



ELIOT
MANAGEMENT GROUP



PRESENTATION MANUAL

About Eliot

Eliot Management Group is an industry leading provider of electronic payment processing solutions. For over 15 years, Eliot has provided over 20,000 merchants nationwide with a unique combination of payment processing services, a variety of equipment choices and local one-on-one support. Eliot processes billions of dollars in transactions annually.

Through our extensive line of products and services we offer solutions that include the latest standards in security and technology, as well as expanded marketing capabilities.

We provide critical elements of payment processing. We assist your business with secure, innovative, cost-effective payment solutions. With our local presence and expertise, we deliver results and profit. Our national sales force, with locations in many markets, will provide you with immediate service and unique face-to-face contact that few others offer.

YEARS IN THE INDUSTRY

15

OFFICES ACROSS THE UNITED STATES

25

ACCOUNT MANAGERS

250

TRANSACTIONS PROCESSED MONTHLY

3,000,000

ANNUALLY PROCESSING VOLUME

3,000,000,000



Merchant Questionnaire

How did you get started in this business?

How do you currently process transactions?

Savings aside, what would you like to see improved with how you currently process transactions?

List processing desires

I think we are really going to be able to help you out, so let me tell you how Eliot can benefit your business and what makes us different.

Processor Comparison

	Standard Services	ELIOT MANAGEMENT GROUP	Current Processor
SERVICES	Local Sales Office	✓	
	Local Representation	✓	
	Local Customer Support	✓	
	24/7/365 Customer Service	✓	
	Terminal Based Customer Services Inquires	✓	Not Available
	Terminal Based Supply Reordering	✓	Not Available
	Terminal Based Service Inquires	✓	Not Available
SECURITY	PCI DSS Compliance	✓	
	EMV Capabilities	✓	
	Receipt Truncation	✓	
	Terminal Password Protection	✓	
TECHNOLOGY	High-Speed Communication	✓	
	Contactless (RFID) Capabilities	✓	
	Near Field Communication (NFC) Capabilities	✓	
	Multi-Merchant Capabilities	✓	
MARKETING	Customizable Receipts	✓	
	Social Media Platform	✓	
	Gift Card Capabilities	✓	

Why Accept Credit and Debit Cards?

Accepting credit cards is important to your business. Eliot offers competitive rates and dependable, secure processing.

- › Customers Spend More with Credit
- › Many Consumers Don't Carry Cash
- › Allow Customers to Buy Now, Pay Later

Are Credit and Debit Really That Big a Deal?

- › Over a Billion Cards in Circulation
- › Half the Cards in Circulation are Debit Cards
- › 66% of 2011 Purchases Used a Card

Benefits of PIN-Based Debit

- › Added Customer Security
- › Funds Accessible Immediately
- › PIN Reduces Disputes



Why Accept Checks?

Many consumers still like to use checks, and Eliot can help alleviate the worry of accepting them.

- › Protection from Bad Checks
- › Guaranteed Payment Option
- › ECC (Electronic Check Conversion)
- › Funds Automatically Deposited into Your Account

Why Do You Need A Gift Card Program?

Eliot's Gift Card program is an excellent way to drive customers to your business.

- › Low Cost Marketing Tool
- › Guaranteed Future Sale
- › Customizable Design
- › Reload Cards for Future Use
- › Upgrade from Paper Gift Certificates

Return on Investment

Accepting payments is necessary for any business. The way you accept payments can affect your bottom line. Eliot Management Group is here to help you put together the right services to meet your business' unique need. Working with an Eliot representative can help you:

- › Increase Your Customer Base
- › Increase Your Average Ticket
- › Increase Customer Loyalty
- › Lower Your Expenses and Liabilities
- › Save You Time and Revenue

First View

Make more informed business decisions with comprehensive reporting from First View.

Review Statements

View your statements online or download to print.

Track Sales

View sales volume by day, week, month, and card type.

Prepare for Tax Season

All the tax information you need to prepare your business and your employees for tax day.

Manage Charge Backs

Comprehensive reporting allows you to view charge backs. Retrieval report provides all the information needed to validate or dispute a chargeback.



Additional Features:

User Friendly with Enhanced Visual Walkthrough Training

Transaction Reporting provides date, time, card type, and entry mode for each individual transaction

1STPAY POS

1st Pay POS is everything you need to accept payments and manage your business in a powerful iPad app. An intuitive interface makes it easy to set up and navigate. Processing payments is simple and secure, and detailed real time analytics allow you to make informed business decisions.

