make money off the mobile program?



### Residuals:

The charge to the merchant is 2.59% or 3.49% depending on how the merchant runs the card and the card type. The agent buy rate will still stay the same as any other program (let's say 1.62% and \$0.19p/i)

### Comparison:

**Basic Retail account:** Merchant Rates are 1.89% and \$0.25 per item with monthly processing of \$8000.00 and an average ticket of \$250.00.

Difference between buy rate (1.62%) and merchant rate(1.89%) is .27% X\$8000.00= \$21.60 total profit

Difference between buy rate (\$0.19) and merchant rate (\$0.25) is \$0.06 X 32= 1.92 total profit

**Total combined profit= \$23.50 Agent EPS Split (50/50) Agent profit \$11.76**

**Mobile retail Account:** Merchant Rates 2.59% no per item fee. Monthly processing of \$8000.00 and an average ticket of \$250.00

Difference between buy rate (1.62%) and merchant rate(2.59%) is .97% X\$8000.00= \$77.60 total profit

Difference between buy rate (\$0.19) and merchant rate (\$0.00) is \$0.19 X 32= -\$6.08 total profit

**Total Combined profit= \$71.52 Agent EPS Split (50/50) = Agent Profit \$35.76**

### Agent Weekly Activation Pay:

**For each account you activate under the EZ Pay program, Electronic Payment Systems will pay you \$75.00.**

Not only will your merchant receive a free device, but EPS will pay your \$75.00 each Friday for any accounts activated from Friday-Thursday of the previous week. Activation means the merchant downloading and using the mobile application within the week time frame. If you activate 5 mobile devices a week you will receive a \$375.00 bonus on top of your monthly residual income.

### EPS EZ Referral:

EPS is the only processor offering our merchant the ability to earn more while paying less using our EZ Referral Program. Simply provide EPS with business referrals and receive \$50.00 for each referral that processes with EPS. This is an unlimited referral program. EPS pays the merchant the \$50.00, while the agent will sign up each referral and continue to collect the residual streams.

### EPS 90 Mobile:

By adding on the EPS90 Mobile you can charge the merchant for the access via their mobile device. This can be charged as a one-time activation /set up fee. The merchant application does show the \$320.00 registration fee. Feel free to charge this fee as it is 100% commission in your pocket.

Contact our National sales team for any additional questions!

**800-863-5995**

	EPS EZ		Intuit GO!
	Pay	Square	
<b>Phone Compatibility</b>	<b>5 of 5</b>	<b>5 of 5</b>	<b>4 of 5</b>
iPhone	X	X	X
iPad	X	X	X
iTouch	X	X	X
Android	X	X	X
Blackberry	X	X	
<b>Additional Features</b>	<b>20 of 20</b>	<b>12 of 20</b>	<b>13 of 20</b>
Virtual Terminal connection	X	X	X
Online transaction Manager	X	X	X
Custom Receipts	X	X	X
Transactions Managed in-app	X	X	X
Tips	X	X	X
Tax	X	X	X
Save Customer info to data base	X	X	X
Real Time Management system	X		
Void Transaction	X		X
Manage Cash transactions	X	X	X
GPS Location Manager	X	X	X
Voice Recognition Vlingo	X		
Store and Forward option	X		
Checks accepted/ EPS 90	X		
Signature Capture	X	X	X
Refund/Credit to Customer	X	X	
D/L into Excel sheet for Bookkeeping	X		X
Able to use as a POS System	X	X	
Inventory Tracking System	X		X
V.Me Wallet Capabilities (avail in 90 - 120 days)	X		
<b>Security</b>	<b>4 of 4</b>	<b>3 of 4</b>	<b>4 of 4</b>
PCI Compliant	X	X	X
SSL Encryption	X	X	X
Password Protected	X	X	X

Verifiable Business Needed	X		X
<b>Agreement/ Service</b>	<b>7 of 8</b>	<b>5 of 8</b>	<b>6 of 8</b>
Agreement Terms	1 yr	NA	NA
24/7 Customer Support - Phone	X		
Online Chat Support	X	X	X
Quick Deposits \$0.00-999.00	X	X	X
Quick Deposits \$1000.00 and up	X		X
Free Ap download	X	X	X
EZ Referral Program	X		
EZ Offers	X		
In House Mobile Support	X		
<b>Pricing</b>			
Free Device*	X	X	X
No Monthly Fees		X	
Falt Discount Rate (no per item)	X		

