

MSC
PRESENTATION
MANUAL

PLEASE VISIT US AT
WWW.CPP-360.COM
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TA SU TISIY EŞAİJ



MERCHANT QUESTIONNAIRE

(To be fully completed with EVERY Merchant)

Business Name _____ Owner's Name _____ Date _____

1. How long have you owned the business? _____
 2. How did you get involved with this industry? _____
 3. What types of payment do you currently accept? _____
 4. What is your average ticket size? _____
 5. How much do you spend each month on supplies for your credit card machine? _____
 6. Do you currently accept PIN-based debit transactions? _____
 7. Are you currently accepting checks from your customers? _____
 8. Do you currently have a gift card program? _____
 9. Do you have a website? _____
 - Would you like to sell products online? _____
 - What type of products would you like to sell online? _____
 10. If you had access to working capital (money) what would you do to improve your business? _____
 11. What kind of equipment are you using to accept credit cards? Are you leasing it? _____
 12. What new products or services have you heard about that you may be interested in? _____
-
-
-

Would you be interested in any of the following products or services?

- A month-end statement that is easy to read _____
 - Real-time online reporting _____
 - Wireless terminals _____
 - High-speed internet transactions _____
 - ATM _____
13. Are decisions involving these types of service made by you, or is there someone else involved? _____
-
-
-
14. In addition to saving money, what else would you like to change about your current processing situation? _____
-
-
-

Please fill out a Merchant Questionnaire before continuing.

PROCESSOR COMPARISON SHEET

STANDARD SERVICES	CPP	CURRENT PROCESSOR
EQUIPMENT MAINTENANCE	✓	
FREE SUPPLIES	✓	
24 HOUR MERCHANT SUPPORT	✓	
CUSTOMIZED TERMINAL RECEIPTS	✓	
PED/PCI COMPLIANT	✓	
RECEIPT TRUNCATION	✓	
TERMINAL TIMED-BATCHING*	✓	
TERMINAL PASSWORD PROTECTION*	✓	
CUSTOMER SERVICE INQUIRIES*	✓	NOT AVAILABLE
TERMINAL SUPPLY ORDERING*	✓	NOT AVAILABLE
PRODUCT SERVICE INQUIRIES*	✓	NOT AVAILABLE

ADDITIONAL SERVICES	CPP	CURRENT PROCESSOR
I-STORE (ONLINE PROCESSING)	✓	
SMART CARD CAPABLE	✓	
REAL-TIME ONLINE REPORTING	✓	
CONTACTLESS CARD CAPABLE	✓	
LOCAL CONSULTANT (MSC)	✓	

* BASED ON TERMINAL COMPATIBILITY & CONFIGURATION

GLOSSARY OF STANDARD SERVICES

EQUIPMENT MAINTENANCE – If we are not able to fix a problem over the phone, we will provide a replacement terminal (usually within 24 hours) at no charge.

SUPPLIES – Are included for the lifetime of our agreement. This includes printer paper, ribbons and manual imprinter slips.

SUPERIOR MERCHANT SUPPORT – Merchants will benefit from an exceptional response time when assistance is needed.

CUSTOMIZED TERMINAL RECEIPTS – Option of printing warranty information on the receipts OR offering additional marketing information on each receipt. (Example: 10% off your next purchase)

PED/PCI COMPLIANT – The payment processing industry has instituted a new set of Security Standards to protect information. We not only abide by these standards but also are on the Payment Card Industry (PCI) Council. PED = Pin Entry Device.

RECEIPT TRUNCATION – The first 12 digits of a credit card's 16-digit number are not disclosed (replaced by an X) on the receipt issued by the merchant processing equipment. (A law in many states to help prevent fraudulent activity)

TERMINAL TIMED-BATCHING – The terminal will perform a timed-batch of all transactions to ensure proper processing, preventing additional charges by not batching daily (for non-tip merchants).