Complete Package

Comes with everything you need to get started: iPad, cash drawer, card reader, and printer.

Inventory Management

Upload your merchandise, add modifiers, select tax rate, and get low inventory alerts.

Robust Analytics

View all your business' activities, broken down how you want to see it.

Convenient Dashboard Access

Access the system's dashboard online, so you can work when and where it is convenient.

Marketing Tool

Gift cards bring new customers in the door, and loyalty rewards keep customers coming back.

Free Periodic Updates

Free updates will be released as new features are added.

Additional Features:

Safe and Secure for both you and your customers

Employee Management with time clock function and unique permissions

Printed or Emailed Receipt gives your customers a choice

Easy to learn, simple to use





INCLUDES

CASH REGISTER

STAND AND CARD READER

KITCHEN* PRINTER

BARCODE** SCANNER

RESTAURANT AND RETAIL PACKAGES

*only available in restaurant package

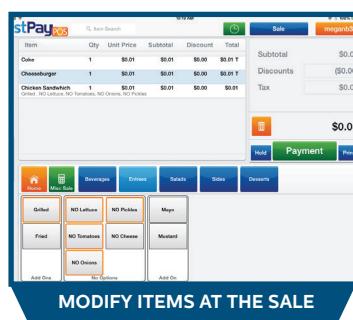
**barcode sanneer included in select packages



CUSTOMIZE YOUR INVENTORY



INTEGRATED TIME CLOCK



MODIFY ITEMS AT THE SALE



POWERFUL REPORTING

LOYALTY/REWARDS

1stPay features a loyalty rewards program to help business owners increase customer retention and encourage return shoppers. The program is easy to set up and simple to use. Completely customizable, you can establish and manage program parameters right from the 1stPay Portal.

Customizable Loyalty Rewards

You set the reward: percent off, dollar amount off, flat rate discount

Simple Customer Sign Up

Cashier can register customers at time of sale or they can register online

Convenient Loyalty Member Identification

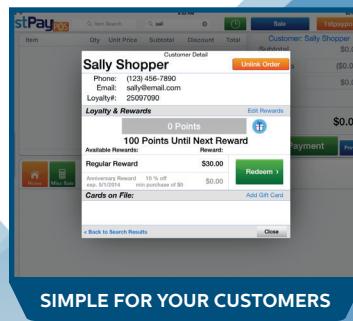
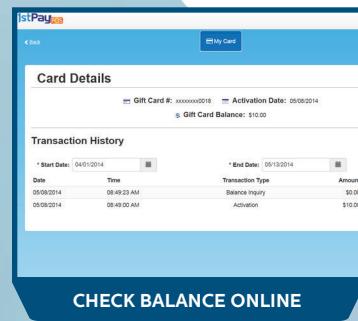
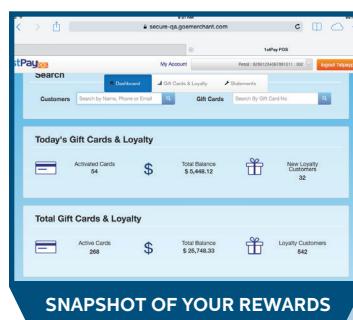
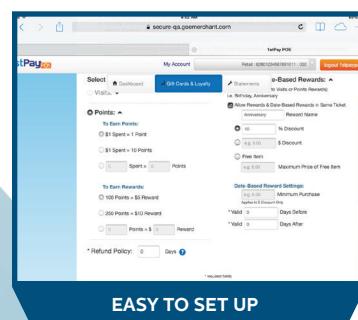
Use name, phone number, email, even link to a credit card

Pre-program Reward Events

Give rewards on birthdays and/or sign up date, or set a flat discount for members

Easy Management

Customers can update their profile and check rewards balances conveniently online



OCEANO

With state-of-the-art security and powerful tools to help market your business, the Oceano is the perfect point-of-sale system. This future-proof terminal is ready to accept mobile based contactless and EMV payments. Customized receipts can display coupons, special offers, store policies, etc.

32 MB Memory and RISC 32-bit Processor

- › Fast processing means faster checkout.

PCI-PED Certified

- › Provides safe processing for you and your customers.

EMV and Contactless Compatible

- › Future-proof terminal is ready to accept EMV and mobile wallet technology.

Marketing Tool

- › Creates customized receipts and supports gift card programs.