<b>Pricing Comparison</b>	<b>EPS EZ Pay</b>	<b>Square</b>	<b>Intuit GO!</b>
Retail Card Present - No Non Qualified	2.59%	2.75%	2.70%
MOTO CNP with Non Qualified	3.49%	3.50%	3.70%
Retail Per Item fee	NA	NA	NA
MOTO Per Item Fee	NA	\$0.15	NA
Monthly Fee	\$25.00*	0.00%	\$12.95*

## Electronic Payment Systems Advantage

The Real Time Management system allows the merchant to review the techs transactions even when they are out of the office. The Virtual Terminal will give administration access to view transactions as they are being ran through the device and load to QuickBooks.

The Voice Recognition Vlingo option will allow you to run through the functions of a normal transaction, just by your voice recognition. This option will record the transaction process as it takes place for an even more secure transaction. **Coming Soon.**

The Store and Forward option will allow you to run through the functions of a normal transaction, even where cellular service may not be available. Once you receive a connection, the card will then be charged and an approval sent to the cardholder.

EPS90 No Credit check Program is the only way to Accept checks and a no credit check approval for your customers from your device. This can work from multiple devices loading on to the main Virtual Terminal. The easy to complete mobile form, and snap shots of the customers check, makes for easy and fast approval from anywhere.

EPS has a 2 year agreement for merchant services. The agreement is in place to protect the merchant as much as EPS. In the life of the agreement, you will never see an increase in rates from EPS. In fact, EPS has a meet or beat rate policy. If the merchant finds lower rates EPS will guarantee to Match or beat the proposed rates, keeping the merchant with the lowest possible rates and award winning service.

With EPS there is no cost for the device, only a small monthly fee of \$12.95 regardless of your processing activity along with your discount rate.

It is a small fee to have for the additional features and security that only EPS will provide.

EPS offers live 24/7 award winning Customer Service and Technical Support. You can find our toll free number on the terminal/device and posted on our website. You will receive a live representative each time you call, not an automated recording. If you prefer to have your questions answered via online chat, we also have chat sessions available by simply clicking on the chat icon from our website [www.eps-na.com](http://www.eps-na.com)

EPS is the only processor offering our merchant the ability to earn more while paying less using our EZ Referral Program. Simply provide EPS with business referrals and receive \$50.00 for each referral that processes with EPS after 1 month of activity.

EZ Offers allows any business to easily generate mobile offers and deliver to customers mobile device, this allows the consumer to buy on impulse. This will also work with the wallet payment system. This is the fastest and easiest way to sell services via data messaging. **Coming Soon!**

EPS EZ Pay Mobile has a corporate office located in Englewood, Colorado. This office houses all of your Mobile Support Team, from customer service, technical support and risk management. You will not need to rely on a FAQ page or an outsourced call center to solve your immediate questions. Have the comfort of a M-commerce solution team that will work for you.





The G3X swiper is the latest swiper from ROAM with enhanced support for even more devices. **Currently only compatible with EZ Pay Mobile. Support for additional apps coming soon.**

- Longer audio jack to accommodate phone carrying cases
- Tamper-resistant screws
- Slick black matte finish

Android & iPhone/Apple® Devices

Device Name	Carrier
HTC Amaze 4G	
HTC Aria	AT&T
HTC Droid Incredible 2	Verizon
HTC Droid Incredible (AMOLED)	Verizon
HTC Droid Incredible (SLCD)	Verizon
HTC EVO 4G (hardware ver. 0002)	Sprint
HTC EVO 4G (hardware ver. 0003)	Sprint
HTC EVO View 4G	Sprint
HTC EVO Shift 4G	Sprint
HTC EVO 3D	Sprint
HTC G2	T-Mobile
HTC G-Slate	T-Mobile
HTC Hero	Sprint
HTC Inspire 4G	AT&T
HTC Jetstream	AT&T
HTC Merge	U.S. Cellular
HTC MyTouch 3G	T-Mobile
HTC MyTouch 3G Slide	T-Mobile
HTC MyTouch 4G	T-Mobile
HTC MyTouch 4G Slide	T-Mobile
HTC Nexus One	AT&T
HTC Nexus One	T-Mobile
HTC Rezound	Verizon
HTC Sensation 4G	T-Mobile