TERMINAL PASSWORD PROTECTION – A key security feature to protect against unauthorized access to credit features of the system.

MERCHANT FRIENDLY FUNCTIONS

With any MerchantPro system, by simply pressing a sequence of 3 buttons on your terminal, you can access these Merchant Friendly Functions:

- Customer Service Inquiries
- Terminal Supply Orders
- Product Services Inquiries

Please fill out a Processor Comparison sheet before continuing.

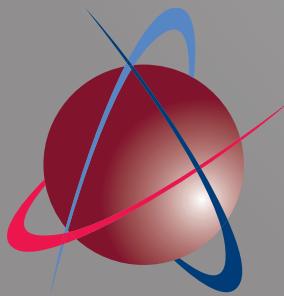
ABOUT US

We are a direct, full-service provider of merchant services, debit card processing, check services, gift cards and dynamic processing equipment. As a direct provider for Visa, MasterCard and Discover, we can customize a solution to meet your business needs.

Headquartered in Dallas, Texas, with over 500 Merchant Sales Consultants (MSCs) located nationwide, we are recognized as a leader in the merchant service industry. We maintain our own processing, customer service and merchant support facilities, which assures that our merchants never deal with middleman markups on rates or fees. This is one of many reasons why more than 4,000 new merchants a month sign up with us to handle their payment processing needs.

Since 1991, we have made it our business to lead the way in payment processing for merchants in every industry, large and small. In 2008, we processed in excess of \$9.1 billion in transactions and served over 100,000 active businesses throughout the United States.

Our team of highly trained MSCs and support staff will help your business thrive by giving you more ways to succeed, now and in the future. Our Merchant Questionnaire and Processor Comparison sheets allow us to uncover issues and find solutions that will help you keep more of your profits.



OUR BELIEF

A business owner should choose a processor based on all the facts, not just the lowest rate.

OUR GOAL

To help you generate new areas of revenue.

BASIC BUSINESS PRINCIPLE:

There are only a few ways you can increase your business revenue:

- Increase your average ticket.
- Increase your customer base.
- Increase your customer loyalty.
- Lower your expenses and liabilities.
- Eliminate the loss of time and money.





WHY ACCEPT CREDIT/DEBIT CARDS?

Credit cards increase revenue in three ways:

- Your customers spend more with plastic than they do with cash.
- Some potential customers can't or won't buy from you if you aren't already accepting credit cards.
- Your customers can "buy now and pay later."

METHODS FOR ACCEPTING CREDIT CARDS



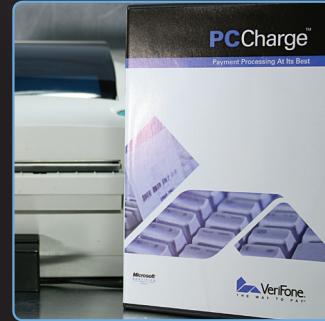
TERMINAL SWIPE
OR KEYED



PIN BASED DEBIT



WIRELESS



PC-SWIPE,
KEYED, OR OVER
INTERNET

DEBIT & ATM CARDS

- More than 1 million debit/ATM cards produced monthly.
- More than \$1 trillion in debit transactions
- More than 270 million debit cards in circulation.
- Debit transactions are growing four times as fast as credit transactions.
- 54% of total credit card sales are debit/ATM cards.

BENEFITS OF PIN-BASED DEBIT

- Transactions are typically 15% higher than cash sales, which equals more revenue.
- Customers appreciate the added security, which helps promote customer loyalty, and produces more revenue.
- Funds are “pulled” in real-time, reducing your liability.
- Eliminates the qualified discount rate. You only pay the transaction fee plus network cost.
- Virtually all disputes can be eliminated.
- Attract more customers and additional forms of payment, which equals more revenue.



WHY ACCEPT CHECKS?

- More than 30 billion check transactions in the U.S. annually.
- More than \$41 trillion worth of checks written in the U.S. annually.
- Accepting checks gives customers more payment options.