Multi-merchant Compatible

- › An excellent choice for multi-merchant establishments.

Additional Features:

High speed and wireless compatible to provide flexible installation options

Full color display with easy to read user interface

Password protected to limit returns and voids by unauthorized individuals



OCEANO MOBILE

When you need to process payments on the go, the Oceano Mobile is the perfect solution. In addition to swiped transactions, the Oceano Mobile can accept mobile-based, contactless and EMV payments.

3G Connectivity

- › Process payments wherever you are with state-of-the-art 3G connection.

Long Battery Life

- › Processes up to 640 transactions in GPRS mode.

Multi-merchant Ready

- › Perfect solution for locations with more than one merchant.

PCI Compliant and Password Protected

- › Stringent wireless security protects customer information and the password protections keeps the unit safe from unauthorized use.

EMV and Contactless Compatible

- › Allow your customers the flexibility to make an EMV or contactless payment.

Additional Features:

Full Color, Backlit Display makes the Oceano Mobile user friendly in a variety of circumstances.

Sleep Mode extends battery charge and a portable compact charger mean you'll always be ready to accept payments.

Marketing your business with customizable receipts and gift card capabilities.



M+TERMINAL

When your business takes you on the road and you want to use your phone to process payments, the M+ terminal is ideal.

Safe and Secure

PCI compliance makes this terminal safe for you and your customers.

Remote Device Disable

This unique feature allows you to disable your terminal if you are separated from it.

Great Rates

Don't pay a premium for mobile processing! Receive the same rates as with a counter top terminal.

E-mail or Print Receipts (with optional blue tooth printer)

You choose—email receipts to your customers or utilize an optional blue tooth printer to print receipts on the spot.

Additional Features:

Encrypted card reader and password protection provide an extra level of security.

Compact and convenient for easy use anywhere.

Multi-merchant capability means more than one merchant account can utilize the M+ terminal simultaneously.



SAFE AND SECURE



CONVENIENT



NO FLAT RATE RESTRICTIONS



CUSTOMER SERVICE

OCEANO PC



With many of the same features as the Oceano, the Oceano PC is designed to be a customer interface, protecting your main unit from the wear and tear of daily customer use.



Tap and Go

A contactless reader allows the customer to hold their card over the terminal and make a secure transaction.



Safe and Secure

State-of-the-art security makes transactions secure for both you and your customers.

Fast

Exceptional performance provides a fast and reliable transaction every time.

Additional Features:

Back lit display makes reading information quick and easy.

Large keys lead to fewer keying errors.

Sturdy compact design saves space on your counter.

PAYWARE PC

PAYware PC is a powerful tool for organizing and tracking your transactions, and the habits of your customer base.



Robust Reporting

Allows you to view transactions from a given period, track traffic and reconcile accounts quickly.



Accommodates Multiple Users

More than one merchant account can utilize PAYware PC simultaneously.



Database Creation

A customer database allows you to keep detailed information about each of your customers including purchases and buying habits.

Additional Features:

Windows Based for a familiar interface.

User Friendly with intuitive navigation.

Customize reports and spreadsheets so you can see the data the way you want to.



Build an Online Store

Do you want to expand your business to include an online store, or develop an online store as your primary business? You need powerful tools to establish your online presence.



Customized Design

Preloaded templates and a user friendly drag and drop interface makes customizing the look of your site quick and easy.

Make Customers Feel Welcome

Easy checkout, coupons and discounts will keep them coming back.

Track Activity

Robust reporting features allow you to track sales and inventory and view your busiest times.

Customer Database

Manage customers with a comprehensive database. Develop automated notifications, track purchases and buying history, and develop customized email campaigns.

Get Social

Create a blog, add share and like buttons to your site, and even integrate your store with your social media outlets.

Additional Features:

Set up auto responses to purchases, order shipping and product recommendations

Generate ad revenue by accepting advertising on your site

Payment Page Builder

Need a payment solution for your online store or to accept donations? Eliot's payment page builder is the perfect solution.

Accept Payments

Set up your store to accept all types of credit and debit cards, even recurring ACH payments.

Easy Set Up

Be ready to accept payments in minutes with our intuitive, simple process.

Multiple Use

Set up your page once and use it in multiple stores.

Additional Features:

Compatible with online or Facebook stores

Embed code into your store or link to a separate page



Which Solution is Right For You?