HTC Status	AT&T
HTC Thunderbolt	Verizon
HTC Wildfire S	T-Mobile
Kyocera Echo	Sprint
LG Ally	Verizon
LG Enlighten	Verizon
LG G2X	T-Mobile
LG G-Slate	T-Mobile
LG Optimus S	Sprint
LG Optimus T	T-Mobile
LG Phoenix	AT&T
LG Revolution	Verizon
LG Thrill	AT&T
LG Vortex	Verizon
Motorola Admiral	Sprint
Motorola Defy	T-Mobile
Motorola Droid	Verizon
Motorola Droid Bionic	Verizon
Motorola Droid Pro	Verizon
Motorola Droid 3	Verizon
Motorola Droid X	Verizon
Motorola Droid Xyboard	Verizon
Motorola Xoom LTE	Verizon
Motorola Xoom Wi-Fi	n/a
Samsung Captivate	AT&T
Samsung Continuum	Verizon
Samsung Conqueror 4G	Sprint
Samsung Droid Charge	Verizon
Samsung Epic 4G	Sprint
Samsung Fascinate	Verizon
Samsung Galaxy Indulge	MetroPCS
Samsung Galaxy S 4G	T-Mobile



Samsung Galaxy S II Skyrocket	AT&T
Samsung Galaxy Tab	Sprint
Samsung Galaxy Tab	Verizon
Samsung Galaxy Tab 7.0 Plus (Wi-Fi)	n/a
Samsung Galaxy Tab 10.1 (Wi-Fi)	n/a
Samsung Galaxy Tab 10.1 LTE	Verizon
Samsung Galaxy S II Epic 4G Touch	Sprint
Samsung Illusion	Verizon
Samsung Infuse 4G	AT&T
Samsung Intercept	Sprint
Samsung Nexus S	AT&T
Samsung Nexus S 4G	Sprint
Samsung Sidekick 4G	T-Mobile
Samsung Vibrant	T-Mobile

Device Name	Carrier
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iPad 3	
iPad 2	
iPad	
iPhone 4	AT&T
iPhone 4	Verizon
iPhone 4S (GSM)	AT&T
iPhone 4S (CDMA)	Sprint
iPhone 4S (CDMA)	Verizon
iPhone 3GS	AT&T
iPhone 3G	AT&T
iPod Touch - 3rd gen., OS3+	

#### BlackBerry Devices

Device Name	Carrier
Bold 9000	AT&T

Bold 9650

Bold 9650

Bold 9700

Bold 9700

Bold 9780

Curve 2 8520

Curve 2 8520

Curve 2 8530

Curve 2 8530

Curve 2 8530

Curve 3G 9330

Curve 3G 9330

Storm 2 9550

Torch 9800

Tour 9630

Tour 9630

Sprint

Verizon

T-Mobile

AT&T

T-Mobile

T-Mobile

AT&T

Sprint

Verizon

U.S. Cellular

Verizon

Sprint

Verizon

AT&T

Sprint

Verizon



# REFERRAL PROGRAM

REFERRED BY MERCHANT NAME: \_\_\_\_\_

BUSINESS NAME: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

OWNERS NAME: \_\_\_\_\_ BUSINESS TYPE: \_\_\_\_\_

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OWNERS NAME: \_\_\_\_\_ BUSINESS TYPE: \_\_\_\_\_

BUSINESS NAME: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

OWNERS NAME: \_\_\_\_\_ BUSINESS NAME: \_\_\_\_\_

EPS makes it easy to earn more with our Referral Program. Simply provide EPS with business referrals and receive \$50.00 for each referral that processes with EPS after reaching a volume of \$5000.00.

By providing the referral information to EPS, you allow EPS to use your name at the point of contact and introduce our program.

You also allow EPS to Send a check in your business name after the referral has reached the needed processing activity.



# REFERRAL PROGRAM

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BUSINESS NAME: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

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