BENEFITS OF CHECK CONVERSION

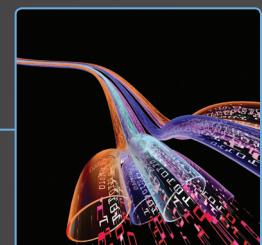
- Less expensive to process than credit cards.
- Deposits funds electronically into your account like a credit card sale.
- Deposits funds quicker than a credit card sale.
- Less time wasted on "non-revenue generating" activities.
- Extra benefit is the guarantee service.

CHECK CONVERSION SERVICES

Allows checks to be electronically processed like credit cards.

How it Works:

1. Check scanned by equipment.
2. Customer signs receipt.
3. Check is stamped "Void" & given back to customer.
4. Funds are electronically transferred to account.



Allows for electronic guarantee services for personal checks up to \$1,500 with Magtek or up to \$7,500 with RDM 6014.

HOW MUCH TIME IS WASTED?

- Endorsing every check.
- Filling out the deposit slip.
- Driving to the bank.
- Waiting in line.
- Making the deposit.
- Driving back to work.
- Reconciling your deposit.
- Making a ledger entry.



WHY OFFER GIFT CARDS?

- Birthdays are the most popular occasion for gift cards.
- Gift cards are the third most desirable gift item.
- Purchases made with gift cards are 20% to 50% higher than the average ticket.
- Someone who receives a gift card typically brings in another person when they return to redeem their card.
- Many cards are left with an unredeemed balance.
- Customers spend over \$80 billion on gift cards each year.
- Many customers go to a store specifically to purchase a gift card.
- 75% of customers spend 60% more than the value of the gift card.

WHEN YOU ISSUE A GIFT CARD

- You receive the money up front, so...YOU WIN!
- You get extra advertising, so...YOU WIN!
- You can earn a new customer, so...YOU WIN!
- If the card is never used, then...YOU WIN!
- It's a "no-brainer"...YOU WIN!

WHO OFFERS GIFT CARDS?

Merchants of all sizes:

- Enjoy the advertising benefits.
- Take advantage of the increased profit margin.
- Can gain new customers & able to maintain current customer loyalty.





WHAT IS A SMART CARD?

- A pocket-sized card with data embedded on a storage chip.
- Invented and patented in the 1970s.
- More than 582 million smart cards are in circulation.
- One smart card can hold the equivalent of information from 100 credit cards.
- Virtually eliminates fraud and identity theft.

WHY ACCEPT CONTACTLESS CARDS?

- Over 27 million debit & credit contactless cards in circulation—on pace to reach 109 million by 2011.
- \$15 Billion spent on contactless cards last year.
- 50% quicker transaction than cash.
- 20% increase in average ticket.
- Accepted at numerous sports venues.
- Accepted at over 45,000 merchant locations.
- Many experts believe contactless cards will become one of the fastest growing forms of payment.

I-STORE

I-Store is an award winning total E-commerce solution. The I-Store includes everything a merchant needs to sell their products online without any computer programming experience needed!

I-Store includes:

- Website.
- Web Address.
- E-mails.
- Payment Engine.
- Shopping Cart.
- Hosting.
- Search Engine Placement.
- Recurring Billing.



IT'S AS EASY AS 1-2-3

- Merchant receives a welcome kit with their personal log-in information.
- Log on, pick a website name, and choose your favorite template.
- Upload your product images, description, and set your prices.
- The I-Store program takes care of the rest.

MERCHANT CASH ADVANCE

If you had an extra month's income, could you grow your business? A cash advance can get you needed working capital FAST!

- Working capital for your business
- Banks make empty promises-we give you cash.
- Money for your business-when you need it.
- Easy application process.
- Fundings from \$2,500 - \$150,000.
- Funds in your account in as soon as 10 days.