Countertop



PRODUCT FEATURES	1STPAY POS	OCEANO	FD100	VX570	T7PLUS	NURIT 2085
On Demand Help	✓	✓				
Powerful Reporting	✓					
Fully Customizable	✓					
Full Color Display	✓	✓				
Multiple User Permissions	✓					
Print Coupons, Specials and Discounts on Receipts	✓					
Included Bar Code Scanner* and Cash Drawer	✓					
Hold Ticket Capabilities	✓					
Programmable Sale and Special Pricing	✓					
Customize Inventory and Preloaded Templates	✓					
Time Clock	✓					

*barcode scanner included in select packages

Wireless



PRODUCT FEATURES	M+TERMINAL	OCEANO MOBILE	FD400	WAY MTT	VX670	NURIT 8020
Merchant Friendly Functions	✓	✓				
Extended Reporting	✓	✓			✓	✓
Software-based System		✓			✓	✓
Internal Pin Pad		✓				
Contactless Ready		✓				
Integrated Thermal Printer		✓		✓	✓	✓
High-speed Ready		✓				✓
24 mb of Memory		✓				✓
Integrated Security Features	✓	✓	✓	✓	✓	✓
Customer Service Request		✓				
Email Receipt	✓					
Add Tip at Sale	✓					
On Screen Signature Capture	✓					
Unique Permissions for Multiple Users	✓					

SERVICES



Credit Card Processing

Accepting credit cards is important to your business' bottom line as many consumers only carry credit cards. Eliot offers competitive rates with the most dependable and secure credit card processing available, so there is no reason not to accept this form of payment.

- › Competitive Rates
- › Dependable Processing
- › Safe and Secure
- › Enrollment for: Visa and MasterCard, Discover, American Express, Diners, PayPal and EBT



Debit Card Processing

Safe and secure, Eliot's debit card service will save you both time and money while providing a valuable service to your customers. As with credit, customers tend to spend more with debit than with cash, so it is very important that your business accept this popular form of payment.

- › Most Secure Form of Payment
- › Fewer Disputed Transactions
- › Increased Check Out Speed
- › Cash Back Option



PayPal

With over 50 million active customers in the United States, PayPal is the payment option of choice for many consumers. Now merchants can accept PayPal for in-store purchases through the Discover network. PayPal payments are processed just like any other credit card with the same rates associated with Visa, MasterCard and Discover.

- › No Special Terminal or Add-On Equipment
- › No Signature Required on Transactions Under \$50
- › Meet Customer Needs and Accept the Payment They Prefer.
- › If You Accept Discover, Accept PayPal at No Additional Cost.

Next Day Funding

Traditionally it takes two to three business days for deposits from transactions to appear in a business' account. Many businesses need to have the funds from their transactions available more quickly. Eliot's next day funding allows businesses to receive deposits from their transactions the very next business day.

- › Access deposits quickly
- › Free service with standard processing agreement
- › Late afternoon batch out cut off
- › No transaction volume requirements





Gift Cards

Eliot's Gift Card program is an excellent way to drive customers to your business. Consumers love to give and receive gift cards and usually spend more than the face value of the card. With our easy program, you can offer customized private labeled gift cards.

- › Low Cost Marketing Tool
- › Increased Revenue Stream
- › Reloadable
- › Drive Customers To Your Business
- › Upgrade From Paper Gift Certificates



Cash Advance

Sometimes a business needs some additional capital to take advantage of opportunities and keep things moving in the right direction. A Cash Advance from Eliot can provide a business with the capital needed based on future earnings. Applying is fast and easy.

- › Not a Loan
- › Fast Funding-Ten Days or Less and High Approval Rates
- › No Loss of Business Equity or Collateral Required
- › No Fixed Payment Schedule



Check Reading

The Magtek and RDM are Eliot's two check reading solutions. They are very compatible, connecting easily to most POS systems. Both units are compact and feature the latest in push feed technology. A 99% accuracy rate assures a fast, secure and reliable transaction every time.

- › Safe and Secure
- › Push Feed Technology
- › Accurate and Reliable
- › Compact and Compatible



Quick Cash

Running a business is costly, and unexpected expenses come up. A traditional bank loan requires a lot of paperwork, collateral, and time. With Eliot Quick Cash you get the capital you need without the complicated applications, collateral requirements, or costly interest. The advance is paid back through your processing.

- › No complicated applications and repayment occurs through processing
- › Eligibility from the time you start processing
- › No restrictions on how the funds are used
- › Liberal requirements mean most merchants will qualify