Cash Advance to Improve Your Business

- Not a loan – we buy a portion of your future sales.
- We give you cash TODAY for tomorrow's sales.
- Get cash TODAY based on your credit card sales.
- We don't require a long application, financial statements or tax returns.
- Get the money you need, when you need it – NOW!

Use the Money

- Catch up on bills or taxes.
- Expansion / renovation.
- Marketing / advertising.
- Increase inventory.
- Buy equipment.



REVENUE VS. EXPENSE

"Spending without receiving any return is an expense. Spending while receiving a monthly return is an investment."

We have shown you ways to increase your business revenue by:

- Increasing your average ticket.
- Increasing your customer base.
- Increasing your customer loyalty.
- Lowering your expenses and liabilities.
- Eliminating time and money losses.

Now add up your revenue increases and see how our services can help you!

OUR ADDED BENEFIT

Our service package provides you with terminal supplies and terminal replacement for the lifetime of your service.

ALL-IN-ONE ACCOUNTING SYSTEM

Able to accept the following forms of payment:

- Credit cards.
- Debit cards.
- Smart cards.
- Gift cards.
- Checks OR contactless cards.

Features:

- Terminal password protection.
- Receipt truncation.
- Merchant-friendly functions.
- Ethernet compatible.
- Time-batching.
- Holds up to 20 merchant accounts.
- Customized receipts.
- High-speed thermal printer.
- Lifetime maintenance program.
- Multiple reporting options.



WHICH ONE DO YOU WANT?

MerchantPro 4500X SC with external pinpad and check equipment.

MerchantPro 4500X SC with external pinpad and contactless reader.

The Orion with external pinpad.

UNIQUE FEATURES ON OUR EQUIPMENT



WITH 3 KEY STROKES YOU HAVE...

CUSTOMER SERVICE INQUIRIES

TERMINAL SUPPLY ORDERS

VALUE SERVICES INQUIRIES



Merchant support will make an outbound call to you.



Your standard supply order will be shipped within 24 hours.



A product specialist will make an outbound call to you.

MERCHANT PRO 4500X SC

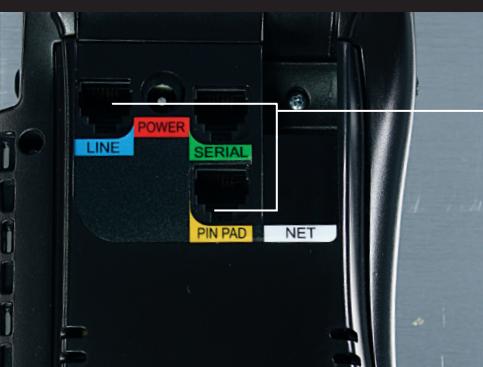


FEATURES

- Merchant Friendly Functions.
- Multi-application.
- V.34 modem; Ethernet; 32-bit processor; 24MB memory.
- Customized receipt.
- Multi-merchant ready.
- Manager password.
- Intel® processor.
- PED & PCI Compliant.

BENEFITS

- Request for merchant support to call merchant back; automatically order supplies; request information about additional services.
- Able to process over phone or IP.
- Able to limit returns and voids from unauthorized individuals.
- Able to handle credit/debit cards, checks, gift cards, contactless and smart cards ready.



Easy installation with color coded inputs

Order Supplies

Customer Service Request

Additional Products



THE BLADE



FEATURES

- Intel XScale® 32-bit processor.
- Small lightweight construction.
- 64k Illuminated key pad.
- LED backlit color screen.
- Long-life battery.
- Signature capture capabilities.

BENEFITS

- Reads all types of magnetic stripe, chip, and contactless payment cards, providing mobility.
- Captures signatures to verify transactions and save you charge-back fees.
- Provides Triple DES for secure encryption and protection of cardholder information.
- Meets global security and communications standards including EMV and PCI-PED.



LED Backlit Screen

Optional Docking Station

Pen Stylus



THE ORION



FEATURES

- Industry leading integrated MICR and OCR check recognition.
- Highest quality 300 dpi grayscale and black and white images.
- Graphics-capable fast thermal printer.
- High-resolution touch screen display.
- Real-time image quality monitoring.
- Programmable to print "void" on check.

BENEFITS

- All-in-one unit for checks, credit and debit cards.
- Secure image upload assurance and confirmation.
- Remote maintenance and performance monitoring.
- "Fast Connect" mode for authorization and verification transactions.
- Creates digital file of driver's license information by swiping through card reader.



"Horseshoe" slot capable of imaging all size of checks

USB port for external peripherals

Ethernet port for high speed transactions



PC CHARGE PRO

with card swiper, external pinpad and external receipt printer

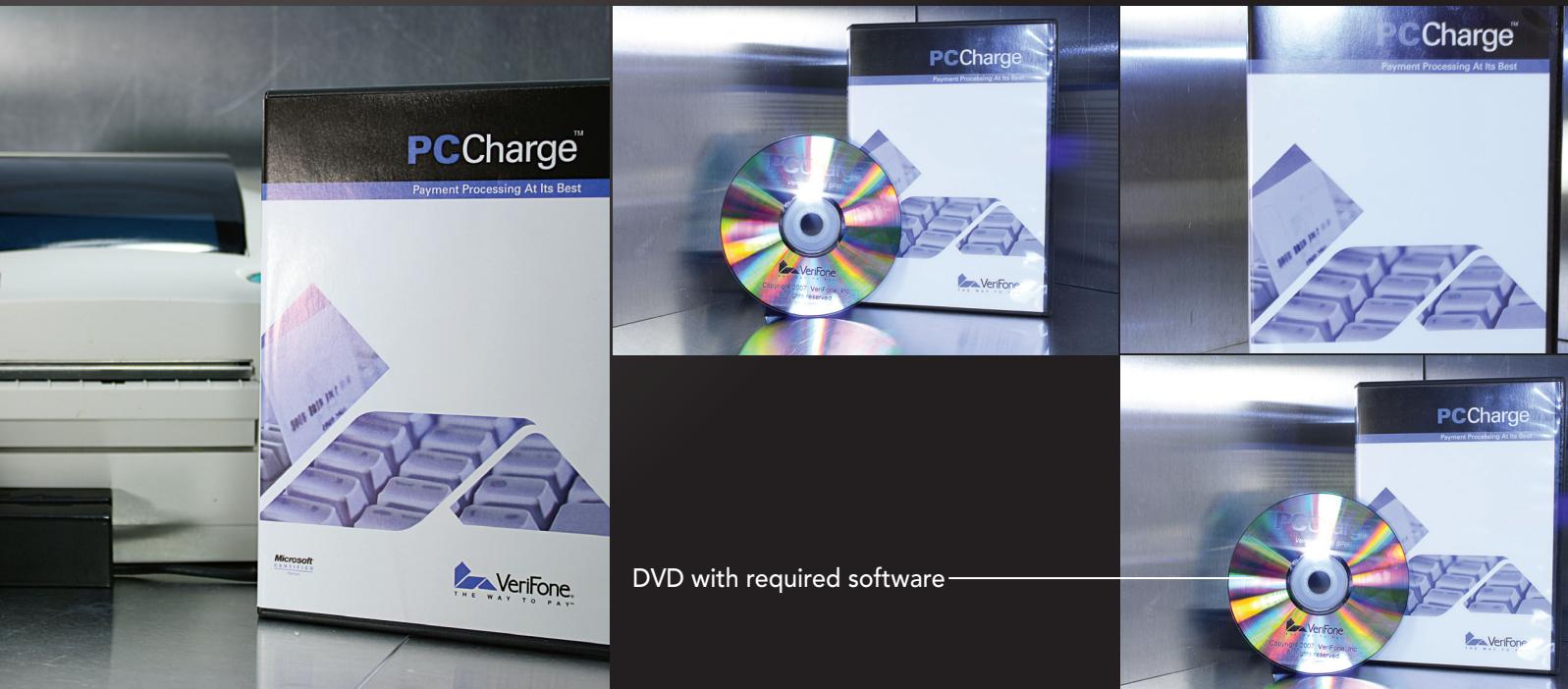


FEATURES

- Easy-to-use, Windows-based Graphical User Interface (GUI) reduces training time.
- Supports multiple users/cashiers and multiple merchant accounts.
- Compatible with best-selling receipt printers, PIN pads and magnetic stripe readers.
- Designed for stand-alone, client-server or integrated payment processing.
- Recurring billing.

BENEFITS

- Approves transactions instantly.
- Supports multiple connectivity methods, including dial and TCP/IP.
- Handles credit, debit, purchasing cards, EBT and more.
- Can be used out of the box or as part of an integrated POS solution.



EXTERNAL PINPAD 1300 VIVO PAY 4000



External PinPad 1300

FEATURES

- Improved design with larger graphics and enhanced ergonomics.
- Backwards compatibility with previous PED approved versions.

BENEFITS

- Convenient inputs via USB or serial to ECRs and POS devices.

VIVO Pay 4000

FEATURES

- Reads contactless cards.
- Designed to provide easy, convenient and safe transaction.

BENEFITS

- Quicker and more secure transactions.
- Provides a variety for POS terminal.



Connects to the most popular
POS terminals



RDM 6014/MAGTEK



RDM 6014

FEATURES

- Small footprint with high accuracy and dependability.
- Reads MICR characters on checks.

BENEFITS

- Simple drop-and-push check feed movement.
- Significantly speeds check verification and conversion.

MAGTEK

FEATURES

- Reads E13-B and CMC-7 MICR fonts.
- Reads MICR characters on checks .

BENEFITS

- Simple drop-and-push check feed movement.
- Significantly speeds check verification and conversion.



Scans and stores an image of the check

MICR reader that reads magnetic strip on checks





CONFIGURATION 1

\$99.95/MONTH FOR 60 MONTHS

MERCHANT PRO 4500X SC WITH EXTERNAL PINPAD 1300

***RDM 6014 OR *MAGTEK OR *VIVO PAY 4000**

Smart card ready	Debit card ready
FirstAdvantage gift card ready	*Contactless card ready
*Secur-Chex® services ready	Extended reporting features
Multi-merchant ready	High speed ready
15 lines/second thermal printer	24MB of memory
Merchant Friendly Functions	Integrated security features

*Can only pick between RDM 6014 or Magtek or the VivoPay 4000





CONFIGURATION 10

\$99.95/MONTH FOR 60 MONTHS
THE BLADE WITH PRINTER AND DOCKING STATION

Wireless terminal with internal PinPad	Intel XScale® 32-bit processor
Debit card ready	Small lightweight construction
Multi-merchant ready	64k Illuminated keypad
Built-in thermal printer	LED backlit color screen
15 lines/second thermal printer	Long-life battery
One touch capabilities for daily functions	Signature capture capabilities





CONFIGURATION 2 \$89.95/MONTH FOR 60 MONTHS

MerchantPro 4500X SC

Internal PinPad 1300

***RDM 6014 or *Magtek or *VIVOpay 4000**

- Merchant Friendly Functions.
- Smart card ready.
- Extended reporting features.
- Software-based system.
- Gift card ready.

*Can only pick between RDM 6014 or Magtek or the VivoPay 4000



CONFIGURATION 3 \$79.95/MONTH FOR 60 MONTHS

MerchantPro 4500X

External PinPad 1300

***RDM 6014 or *Magtek or *VIVOpay 4000**

- Merchant Friendly Functions.
- Smart card capable.
- Extended reporting features.
- Software-based system.
- Gift card ready.

*Can only pick between RDM 6014 or Magtek or the VivoPay 4000



CONFIGURATION 4 \$74.95/MONTH FOR 60 MONTHS

MerchantPro 4500X

RDM 6014 or Magtek or VIVOpay 4000

- Merchant Friendly Functions.
- Smart card ready.
- Extended reporting features.
- Software-based system.
- Gift card ready.



CONFIGURATION 5 \$69.95/MONTH FOR 60 MONTHS

MerchantPro 4500X SC

- Merchant Friendly Functions.
- Smart card ready.
- Debit card ready.
- Extended reporting features.
- Software-based system.
- Customized receipt header & footer.
- Gift card ready.



CONFIGURATION 6 \$69.95/MONTH FOR 60 MONTHS

MerchantPro 4500X

- Merchant Friendly Functions.
- Smart card capable.
- Debit card ready.
- Extended reporting features.
- Software-based system.
- Gift card ready.



CONFIGURATION 7 \$64.95/MONTH FOR 60 MONTHS

MerchantPro 4000

- Merchant Friendly Functions.
- Smart card ready.
- Internal debit card ready.
- Extended reporting features.
- Software-based system.
- Gift card ready.



CONFIGURATION 8 \$99.95 MONTH FOR 60 MONTHS

The Orion

External Pinpad 1000^{SE}

- Merchant Friendly Functions.
- Integrated security features.
- Debit card ready.
- Gift card ready.

CONFIGURATION 9 \$89.95 MONTH FOR 60 MONTHS**The Orion**

- Merchant Friendly Functions.
- Touch screen.
- Integrated security features.
- Customized receipt header & footer.
- Debit card ready.

**CONFIGURATION 11 \$39.95 MONTH FOR 60 MONTHS****RDM 6014**

- Secur-Chex® guaranteed conversion plus.
- Able to process personal checks up to \$7,500.
- Standard USB connectivity.

**CONFIGURATION 12 \$39.95 MONTH FOR 60 MONTHS****Magtek Mini MICR**

- Secur-Chex® guaranteed conversion plus.
- Able to process personal checks up to \$1,500.
- Superior merchant support.

**CONFIGURATION 13 \$39.95 MONTH FOR 60 MONTHS****VIVOpay 4000**

- Able to read contactless cards.
- Quicker & more secure transactions.
- Superior merchant support.

**CONFIGURATION 14 \$29.95 MONTH FOR 60 MONTHS****External PinPad 1300 or****External PinPad 1000SE or****External S9**

- Able to process PIN-based debit transactions.
- Quicker & more secure transactions.
- Able to process ATM cards.
- Real-time transactions.

**CONFIGURATION 15 \$99.95 MONTH FOR 60 MONTHS****PC Charge Pro* with Card Swiper, External Pinpad and External Receipt Printer**

*Must be on a
Merimac lease

- Works with most PC's.
- Able to process keyed or swiped transactions.
- Recurring billing.
- Secured customer database.

**CONFIGURATION 16 \$150.00 MONTH FOR 60 MONTHS****Tranax 1700***

- Able to process keyed or swiped transactions.
- Sliding cash dispensing unit for easy service.
- Lighted action indicators.
- 2" thermal receipt printer.

*Must be on a
Merimac lease



PRODUCT COMPARISON CHART

PRODUCT FEATURES	Merchant Pro 4500X SC	Omni 3200	Hypercom T7P	Hypercom T7Plus	Nurit 2085	Verifone 3730
	     					
Merchant Friendly Functions	✓					
Smart Card Capable		✓				
Extended Reporting Features		✓			✓	✓
Software-Based System		✓	✓		✓	✓
Internal PIN pad	✓					
Contactless card ready	✓					
Extended reporting features	✓	✓			✓	✓
Thermal Printer (15 Lines per second)	✓		✓	✓	✓	✓
32 bit processor	✓					
High speed ready	✓					
24MB of memory	✓					
Integrated security features	✓		✓	✓	✓	✓
Supply order feature	✓					
Customer service request	✓					

Call-In Script #1– Partial Presentation

Hello (Team Leader Name), this is (Your Name), I'm here at (Business Name), speaking to (Owner's Name). He has a great business here, and we've been going over the presentation. Looks like we can help them out because they're using an older machine, and we have found several services on the comparison sheet they do not have. Do you have any questions for me?

Call-In Script #2 – No Presentation

Hello (Team Leader Name), this is (Your Name) calling, I'm here at (Business Name), speaking to (owner's name). He's got a great business here, and I'm sure we could help him but I'm not able to give a full presentation. Do you have any questions for me?

Self Generated Script

Hello, my name is _____. I had an appointment with _____ next door. I was able to help him out with his payment processing. I wanted to see if I could do the same for you.

TEAM LEADER NAME: _____

PHONE: _____

FAX: _____

EMAIL: _____

WEBSITE: _____



MERCHANT QUESTIONNAIRE

(To be fully completed with EVERY Merchant)

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PED/PCI COMPLIANT	✓	
RECEIPT TRUNCATION	✓	
TERMINAL TIMED-BATCHING*	✓	
TERMINAL PASSWORD PROTECTION*	✓	
CUSTOMER SERVICE INQUIRIES*	✓	NOT AVAILABLE
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- High-speed internet transactions _____
- ATM _____

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PROCESSOR COMPARISON SHEET

STANDARD SERVICES	CPP	CURRENT PROCESSOR
EQUIPMENT MAINTENANCE	✓	
FREE SUPPLIES	✓	
24 HOUR MERCHANT SUPPORT	✓	
CUSTOMIZED TERMINAL RECEIPTS	✓	
PED/PCI COMPLIANT	✓	
RECEIPT TRUNCATION	✓	
TERMINAL TIMED-BATCHING*	✓	
TERMINAL PASSWORD PROTECTION*	✓	
CUSTOMER SERVICE INQUIRIES*	✓	NOT AVAILABLE
TERMINAL SUPPLY ORDERING*	✓	NOT AVAILABLE
PRODUCT SERVICE INQUIRIES*	✓	NOT AVAILABLE

ADDITIONAL SERVICES	CPP	CURRENT PROCESSOR
I-STORE (ONLINE PROCESSING)	✓	
SMART CARD CAPABLE	✓	
REAL-TIME ONLINE REPORTING	✓	
CONTACTLESS CARD CAPABLE	✓	
LOCAL CONSULTANT (MSC)	✓	

* BASED ON TERMINAL COMPATIBILITY & CONFIGURATION

GLOSSARY OF STANDARD SERVICES

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MERCHANT FRIENDLY FUNCTIONS

With any MerchantPro system, by simply pressing a sequence of 3 buttons on your terminal, you can access these Merchant Friendly Functions:

- Customer Service Inquiries
- Terminal Supply Orders
- Product Services Inquiries

MERCHANT QUESTIONNAIRE

(To be fully completed with EVERY Merchant)

Business Name _____ **Owner's Name** _____ **Date** _____

1. How long have you owned the business? _____
2. How did you get involved with this industry? _____
3. What types of payment do you currently accept? _____
4. What is your average ticket size? _____
5. How much do you spend each month on supplies for your credit card machine? _____
6. Do you currently accept PIN-based debit transactions? _____
7. Are you currently accepting checks from your customers? _____
8. Do you currently have a gift card program? _____
9. Do you have a website? _____
 - Would you like to sell products online? _____
 - What type of products would you like to sell online? _____
10. If you had access to working capital (money) what would you do to improve your business? _____
11. What kind of equipment are you using to accept credit cards? Are you leasing it? _____
12. What new products or services have you heard about that you may be interested in?

Would you be interested in any of the following products or services?

- A month-end statement that is easy to read _____
- Real-time online reporting _____
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